



SOCIAL PROTECTION IN THE INFORMAL SECTOR AND THE URBAN POOR: A CASE STUDY OF GREATER ACCRA REGION, GHANA

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Abstract

The objective of this study was to understand the ways in which the urban poor have their social protection needs met. The study employed an ethno survey approach, to collect data from 250 respondents. The study found that most urban poor: (1) are exposed to diverse risks but they are not well resourced to deal with these risks though many of the poor people are educated to the tertiary educational level; (2) Employed information exchange, care relations, financial protection and social activities to protect themselves against social, economic, political, and environmental risks; (3). Used coping, mitigating and prevention strategies, however about 24% of the respondents indicated that the strategies did not impact on their lives; (4). Information exchange is the most important in dealing with all the risks, followed by social activities, while financial assistance is effective in dealing with both economic and political risk; (5) Five actors -community, colleagues, friends, family, and susu - assisted the urban poor to deal with their social protection needs; (6) The most popular source of social protection is by neighbors, though the most dependable is "susu". The key recommendation is for government to be actively involved in providing access to basic government services (for example, schools, health, roads) and setting up centers for skills training to deal with unemployment and particularly for graduate students in helping the urban poor overcome their risks.

Key Words: Informal sector, Social protection, Urban poor, Development, Ghana

Introduction

Urbanization is on an increasing trajectory all over the world. Accordingly, academics and policy analysts currently use urban projections as framework for population forecasting and long run economic development. The World Bank (2015) projects that the African urban share, which stands at about 40% is expected to rise to 50% by 2030 and 70% by 2050 (Leipziger, 2010). Not surprisingly, Garau et al. (2005) claim that poverty is increasingly becoming an urban phenomenon. Richmond et al. (2018) suggest that urbanization increasingly means that the poorest, most vulnerable people move into large, highly distressed informal areas. Okyere and Kita (2013) describe this informality as a mode of urbanization. In the last century, no country has ever

reached middle income status without a significant population shift into cities (Annez & Buckley, 2009). This is consistent with the theoretical foundation of the benefits of agglomeration or density for economic prosperity and that urban growth is required for accelerated inclusive growth (Venables, 2010; Henderson, 2010; World Bank, 2009).

As people migrate to the urban areas, economic agents are expected to create employment that attracts the migration of people from less endowed rural to urban areas. However, a negative relationship has been observed between employment generated by the formal sector in urban areas and those seeking employment (Assaad, 2014). As a result, many of these people end up in the informal

economic sector. Also informality is believed to be rising rapidly, partly due to poor performance in the rest of the economy, especially in Sub-Saharan Africa (Canaragajah & Sethuraman, 2001). In many Africa countries, urbanization is inextricably linked to the formation of the informal economy.

The role of cities in pursuing the SDGs is increasingly recognised. Yet, the informal economy, which so many urban dwellers and workers in low- and middle-income countries depend upon, is seldom considered (Brown & McGranahan, 2016). Informality is thus not just widespread and growing across the developing world but it also poses serious social, economic, cultural and political challenges across the world; however, many issues about its nature, consequences and prevention of its negative effects still remain largely under-explored (Okyere & Kita, 2013; Elgin & Oyvat, 2013). This is a gap the study seeks to fill using Ghana as a case study. Obviously, this is important because the World Employment and Social Outlook (2017) Report indicates that the number of workers in vulnerable forms of employment is projected to grow globally by 11 million per year and the two regions most affected by vulnerable employment are Southern Asia and Sub-Saharan Africa.

A significant percentage of the population in the developing world –particularly those who work in the informal sector – are not covered by any type of social protection. This is because relatively few developing countries have publicly-supported pension schemes, subsidized health care, or other social security schemes. Where they exist, they are often patently regressive favoring the privileged minority of the workforce who work in the formal wage sector (Lund & Nicholson, 2004). Additionally, researchers have called for an understanding of social protection developed within the African context (Devereux & Sabates-Wheeler, 2007) as well as studies to be driven towards the workings of social protection within a particular context (Ungar, 2004; Devereux & White, 2010).

A review of social protection literature on Ghana reveals that both the private and public institutions have put in place measures to protect the poor for a long time. However, persisting economic challenges and the high levels of inequalities among some

sections of the Ghanaian society indicate the need for clear understanding of these efforts. What is evident is that while the state is generally accepted mainly as responsible for providing social protection for its citizens, other private actors have provided and continue to provide critical social protection although not much is documented about the activities of these actors. Consequently, addressing the dearth of social protection systems available and operating in the informal sector cannot be postponed. While formal social protection strategies have been studied, the appreciation and working of social protection in the informal sector within the Ghanaian context is understudied.

Objectives of the Study

This article is concerned with understanding the ways in which the urban poor who mostly operate in the informal economy have their social protection needs met. The key research objectives to achieve the aim of the research are:

- 1) Profiling the urban poor in the informal sector
- 2) Examining the types of risks faced by the urban poor
- 3) Exploring the forms of social protection received by the urban poor
- 4) Determining the providers of social protection in the informal sector
- 5) Determining the effects of social protection received by the urban poor on their types of risks they face
- 6) Recommending strategies to deal with vulnerabilities from the perspective of the urban poor.

Significance of the Study

In achieving the research objective, we contribute to the research on informality and social protection in various ways. Firstly, the study will provide information on the profile of the urban poor in the informal sector, their risks and coping strategies and more importantly provide policy direction on the way to deepen the benefits of the existing social protection programmes. Secondly, the study will provide evidence for informed policy on the complementarity between the traditional and formal government social protection for the urban poor.

With a focus on the informal sector, it is the expectation of the authors that the informal social protection could be strengthened and expanded, as well as complemented by formal social protection to help the urban poor better manage their risks. Thirdly and more importantly, the bottom up approach adopted by this study by focusing on the views of the urban poor themselves will capture the specific profile of issues that can effectively guide urban planning to reduce their risks and vulnerability and consequently promote inclusive development.

Organization of the Paper

The next section of this paper presents a discussion on who are the informal sector and its relationship with urban poor as well as the risks they are exposed to. This will be followed by discussion on social protection arrangements. Thereafter the methodology used in the study will be described. The results are then presented and discussed. Finally, the paper will consider the implications of the findings for policy.

Literature Review

The Informal Sector of Ghana

The informal sector was first coined in the mid-1970s due to the observation that urban practices in low-income settings are different from the assumptions of urban policy discussions and planning. Informality can be said to embrace exclusion as activities in this sector are developed outside formal planning processes (Brown, 2015; Brown & McGranahan, 2016). Ihrig and Moe (2004) define it as a sector which produces legal goods, but does not comply with government regulations. According to Hart (2008), it is a set of economic activities that takes place outside the framework of bureaucratic public and private sector establishments. Schneider, Buehn and Montenegro (2010) also describe it as shadow economy because economic activities undertaken in this economy are hidden from state authority as well as avoiding the payment of taxes. Consequently, governments have little control over the quality of employment (Canagarajah & Sethuraman, 2001). The bigger problem therefore is that the high growth of urbanization has also led to an expansion of the

informal sector (Oteng-Ababio, 2018) and low quality jobs. For example, Osei-Boateng and Ampratwum (2011) studying Ghanaian businesses found that 80% of the Ghanaian workforce are employed in the informal sector - a sector characterized by low job quality as poor working conditions, low wages and high income insecurity (Burgard & Lin, 2013).

Ghana's informal sector has a heterogeneous character due to its varieties of economic activities (Moreno-Brid, 2013). Osei Boateng and Ampratwum (2011) documented activities in the urban informal sector under three groups (i) services; (ii) construction; and (iii) manufacturing. The service sector is made up of food traders and processors, health and sanitation workers, domestic workers, repairers of equipment, garages workers, graphic designers, audio-visual workers, hairdressers, barbers and private security men. The construction sector is made up of workers, masons, carpenters, steel benders, small-scale plumbers, etc while the manufacturing sector processes items like food, textile and garments, wood and metal works. A significant feature of the informal economy is that it is dominated by mostly women who are illiterate or semi-illiterate (Osei Boateng & Ampratwum, 2011). Most economic activities in the informal sector are carried out in mostly micro and small businesses (Adams, Quagraine & Klobodu, 2017). The absence of trade unions and little or no job security in addition to lower level of education exposes workers in the informal sector to lower levels of incomes which are not enough to lift them out of their vulnerabilities. So they have to rely on family members and friends to address their financial challenges.

Based on the above views, we define the informal sector as consisting of vital unsecured economic activities carried out mostly at the blind side of the government in the micro and small business sectors.

Urban Poor in Ghana

The urban poor are at the crossroads of two value systems: the folk traditional and the modern. While the folk traditional system emphasizes social stability, continuity and commitment to normative standards of behavior, the modern system represents

the values of secularism, functional differentiation and innovation (Chaudhuri, 2015). Due to the importance of the concept of urban poor, various

institutions have tried to provide a definition for it (see Table 1).

Table 1: Definitions of Urban Poor

Organization	Definition
People in Need and UNICEF	People who are below poverty lines or absolute poverty thresholds based on local minimum expenditure patterns
UNHABIT	A group of ten or more adjacent households whose housing structures are of visibly poor quality, and/or whose homes have been laid out in a non-conventional fashion without adherence to a ground plan.
World Bank	Those who are particularly vulnerable to shocks due to complexity of resource and capacity constraints, inadequate government policies at both the central and local levels, and a lack of planning for urban growth and management.
Philippines National Statistical Coordination Board	Individuals or families in urban areas with incomes below the poverty line
Ghana Statistical Service	Those subsisting on a per capita income of less than two-thirds of the national average., while the hard core poor are those whose income are below one third of the national mean.

Source: Field Survey (2018).

The National Statistical Coordination Board (NSCB) in the Philippines classified the urban poor as being in the underprivileged or homeless sector of society and are incapable of meeting their minimum basic needs. Additionally, they live in slums, sidewalks, dumpsites or in unoccupied government or private lands. The National Social Protection Strategy defines the poor in three ways.

- The Chronically Poor: such as the severely disabled; terminally ill; rural unemployed; urban unemployed; and subsistence smallholders;
- The Economically at Risk: including food crop farmers, persons on the streets, refugees and internally displaced persons, orphans, informal sector workers, widows, older persons and migrants;
- The Socially Vulnerable: comprising people living with HIV Aids, tuberculosis sufferers, victims of domestic violence, homeless persons, people living on the street, internally displaced persons and female headed - households, amongst others.

An analysis of these definitions indicates that the urban poor live on incomes which are less than the minimum standards (Alkire & Santos, 2011) and

have to deal with multidimensional issues (Battiston, et al., 2013; Santos & Villatoro, 2018). This suggests that living in the urban area imposes a lot of challenges on the poor. Accordingly, this study views urban poor using the multidimensional poverty approach and thus adapts the definition proposed by the World Bank. This approach takes the position that using one indicator to explain poverty fails to capture a holistic or its multiple aspects. Accordingly, defining the poor involves using various indicators such as lack of education, health, housing, empowerment, employment, personal security and more (Sulaiman, Azman & Khan, 2014). This study used the multidimensional poverty approach to explain the dimensions of urban poor. Baker and Schuler (2004) present some important dimensions of urban poor as: Commoditization (reliance on the cash economy); Overcrowded living conditions (slums and unsafe houses) and Environmental hazard (stemming from the density and hazardous location of settlements, and exposure to multiple pollutants). Using Baker and Schuler's (2004) model and views of researchers on urban poor, the researchers developed a model for the multi-dimensions of urban poor (see Table 2).

Table 2: Multi-dimension of Urban Poor

Multi-dimension of urban poor	Indicators
Environment issues	Violent and crime; unhealthy due to pollution; high crime rates.
Social protection	Group saving; community support;
Social facilities	No or limited access to safe water, adequate shared toilet and health and education opportunities; poor sanitation and rubbish collection; limited access to electricity; bad motorable roads
Accommodation	Inadequate and insecure housing; squatter and resettlement areas; overcrowding in a room; slum.
Economic status	Non-formal, non-permanent and low income employment opportunities; work as factory workers, construction workers, street vendors, rubbish collectors, domestic servants.

Source: Field Survey (2018).

The National Social Protection Strategy reports that fewer people live in poverty in Ghana currently as the state has also made great strides in reducing poverty due to the steady and robust growth the economy has experienced over the past two decades (Molini & Paci, 2015). Additionally, the Ghana Living Standards Survey (GLSS 6) also reported that absolute poverty in Ghana had reduced from over 50% in 1992 to 24.3% in 2012/2013. Extreme poverty has also reduced from over 36% in 1992 to 8.4% in 2012/13. Nevertheless, 1 in 4 people are still poor, with high levels of poverty in the informal sector in the urban area (Cobbinah, Erdiaw-Kwasie & Amoateng, 2015).

There are 5.2 percent unemployed people, most of them are in the urban areas according to the GLSS 6, with one-third of the working population underemployed. Although majority (80%) are in vulnerable employment in the informal sector, most of these workers do not have access to formal income security protection. Among the urban poor is the existence of intergenerational poverty as parents pass on their poverty unto their children. A possible factor is the poor health conditions as anemia, stunting and malnutrition of such children. These have negative effects on the learning capacities of these children which have been found to relate negatively with their productivity later in life.

Despite their vulnerabilities and disadvantaged positions, the urban poor are critical to every economic growth. For example, the urban poor in China have links with the emerging economy of global production (Wu, 2016). They also have a role to play in economic

development in that they help turn the wheel of the economy with their informal economic activities as vendors, house helps, factory hands and waiters. Another important characteristic of the urban poor is that a large number of them work in the informal sector where entry is easy, requiring less skill, less education and less capital. The urban poor do not constitute a separate world but are linked to the rural world through remittances and economic networks as well as recruitment of people from rural areas to work in the urban centers.

Risks Associated with the Urban Poor

The urban poor are susceptible to risks due to their deprivations. This makes them very vulnerable (Du Toit & Neves, 2006). Vulnerability is present when there is absence of people's ability to bounce back or respond to shocks. This suggests that an appreciation of vulnerability requires a multidimensional approach. In attempting to address what the concept is, the research adopts Ellis' (2003) view that vulnerable people live on the edge thus any negligible shock can have a negative effect on their welfare. Thus vulnerability exposes the urban poor to risks. Researchers such as Helberg et al (2008), Holzmann and Jørgensen (2000) argue that exposure to risks and the lack of formal mechanisms to respond to these risks determine and propagate poverty.

According to Holzmann and Jørgensen's (2001) model of 'Main sources of risk,' the capacity of the poor to manage risk is limited when faced with macro risks as trade shocks, while idiosyncratic or personal risks can

often be addressed at a household level. This study used this model as a guide to examine the risks that the urban poor have to deal with. Using this as a lens, the researchers came up with four categories of personal risks – social, economic, political and environmental (see Table 3). Based on the views of Krickeberg and Klemperer (2009) that vertical social risk variables are tied to social status as education, income, housing and to some extent migration, the researchers define social risk as potential loss of one’s status in his or her social group due to poverty, malnutrition, deficient water supply, crowded housings and dangerous occupations.

Other factors exposing the urban poor to social risks are irresponsible parents, teenage pregnancy, sexual abuse and discrimination. For example, parenting is critical in the social development of children. Thus, children who have social competence, that is the ability to get the respect of others and have empathy and concern for others have had positive and supportive interactions with their parents (Durlak et. al., 2011). It has also been argued that the urban poor are more exposed to violence, harassment and shaming in cities (Brown and McGranaham, 2016).

Table 3: Risks Associated with Urban Poor

Type of risks	Meaning	Indicators
Social	Potential loss of one’s status in his or her social group due to poverty issues	Malnutrition; deficient water supply; crowded housing; dangerous occupations; irresponsible parents; teenage pregnancy; sexual abuse; crime; domestic violence; civil strife.
Economic	Factors that keep one on earned income below the minimum wage	Slums; unemployment; poor paying jobs; low level of education; weak economy; poor harvest; business failures; unskilled labour; government policy.
Political	Factors that reduce one’s power within his or her social group	Ethnic discrimination; limited access to air one’s view on issues; inability to access government services ; not access to legal services; political instability
Environmental	Factors in a person's surroundings or domains that have the likelihood of affecting them negatively	Sanitation, pollution, deforestation, open defecation, illness epidemic, injury.

Sources: Holzmann and Jørgensen (2001); Goodfellow (2016); Krickeberg and Klemperer, (2009).

Economic risks are factors that keep one on earned income below the minimum wage. Review of literature suggests that these factors include slums, unemployment, poor paying job, low level of education, business failures, unskilled labour and government policy (Chacaltana, 2002). Quisumbing et al. (2008) for instance, highlighted the way in which cuts in public expenditure are likely to affect women more because they typically have greater responsibility for household health and education. It also has a negative coping strategy of sexually - based violence as unemployment reduces the breadwinning roles of males (Silberschmidt, 2001).

Political risks are factors that reduce one’s power within his or her social group ((Meyer, 1985, Ciarrapico 1984). These include a number of risks such as ethnic discrimination, limited access to air one’s views on issues, inability to access government services, inability to access legal services and political instability (Satterthwaite, 2003; Coovadia, et al., 2009). Lack of legal services have affected the level of quality of life of urban poor. A study by the United States of America’s Ministry of Justice in 2012 revealed that 79% of Ghanaians including the urban poor did not know of the existence of the Legal Aid Scheme or the services it provides. The implication is that the urban poor are either ignorant

about legal services provided by the state or they cannot afford these services. Thus, most urban poor in the informal sector are therefore exposed to injustice that constitutes a threat to their survival. There is also the perception that government is the culprit in deepening the vulnerability of the urban poor through its policies. For example, many government urban renewals (clearing of whole sections of society) not only destroy landmarks and historic sites but more importantly hurt the poor (Logan & Molotch, 2007). It is not surprising therefore that Banks (2016) states that political inequalities at the settlement level create, maintain and exacerbate urban poverty and inequality. Environmental risk factors are characteristics in a person's surroundings or domains that have the likelihood of affecting them negatively. Environmental risks include sanitation, pollution, deforestation, open defecation, illness, epidemic and injury (Kanton, et al., 2010; Peprah, et al., 2015). Basic sanitation, according to UNICEF, is the lowest-cost technology ensuring hygienic excreta and sullage disposal both at home and in the neighborhood of users. Access to basic sanitation includes safety and privacy in the use of these services. The World Bank in 2015 reported that 8.21% of the urban people in Ghana practice open defecation. Other environmental risks are unlit or un-drained streets and accumulations of solid waste. The poor environmental conditions come with negative health conditions. For example, the urban slums are characterized by poor challenging living conditions that compromise the health of slum communities. To examine the effect of location on cardiovascular disease risk, Mohan et al. (2016) found that among the 2008 urban poor women identified in four sites they had high cholesterol levels as well as hypertension. In a study in India, Abdi et. al. (2018) found that top health issues among children were malnutrition, diarrhea and anemia. Additionally, urban areas are more unequal than rural areas with sub-standard conditions.

Understanding Social Protection

Devereux and Sabates-Wheeler (2004, p.1) posit that social protection is 'all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the

marginalized; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups'. United Nations International Children's Emergency Fund refers to social protection as a set of transfers and services that help individuals and households confront risk and adversity (including emergencies), and ensure a minimum standard of dignity and well-being throughout the lifecycle. The National Social Protection Policy (2015) of Ghana conceptualizes social protection as a range of actions carried out by the state and other parties in response to vulnerability and poverty which seek to guarantee relief from destitution for those sections of the population who for reasons beyond their control are not able to provide for themselves.

Due to the multidimensional nature of social protection, it can be said that social protection consists of actions, activities and programmes which emphasizes on reduction of vulnerabilities and marginalized groups in a given context provided by both public and private institutions. Social protection therefore focuses on the threats to well-being arising from risks emerging to the vulnerability of the poor. To achieve the objectives set for this study, the researchers use the term informal social protection. The foundation of this definition is anchored on social support. Using this term, we understand informal social protection as social supportive resources embedded in interpersonal networks and performed by private people aimed at addressing vulnerability and poverty of the features of a social group.

Social Protection in Ghana

The 1992 Constitution of Ghana is the most fundamental basis for social policy. For example, the Directive Principles of State Policy section spells out the responsibilities of the State for protecting all citizens by cultivating among Ghanaians the respect for fundamental human rights and freedoms and the dignity of the human person. Accordingly, the National Social Protection Policy was developed in 2007 and was revised in 2012. The vision of the strategy is to create an inclusive equitable society in which extremely poor and vulnerable citizens are protected from risks and shocks. Strategies were to be put in place to empower them with capabilities to

overcome social, economic and cultural challenges in order to realize their rights and responsibilities which will enable them make meaningful contributions to society. The policy framework provides the social protection floor in the Ghanaian context, consisting of: (1) access to basic essential health care for all, with particular attention to maternal health; (2) minimum income security to access the basic needs of life for children; (3) minimum income security for people within the working age and (4) minimum income security for older persons.

These objectives are to be achieved using short, medium and long term risk management strategies. The short-term (1 to 3 years) risk management strategies will focus on rehabilitation, restoration, protection and facilitating. While the medium term (4 to 7 years) stresses on prevention and promotion strategies, the long-term (8 to 15 years) strategic view is the use of transformation strategies. The government of Ghana has put in place various strategies to address the various concerns of the poor. These include:

- Health (National Health Insurance Scheme and the pro poor exemptions for indigents, aged 70+, Health Sector Initiatives in Nutrition, Free Maternal and Child Health Care),
- Education (Free Compulsory Basic Education, School Feeding Programme, Free School Uniforms),
- Livelihood (Livelihood Empowerment Against Poverty (LEAP), Labour Intensive Public Works (LIPW), Block Farming Initiative, Fertilizer Subsidies, Food and Agriculture Sector Initiatives),
- Energy (Electricity Cross Subsidy) and Contributory Pensions Scheme.

All these programmes worked in tandem with the Ministry of Gender, Children and Social Protection (MoGCSP) which has a strategic, oversight and monitoring responsibility on social protection in Ghana.

Although public facilities like schools, water and hospitals are meant to address the needs of the poor, the current picture suggests that most poor people living in the urban areas are not in a position to afford these services. One critical reason for this is the low

income levels of the urban poor, making it less likely for them to obtain resources. For example, Hulme and Shepherd (2003) in a study, found that the poor in Ghana have very limited material assets. The urban poor therefore rarely fare better when it comes to health care, needing the basic needs of their family members as well as securing a good job and saving for their retirement. Thus, the urban poor actively contribute to the upkeep of themselves and their relatives, these resources are insufficient and there is a strong case for greater public resourcing of social protection programmes.

Ghana's social protection strategy emphasizes public resources in mitigating the challenges faced by the poor. However, the social structure of the Ghanaian society reflects a dual existence of tradition (chiefs, family members, etc), and modern (government, actors). The critical role of the traditional actors for successful implementation of policy was noted by Ubink and Quan (2008) in their study of land use policy in Ghana. Despite this vital role, the Ghana National Social Protection Policy did not mirror specific roles for these traditional actors.

Social Protection Actors

There are actors made up of both individuals and agencies that seek to enhance the well-being of the poor before or after their exposure to risks. These actors determine who deserve and what protection is given to the vulnerable members of the society (Hickey 2011). The literature on social protection indicates that the providers of these protections are not the exclusive prerogative of governments. Thus non-government actors such as family members (Yoon, 2013), friends (Fent, Diaz & Prskawetz, 2013), citizens (Cook & Kabeer, 2009), local communities (Abimbola, Malik & Mansoor, 2013), non-governmental organizations (Fowler, 2013) and work mates (Criado & Such, 2015) are seen as key actors. This supports the argument that social protection is a social phenomenon (Plieninger, et al., 2013). Private social protection actors have become vital in development literature because the protections they deliver to households are expected to be an ingredient for social security as public sector safety nets in developing countries often fail to reach the poor (Foster, 2007).

Whereas the government of Malaysia provide benefits, both in kind and in cash, for the elderly (Mansor & Awang 2002), poor school children are given one hot meal a day by the Ghanaian government (Mahama, 2018). The social protection roles provided by communities and households have been highlighted in literature. For example, households possess private information needed to manage risk as well as provide a mechanism for insurance (Abebrese, 2011). Thus within the Ghanaian context the involvement of different actors in social protection provision is embedded within their communities' social structures. Nonetheless, there are limited detailed accounts of what kinds of actors are involved in the provision of social protection in the informal sector of Ghana.

Forms of Informal Social Protection

A review of literature suggests the existence of four forms of social protection. These are information exchange, care relationship, financial protection and social activities (Lund & Srinivas, 2000; Sabates-Wheeler & Feldman, 2011; Amelima et al., 2012). One of the key resources that any society has is information. A means of obtaining it is through the interaction of individuals in a social group. As a form of social protection, Amelima et al. (2012) observed that information exchange can be used as a form of social protection for the urban poor to know where to get employment, health care and seek legal assistance. Other forms of information exchange are knowing where to go for skills training, government support and social network for assistance (Nambisan, 2011). According to Maslow (2013), humans are social beings. Human beings are therefore more comfortable when they are connected as well as receiving care. Care giving becomes important for the vulnerable because they live in poverty and have greater needs. Among the poor, researchers have observed that they need assistance with childcare on regular and occasional bases, care giving for the elderly when family members are not at home, healthcare for all kinds of illnesses, help with moving from one place to

the other and assistance in emergency situations (Bilecen & Sienkiewicz, 2015).

Another form of social protection used to smoothen risk is financial assistance. Financial assistance comes in various forms like cash transfers, loans, insurances and saving (Adato & Bassett, 2009) as well as disability benefit, single-parent allowances, financed publicly with donor support, and/or through NGO projects. These financial assistance interventions reduce poverty by raising the income levels of the urban poor towards or above poverty lines. Contributing to local 'susu' schemes seems to be attractive to the poor as it has a direct effect of enhancing income when the need arises. Other social activities identified in informal social protection literature are having meals or coffee together, going to the cinema, museums, cafés, playing sports together, and sharing hobbies (Amelima et al. 2012; Bilecen, 2013).

Social Risk Management Strategies

Risk management strategies provide a logical approach to assessing and controlling risks. These strategies either prevent the occurrence of a risk or ameliorating the effects of the risk after its occurrence (Holzmann, Sherburne-Benz and Tesliuc, 2003). Strategies used are categorized as prevention, mitigation, coping and transformation (Devereux & Sabates-Wheeler, 2004).

Preventive strategies are used to reduce the likelihood of the occurrence of a risk. These are ex ante actions used to reduce the occurrence of risks (Devereux, McGregor & Sabates-Wheeler, 2011). These strategies include policies regarding public health, the environment, and education and training. In addressing social preventive strategies, Kabeer (2002) calls for multiple approaches due to the highly differentiated vulnerability as different groups have different needs within a given society. For example, Holzmann and Jørgensen (2001) considered migration as a means of reducing the probability of shocks before

they happen as transfer of remittances to the disadvantaged households and families of migrants in their home country enhances their income levels.

The goal of mitigation strategies is to address the risk before it occurs with strategies with ex ante actions based on the fundamental principle that it is more effective to take actions to reduce the impact of a risk than to repair the negative effect after the risk has occurred (Devereux, et al., 2011). One mitigation social protection strategy is the pooling of assets together for the future. An example of pooling of assets is informal insurance schemes for funerals, support for developing community social capital and microenterprise credit (Ojong, 2014). In a study of women workers in the informal economy in Zanzibar, the International Labour Organisation in 2008 observed that the women used micro insurance schemes to mitigate shocks associated with expenses during sicknesses, deaths, weddings, funerals, children's education and effects of HIV and AIDS.

Coping strategies are designed to deal with the negative effects of the risk once it has occurred. These are ex post actions to alleviate the impact of shocks (Devereux, et. al., 2011). Borrowing was found to be a common coping strategy among 15 lower middle and low income SSA countries to deal with uninsured catastrophic health expenditures (Leive & Xu, 2008). Relying on public or private transfers and reducing expenditures such as withdrawing children from school were also identified as coping strategies (Aguiar & Hurst, 2005). Additionally, households use cash saving as well as selling of assets (Leive & Xu, 2008) as short-term coping strategy. When they do not achieve the desired outcomes, households resort to other measures such as borrowing, charity and public works programmes (Cameron, 2009).

Strategies to deal with shocks require a transformative component. Transformative strategies refer to pursuing of interventions that integrate individuals equally into society by equipping them with resources that allow them to take advantage of the benefits of growth, and

enabling excluded or marginalized groups to claim their rights. Thus each person has freedoms to actually do or be what he or she wants to be (Sen, 2004). Transformative social protection strategies include sensitization and awareness campaigns to transform public attitudes and behaviour; changes in regulatory framework to protect vulnerable people against discrimination and abuse and improvement in security. The transformation nature of education is depicted in the study among educated Ugandans where Sabates-Wheeler and Devereux (2008) observed that education enhanced equity of access to education, a key strategy for dealing with poverty alleviation.

Based on the above literature, we examine urban poor risk management strategies by looking at how they have applied these strategies. This study therefore adopts the framework developed by Devereux and Sabates-Wheeler (2004) to depict social risk management strategies used by the urban poor to deal with the various risks they are exposed to.

Methodology

The study employed an ethno survey approach which allows for qualitative data in a controlled interview setting (Massey & Zenteno, 2000). Using this approach made it possible for the researchers to understand the issues as they emerged by seeking clarification from the respondents who reside in the same communities as the research assistants. Accordingly, the researchers were able to compare data throughout the study, resulting in the generation of results of greater validity. Primary data was collected from 250 respondents by means of purposive and snowball sampling via a semi –structured questionnaire which was administered by 10 trained research assistants. Purposive sampling allows for the selection of informative individuals who have an intimate understanding of a particular context and phenomenon and thus are able to articulate their experiences in the most illuminating detail. With this in mind, respondents were chosen by drawing on the

knowledge and guidance of family, friends and elders in a local community. The snowball technique facilitated access to respondents in these vulnerable communities and is often used to approach hard-to-reach populations

The respondents were identified with the assistance of research assistants who were residents in the communities that were used. This approach was used because the success of ethnographic research depends on gaining the trust and acceptance of respondents. It also made it possible for respondents to answer questions they perceive to be sensitive or awkward (Okumus, Okumus & McKercher, 2007).

The survey was undertaken in April 2018. A stratified lottery method was used to select the study area. Administratively, Greater Accra Region is classified as

metropolitan, municipal and districts from which Tema Metropolitan, Ashaiman Municipal, *Ga East District*, Ningo Prampram District were selected. The respondents were selected from these administrative locations due to the ethnographic nature of the study. Locations where research assistants resided were used in the study. The survey was undertaken between March and April, 2018 at Tema, Ashiaman, Ningo Praprama, Achimota and Dome (see Table 4). Additionally, three focus group discussions were organized. The study was funded by United Nations Children's Fund, through its agency, Institute for Interdisciplinary Research and Consultancy Services (IIRaCS) at University for Development Studies (UDS), Tamale, Ghana.

Table 4: Location of Respondents

District	Communities	Number of respondents
Tema	Community 1	32
	Community 3	30
	Community 5	35
	New Town	21
Ashiaman	Lebanon	34
	New Town	30
	Market Area	24
	Zongo	22
Ningo Prampram	New site	31
	Market	20
Achimota	Kesima	35
	Christian Village	22
	Wetlands	20
Dome	Market area	17
Total		373

Source: Field, Survey (2008).

The questionnaire was piloted with 10 urban poor residents in Nungua, Osu and Atta Deka. Out of the 373 copies of the questionnaire administered, 294 were completed and used for further analysis. The interviews generally lasted between one and half to

three hours. Three focus group discussions made up of a group each for men and women and a mixed group were done. The focus group approach was used to clarify and complement the responses obtained from the study as well as obtain feedback

on observations and conclusions reached by the researchers.

Measurement of Variables for the Study

The questionnaire measured key variables for the study, which were demographic variable, urban poor, risks, forms of social protection and risk management strategies.

Demographic variable: Demographic variables include gender of the respondent, educational level, and number of children they had.

Urban poor: Urban poor was measured by number of economic jobs, type of jobs, income levels, type of house, facilities in the house, length of employment and unemployment and their life expectations.

Risks: Sixteen items developed from Holzmann and Jørgensen (2001); Krickeberg and Klemperer, (2009) were used to capture the four types of risk – social, economic, political and environment. Each of the constructs is made up of four questions. The response was measured using five-point Likert-type scales (1 = Strongly Disagree, 2 = Agree, 3 = Neutral, 4 = Agree and 5 = Strongly Agree)

Forms of social protection: Twenty-four items were used to measure the constructs of forms of social protection as posited by Lund and Srinivas (2000), Sabates-Wheeler and Feldman (2011) and Amelima et al. (2012). Each construct - information exchange, care relations, financial protection and social activities had 6 items each. Respondents were requested to rate the extent to which they agree with the statements on forms of social protection using five-point Likert scales.

Risk management strategies: The risk management strategies construct was measured using 19 items developed by Abebrese (2011), Devereux et al., (2011) and Sabates-Wheeler & Devereux (2008). Risk management strategies consist of preventive (4 items), mitigating (5 items), coping (6 items) and transformative (4 items). The response was measured using a five-point Likert scale. The data collected

were analysed using AMOS version 21 software for the quantitative data where thematic analysis and constant comparative method were used for qualitative data. Thematic analysis allowed for identifying themes in the qualitative data.

Results and Discussion

Profiling of Respondents

The first objective of the study was to profile the urban poor in the informal sector. Profiling of the urban poor is categorized as – personal features, accommodation and economic status. The personal features were made up of gender, level of education, number of children and aspirations in life. In assessing the accommodation of the urban poor, the researchers considered type of housing and the facilities like running water and bathroom. Economic status of the respondents was made up of years of work, type of work, number of salaried workers and salary levels. Table 5 summarizes the main statistics that defined the demographics of the respondents.

The profiling of the respondents indicated that all of them have formal education. A possible explanation may be that they are in the urban area which has a higher level of literacy than the rural areas in Ghana (Smith, Ruel & Ndiaye, 2005). An interesting observation is the high level of respondents who had tertiary education (41.2%). One reason for this observation, according to Mihai, Țițan & Manea (2015), is that in developing countries, people mechanically know that education is a good thing for their children. This implies that most parents invest in the education of their children. Thus, in the focus group discussion a woman highlighted this need. She said that: *‘I think my life would have been better if I had gone to school. I borrow from microfinance to pay for my daughter’s university hostel. It has not been easy at all for me but I have to do it’*. This view is consistent with suggestions made by Mihai et al. (2015) that education and training have a direct impact on what people can and cannot do.

The inability of the urban poor to earn an earning despite their education might be attributed to the kind of education they are exposed to which does not prepare them adequately for the job market. This view was raised by Mr. Potter a renowned

international management and development trainer, in the Sep 02, 2013 (Graphic Online) that tertiary institutions in Ghana have to produce graduate with creativity, innovation and entrepreneurial spirit instead of only focusing on theoretical knowledge and acquisition of certificates.

Most of the respondents (51.7%) aspire to operate their own businesses. Clearly these respondents believe the government cannot employ them. Evidence has shown that Ghanaian governments are implementing neo-liberal policies that make the private sector a key partner in economic activities. This might inform the need for them to engage in

entrepreneurial activities. Additionally, NGOs interested in supporting vulnerable people can collaborate with the assemblies to offer skill development training to the urban poor. Long term steps should be taken to ensure that the candidates in school are equipped with skills that would enable them to get employment after they complete their programmes or be able to be self-employed. However, 44.9 percent of the respondents who had secondary education do not share this view as they would like to better their education in order to secure a better job.

Table 5: Profiling of Respondents

Variable	Number of respondents	Percentage (%)	Mean	Standard Deviation
Personal features				
Gender			1.40	.499
Male	159	54.1		
female	109	37.1		
Level of education			2.31	.703
Basic	41	13.9		
Secondary	132	44.9		
Tertiary	121	41.2		
Number of children				
1-2	132	44.8		
3-5	172	58.6		
6-8	91	31.0		
Aspiration in life				
Be of self-employed	152	51.7		
Work for government	10	3.4		
Be an artist	5	1.7		
Travel aboard	11	3.7		
Have a better education	45	15.3		
Secure a better job	71	24.1		
Accommodation			2.19	1.34
Block house	155	52.7		
Container	17	5.8		
Kiosks	32	10.9		
Wooden structure	85	28.9		
others	5	1.7		
Facilities at home				
Running water			1.54	.499
Yes	212	72.1		
No	82	27.8		
Bathroom			1.42	.94
Yes	253	86.0		
No	41	13.9		
Economic Status				
Years of work			2.89	.943
4-6	75	25.5		
7-10	27	9.2		
>10	18	6.1		
Type of work			1.66	.714
Unemployed	5	1.7		
Self-employed	132	44.9		
Employed by someone	129	43.9		
Engage in a family business	21	7.1		

Other kinds of work	12	4.1		
Number of salaried work			1.18	.387
1	152	51.7		
2	34	11.6		
3+	108	36.7		
Monthly incomes (C)			3.14	1.19
<200	41	13.9		
200-300	95	32.2		
400-500	74	25.2		
600-1000	18	6.1		
others	46	15.6		

Source: Field Survey (2018).

Accommodation of Respondents

A feature of the urban poor is that they mostly live in slums and unsafe houses (Baker & Schuler, 2004). By contrast, this study found that most of the respondents (52.7%) lived in block houses while 28.9% lived in wooden houses. This might be explained by the nature of houses in the urban areas. This cannot be said of toilet facilities. During the group discussion members mentioned non availability of toilets even in block houses. Some of them have to use paid public toilets while others resort to open defecation. This view was highlighted by the mixed group. A member passionately summed this view up as: *'it is very expensive to be going to the public toilet. So my children go to the bush or do it at any convenient place'*. The inability to pay for public toilet is supported by lower income levels of respondents as 32.2 percent of them earn between C200.00-C300.00 per month which is equivalent to about US\$60.00 per month. The vulnerability of the urban poor is manifested by as many as 89.6% of them having to cater for between 3-8 children. With most of them (57.4%) earning between C200.00-C500.00, taking care of such a big family suggests that they may need social support. However, 72.1% had bathrooms. This position is supported by the observation that no matter where one lives, an allowance is made for a bathing place.

Economic Status of Respondents

The poverty level of the urban poor respondents can be attributed to the type of work they do. Many of them (44.9%) are operating their own small

businesses and thus are self-employed while 43.9% were employees in micro and small businesses in the informal sector. Literature has it that although micro and small businesses make substantial contribution to Ghana's gross domestic product, the sector is faced with various challenges that make operating in the sector very volatile and difficult to grow. An attestation of a member during the group discussion is used for illustration. *'I have been working for the past 9 years but we are still living from hand to mouth, making life very difficult for us'*.

Although respondents were not earning much from their salary paid job, most of them (51.7%) were engaged in only one job. The finding may be supported by lack of employable skills due to poor and lower level of education as well as their inabilities to afford further training due to income constraints. This might account for 67.68 percent of the respondents being unemployed for at least two years before getting another job. From the experiences described so far it would seem that the urban areas also provide the milieu in which poverty exists. What seems consistent in these experiences was what one of the respondents referred to as 'a mixture of pains' which lends credence to the position raised by Baker and Schuler (2004) and Sulaiman et al. (2014) that poverty is multidimensional. The views of the respondents show that urban poverty shapes/influences one's realities.

Type of Risks Faced by Respondents

The second objective for the study was to identify the kinds of risks that the urban poor deal with. All the respondents recognized the need to address social risks. Social risks identified were domestic violence, teenage pregnancy, sexual abuse, discrimination, gender inequality, high crime rate and juvenile delinquency. Most of the women (78.2%) cited domestic violence as a key social risk. This observation supports Santiago, Kaltman and Miranda's (2013) conclusion of a significant relationship between domestic violence and poverty. From the group discussions other types of social risks mentioned were youth agitations and exposure to anti-social vices like prostitution, drug abuse and gangsters. As stated by a woman *'we live in such an overcrowded area with all kinds of characters- the good and the bad. Our children are exposed to so many vices.* This corresponds to Reitano's (2018) argument that organized crime has the ability to flourish in vulnerable communities.

The types of economic risks mentioned by respondents are unemployment, poor paid jobs, weak economic conditions, migration, and increase in taxes. It is an accepted fact that the poor are normally hit with unemployment issues due to low-skilled and part-time jobs (Furlong, 2015). Low paid jobs can be attributed to unemployable skills. Other economic risks derived from the conversation in the focus groups were fall in prices and migration. Two women mentioned that for the past three years they had to take care of their children and other family members alone due to the absence of their husbands who had gone to look for better jobs in other parts of the country. One added that *'taking care of my husband's younger sister has been added to my motherly duties.'* This position supports the case made by Caarls et al. (2018) that there is a reverse remittances flow from households in Ghana to their family members who have migrated to the Netherlands and United Kingdom thus rejecting the case that migration assists the home family to earn some income.

The respondents also faced political risks as ethnic discrimination, views not considered on issues, inability to access government services and political instability. Doshi (2013), for example, observed that ethnic discrimination comes into play during the

eviction against the poor in India. Other political risks identified was stigmatization due to place of residence. Examples that clearly illustrate this point are *'we are called by our homes', 'mention where you stay and people become careful', and 'say you are from Ashiaman and guess what follows'*. This kind of stigmatization, Ruffa et al. (2016) referred to as "negative representation of place". Yamaguchi, Mino and Uddin (2011) found that such stigmatization comes with negative symbolic meanings that adversely may affect the health and wellbeing of residents.

The respondents mentioned that they are exposed to environmental risks as air pollution, poor sanitation, and waste water running through the community as well as flooding. These conditions, according to Ruff et al. (2018), have harmful effects on health. During the mixed focus group discussion, the women mentioned noise making as another environmental risk which was perpetuated mostly by the youth in the neighborhood. The communities of the poor are conceptualized as *high-stressed neighborhoods, a location with low socioeconomic status, high population density, crime and stress.*

From the above discussions, it can be said that the urban poor are exposed to social, economic, political, and environmental risks. The findings provide evidence of the universality of some risks faced by the poor in the society. The issue of stigmatization of locality suggests a possible emergence of another risk which we call 'relational risk', that is the inability associated with a large social group. Negative perceptions of identity associated with a location therefore can negatively affect quality of life with an indirect effect of being socially excluded.

Forms of Social Protection in the Informal Sector

The third objective explored types of social protection form received by the urban poor. The views obtained were categorized into the information exchange, care relations, financial protection and social activities. Majority of the respondents (91.83%) strongly agreed that information exchange is made up of employment opportunities, skills for training, health issues, educational issues, government and other support, and social network. This position is reinforced by 68.83 percent of the

respondents who reported that they got employed through referral from family members and friends. Family members and friends therefore serve as a source of social protection. The focus group discussions came up with other types of information exchange as information on friendly communications market and business issues. A member of the men's focus group summed this up as: *'we live in a very competitive business environment, being successful means knowing what is happening in other markets'*.

The second form of social protection agreed on by 67.34% of respondents was that of care relations. This comes in as assistance in household chores, emergency situations, health care during illness and extent of intra community relations. Other informal social protection forms mentioned by the respondents were providing free private studies for children and emotional support by affection and giving encouragement. This observation supports the view of Evans and Kim (2013) that helping children with school work is a strategy for dealing with childhood poverty. The presence of these care relations confirms the argument for localization of social protection.

Financial assistance is a key enabler to social protection in developing countries. From the findings 68.36% of the respondents agreed that financial protection as 'susu' contribution, micro loans with or without interest, contribution for collective activities, buying on credit and remittances from family and friends within and outside the country were forms of financial assistance. The women's focus group discussion generated other financial assistance as standing as bank security for either family members or a friend. This confirms the bonding that exists among social group members. This bonding, according to Woolcock and Narayan (2000) is a social capital which assists people to get by.

Social activities were agreed on by 87.75% of the respondents as a form of social protection. Social activities come in the form of engaging in the performance of specific customs and traditions for marriage, outdoorings, playing sports together, group meetings, having meals or coffee together, going to the cinema or concert parties, parties and the beach

together. The demonstration of these activities is consistent with activities that reflected forms of social activities, thus supporting the universality of social activities as forms of social protections as depicted by Amelima et al. (2012).

The context of social activities was manifested with the responses obtained from the focus group discussion. While the focus group of men mentioned organizing football activities as another social activity, the mixed focus group identified clean up exercise to rid of rubbish in their location as a social activity. Using a cleanup exercise ensures social protection as it affords all members of a community an opportunity for social inclusion which is one of the key pillars for social protection.

Respondents Views of Risk Management Strategies

The findings revealed that constructs used to measure risk management strategies had a Cronbach's Alpha of 0.806 indicating a high degree of internal consistency. The items were preventive, coping, mitigating and transformative. The items used to measure preventive risk management strategies by 48.63% of the respondents were migration, engaging in hygiene and preventing of diseases activities, training and support by both private and public organizations to reduce vulnerabilities. Two views from the women and mixed focus groups were used respectively for illustration. *'... Government School Feeding Prograame, I think is in the right direction for encouraging our children to go to school'*, and *'I do not think or believe just cleaning our environment is enough we need to change our attitude towards cleanliness if we are to get the best out of the National Health Insurance Scheme'*. The focus groups agreement that education and health were critical for preventing risk supports Devereux et al.'s (2011) call for policies on health and education to address vulnerabilities.

Mitigation risk management strategies were used by 32.31% of the respondents to manage risk. The items of strategies were having multiple jobs and investment in social capital by assisting other people. Members of all the focus groups (36.7%) agreed that they are able to mitigate their risks by undertaking

more than three paid jobs. Additionally, they also got multiple jobs and assistance from members of their society which comes in both ways as money and intangibles as encouragement and advice.

Coping risk management strategies as selling of assets, borrowing from neighbours, sending children to work elsewhere, support from community members, borrowing from banks and government social assistance were strongly acceptable by 9.18% of the respondents while 23.46% were not sure if these strategies actually assisted them to cope with risk. An underlying point for 23.46% not accepting these strategies were that they might have used them but they were not able to cope with a risk. A view expressed by a member during the discussion in the women focus group was *'I have borrowed money to pay for some expenses for years and I am still borrowing. So how does borrowing help me to move out of my difficulties?'* This position may be explained by the high cost of borrowing in Ghana (Attom, 2013). The mixed group agreed that building on one's resiliency is vital to his or her future ability to cope with risks. This position supports the claim of resilience theory that positive adaptation is important to deal with significant adversity (Zausniewski, Bekhet & Suresky, 2010).

The researchers found that 30.27% of the respondents used transformative measures to address their social protection. These measures included surrounding oneself with the right people, counseling to assist people to deal with problems, creating awareness about rights, improved security in place of residence and accessing basic service. The women's focus group mentioned education, economic opportunities for women, out of school unemployed youth and teenage mothers to have more secure and sustainable livelihoods as a means of transforming their lives from exclusion to that of inclusion. This is consistent with the view of Rohwerder (2016) that economic activities are relevant as social protection strategies because they have the abilities to afford the vulnerable the opportunities to increase their income levels.

The role of self-development emerged as one of the strategies to manage risk. The researchers proposed

a definition for self-development risk management strategies as improving one's abilities to take advantage of any social, economic and political opportunity that might come up during the course of one's life. This position is informed by the views of Sen's (2004) capability theory and consistent with getting education, skills training, mentoring and coaching all in a bid to do what one really wants to do and live a more fulfilling life. This strategy is expected to both prevent and cope with risks. A member of a mixed group highlighted the importance of this self-development as a strategy for social protection with this statement: *'From my observation I can say that decent employment and better living conditions are needed by products of self-development'*. In general, the risk management strategies described by respondents in the present study were consistent with those identified by Holzmann and Jorgensen (2001) and Deveureux et al. (2011). The introduction of self-development risk management strategies suggests the importance of individuals in preventing and coping with risk management.

Social Protection Actors in the Informal Sector

The fourth objective determined the providers of social protection in the informal sector. The respondents were asked to identify and rank them with a scale of 1-5 with one being the highest. Furthermore, respondents were asked to rank which actor is very dependable. Their responses are presented in Table 6. The respondents identified five critical providers of social protections as family relations, friends, colleagues at work, neighbors and 'susu'. Neighbours were cited as the most important social providers by 72.45% of the respondents. The possible explanation for this citation can be attributed to the proximity to neighbours as the first point of call when the need arises. For example, Reindrawati (2018) found that one can improve his or her income level with the assistance of their neighbours to learn a trade in batik making, which are then sold to tourists.

Table 6: Social Protections

Social protection actor	Ranking	Percentage of respondents	Most dependable ranking	Percentage of respondents
Family members	4	66.60	2	68.00
Friends	3	68.03	3	61.22
Colleagues	5	48.63	5	46.25
Neighbours	1	72.45	4	51.02
Susu	2	69.05	1	71.42

Source: Field Survey (2018).

Susu – a micro and small financial contributions scheme was cited by 69.05% of respondents as the second most important social protection provider. The importance of microfinance as a poverty alleviation strategy is well documented in many developing economies. Adeola and Evans. (2017) observed that microfinance promised to be a strategy for financial inclusion for the poor in Nigeria. Colleagues were identified as the least (48.63%) social protection provider. When probed further respondents generally defined colleagues as their work mates. Using this understanding as a lens the findings can imply that the lower income levels of the work mate of the urban poor disenable them to provide social support to their colleagues.

Apart from identifying the providers of social protection, respondents were asked to state which of the providers were dependable. Susu contribution was identified as the most dependable social protection provider (71.42%). This is not far-fetched because most financial contributions are made in order to manage risks when they occur. Family members were acknowledged as the second vital dependable social protection provider by 68% of the respondents. Two women in the mixed focus group stated that they sought the assistance of their family members to care for their children while they go about their petty trading. This finding reflects the collective value of the Ghanaian social structure.

Effects of Social Protection on Risks Experienced by Urban Poor

The fifth objective was to determine the effects of social protection received by the urban poor on their type of risks they face (see Table 7). Accessing information assisted 78.57% of the respondents to deal with social risks and 74.48% with economic risks. A member of the women’s focus group reported that accessing information from her neighbours and family members assisted her to deal with malnutrition of her children. Likewise, two members of the women’s focus group stated that they got to know where to seek for help when they were abused by their partners. In social protection theorization, accessing information serves as a means of mitigating and coping with risks among the sample studied.

Table 7: The Relationship between Risks and Forms of Social Protection

Form of social protection	Type of risk and percentage of respondents			
	Social	Economic	Political	Environmental
Information	78.57	74.48	68.40	62.92
Care relations	67.34	42.17	34.35	42.51
Financial protection	42.17	52.38	52.38	60.88
Social activities	71.08	46.23	36.39	61.22

Source: Field Survey (2018).

Care relations made it possible for 67.34% respondents to address their social risks. For example, a father got the assistance of a neighbour

who assisted with the care of his teenage daughter’s pregnancy after the death of her mother. From this finding, it can be said that care relation is important

in dealing with teenage pregnancy which Turner, Grindstaff and Phillips (1990) considered as a social issue. Two women - one from the mixed focus group and the other from the women's focus group reported that the care relationship made it possible for them to deal with child care and assistance to get water when the tap stops flowing for both of them to go about their petty trading. In sum, the finding demonstrated that care relations are vital for preventing social and economic risks.

Although financial protection is key in enhancing economic activities, 60.88% of the respondents did not subscribe to this view but reported that it was needed to address environmental risks. The findings of the study thus support the view of Sabates-Wheeler and Devereux (2008) that social protection is not just about providing economic support, but also addressing other non-economic vulnerabilities. Thus, this study supports the view that social protection helps relieve poverty, avert economic deprivation and enhances real incomes and capabilities.

Perception of the Urban Poor on How to Reduce their Vulnerability

Table 8: Strategies for Reducing their Vulnerabilities

Strategies for reducing vulnerabilities	Number of respondents	Percentage
Accessing basic facilities as school, road, health centers, security, etc	219	74.49
Center for skills training	210	71.42
Financial support to set up businesses	203	69.05
Continuing education	180	61.22
Accessing government support eg disability fund, school feeding, soft loans, etc	165	56.12
Family support	139	47.28
Punishment for those who break laws	98	33.33

Source: Field Survey (2018).

Conclusion and Policy Implications

The urban poor are exposed to diverse risks as well as having fewer abilities and resources to deal with these risks. As vulnerable members of the society, they need to be supported to move out of their poverty status. Providing them with social protection is therefore both an end as well as a means to development (Holzmann & Jorgensen, 2001,

A key issue raised by stakeholders in development is to adapt a bottom-up approach which requires that information of the end users are sought on policies and programmes. Using this approach makes it possible to understand issues from the perspective of others. The views of respondents were therefore sought on what strategies they thought can change their current situations (see objective 6 of the study). Table 8 represents the views of respondents. Accessing basic facilities as school, road, health centers, security, etc was cited by 74.49% of respondents as critical for their inclusion in the economic life. The setting up of centers for skills training was also seen as vital according to 71.42%. The latter strategy would enhance the employment opportunities of the educated unemployed who may not have the requisite working skills. A common challenge for establishing and running a micro business in Ghana is finance (Quagraine, 2018). This view was confirmed by 69.05% of the respondents who suggested that financial assistance is provided by government and NGOs at reasonable interest rates to support their economic activities.

Holzmann, 2003). Accordingly, the following policy implications are suggested.

- With unemployment and underemployment being a critical issue in Ghana, one key strategy is to promote labor intensive industries to absorb the excess labour. In the long term, steps should be taken to ensure that candidates in school are equipped with

skills that would enable them get employment after they complete their programmes or be able to be self-employed.

- Many of the urban poor not only have tertiary education but also aspire to continue their education. This suggests that skills training especially in entrepreneurial capacity development can be used to leverage on the existing competencies of the urban poor to make them create and manage their own businesses.
- The finding on susu as the most important informal social protection mechanism for the urban poor has significant implications for policy in terms of access to finance. The policy implication is that government should work actively towards creating the enabling environment and improving the regulatory and supervisory role of central government to ensure the removal of liquidity constraints that negatively impact on the performance of firms.
- An observation of the study was that respondents have received little formal social protection support. In order to deal with potential risks, the government agencies responsible for social services provision should collaborate with the local communities to provide better access to basic social services.
- Role models should be identified from within the urban poor communities and showcased to serve as motivators for the youth and also use them to change views and attitudes against the urban poor, because once labeled as poor connotes a sense of self insufficiency, and reinforces belief of low self-worth which makes them rely on others.

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