Contribution of New Entrants in the Middle and Upper Income Groups to Community Development in the Kumasi Peri-Urban Interface

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Who Can Help the Peri-urban Poor? (Boafo Ye Na)

Contribution of New Entrants in the Middle and Upper Income Groups to Community Development in the Kumasi Peri-Urban Interface

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EXECUTIVE SUMMARY

Years of research by teams from some research institutions in Ghana, India and the United Kingdom in the Kumasi Peri-Urban Interface (KPUI) have revealed a disturbing picture of degradation of the natural environment within the KPUI. In addition, there is glaring increase in the impoverishment and marginalisation of many residents in the KPUI. The problem is exacerbated by the influx of “new entrants” to the KPUI. Apart from increasing the population in the peri-urban villages, the activities of the “new entrants” affect culture, economy and natural resources, which are key components of the livelihood of people.

As part of the efforts to understand the dynamics of human heterogeneity in the KPUI, the Centre for the Development of People (CEDEP) in collaboration with researchers from Kwame Nkrumah University of Science and Technology (KNUST) and the Centre for Development Areas Research (CEDAR), Royal Holloway, University of London facilitated the formulation of plans for implementing natural resource management strategies in a manner that benefit the poor in the KPUI in 2001. The Natural Resource Systems Programme (NRSP) of the UK’s Department for International Development (DFID) sponsored this project - DFID R8090.

Urban sustainability and the management of related depopulated rural areas are critical among the challenges of this century. Urbanisation brings into focus the dynamics of people moving into the urban areas (migration) to settle and make a living. This movement propelled by several push factors in the rural areas and some pull factors in the urban centre of Kumasi results in the congregation of people from different part of the country with different backgrounds referred to in this study as new entrants. Kumasi, like all other cities is a permanent settlement that has three characteristics of large size, high population, and social heterogeneity. The rapid territorial expansion of Kumasi has blurred traditional boundary definitions from all perspectives: legal boundary, built-up area and functional area. This difficulty brings into focus a new area of geographical and socio-economic interest called peri-urban, defined simply as the meeting place of urban and rural settlements. This dynamic interface is the home of people with diverse cultural backgrounds and this research seeks to understand the implication of their co-existence.

During the past three years, CEDEP and its collaborators have been observing the contribution of new entrants in the upper and middle-income groups in facilitating access of poor people in the KPUI to capital assets for overall community development. This report presents the outcome of this study.

Key Issues in the Study

The main aim of this theme is to identify new entrants in peri-urban villages and examine their contributions to overall community development. New entrants in the upper and middle-income groups may not be vulnerable, but their presence in KPUI villages has both positive and negative effects on the poor. These new entrants contribute to the development of infrastructure and services in the KPUI and also create new employment opportunities for peri-urban villages. However, they may also exclude or compete with the poor people in accessing opportunities. They are also perceived as causes of peri-urban problems.

The key issues addressed under this theme include the following:

- The contribution of new entrants to the development of infrastructure and services in the KPUI
- The implications of the new entrants on general livelihood development, traditional livelihood promotion and cultural change
- The impact of increasing human heterogeneity of KPUI villages on the overall community development and especially on poverty, vulnerability and sustainable natural resource use
**Methodology**

The information included in this report is based on a combination of research methods. Data for this research theme were collected through a combination of both qualitative and quantitative research methods. The research begun with a baseline studies (using structured questionnaires) and needs assessment of the villages, which offered an opportunity to know the situations in the villages with respect to distribution and participation of new entrants in community activities. Other qualitative methods such as semi-structured interviews (guided by checklists administered during workshops and field surveys) and observation made in the course of project implementation were used. These were further supported by individual interviews, group discussions and case studies, which provided a wide array of information for cross-referencing. Data obtained were analysed using SPSS and Excel computer packages. More crucially, most of the qualitative data were analysed at the point of collection with the community members.

**Key findings**

The government continues to be the dominant provider of infrastructure and services to the KPUI inhabitants. In the new sites however, infrastructure and services provided by new entrants have been noted as significant and are the engines for micro-enterprise development for the poor, which could qualify them for micro-financial service opportunities.

With increasing human population, available farmlands, rivers and water bodies have been taken over by property development. This puts pressure on existing natural resources and intensifies competition for trading, construction work, head porterage (e.g. Kayayei) and other service oriented work to the detriment of farm work. With reducing supply of farm labour, cost of hiring has increased and the few farm labourers prefer contract arrangements under which they could earn over €50,000 cedis per day against €30,000 cedis per day for the construction worker. This has affected farming activities in general and contributed to poverty and vulnerability of the poor indigenes and new entrants who rely on farming and related activities for their livelihoods.

Population explosion resulting from the influx of new entrants into the KPUI has been found to contribute to the adulteration of culture and the promotion of social vices in the KPUI. Strong local associations offer a check on behaviour of new entrants, preventing them from imbibing negative lifestyles. Also, some KPUI villages have used land allocation strategies to deliberately scatter new entrant groups with strong cultural influences.

New entrants constitute the minority population of KPUI as a whole but constitute the majority (about 90%) of the population in the new sites. The well-to-do groups in the peri-urban are predominantly new entrants because most well-to-do indigenes acquire property and relocate in the urban centre and its immediate vicinity.

**Conclusions**

In conclusion, this research has established that new entrants are perceived in the KPUI villages as a necessary evil: contributing limiting access of poor people to natural resource base, weakening culture, economy and environment of the KPUI on one hand, and on the other adding positively to the development of livelihoods opportunities for themselves and the indigenes.
1 INTRODUCTION

Some indigenes of the Kumasi Peri-Urban Villages (KPUC) hold the view that new entrants are the cause of their problems. Others argue that they contribute significantly to the development of KPUCs. The livelihoods of new entrants, positively or negatively influence the livelihood of indigenes. There is a saying in Ghana, that without the stranger there is no Accra and this saying also applies to Kumasi and other urbanised and emerging urbanised cities. The tolerance of the Asantes to immigrants, which may be due to the matrilineal system of inheritance, is significant to the extent that there are cases where even chiefs with other tribal backgrounds, hold sensitive power positions with the mandate to make important decisions on community resources. This, in addition to the Ghanaian culture of enstooling new entrants, who have contributed towards development of the community (Nkosoor Hene - literally meaning development chief) may serve as pull factors attracting new entrants to the Kumasi Peri-Urban Interface (KPUI). Thus it is important for the project that looks at livelihood improvement in the PUI to also examine how the presence and activities of new entrants affect the livelihoods of the poor negatively or positively.

This document reports the findings of a study on the contribution of new entrants in the middle and upper income groups in building capital assets and influencing processes of peri-urban change that affect the poor in the KPUI. The study is part of a research project on facilitating the implementation of natural resource management strategies in a manner that benefits the poor in the KPUI. The Centre for the Development of People (CEDEP), a leading Ghanaian NGO, is implementing this project under the sponsorship of the Natural Resource Systems Programme (NRSP) of the UK’s Department for International Development (DFID). DFID has since 1995 carried out research in the KPUI with the view of deepening understanding of the wider ramifications of the urbanisation of Kumasi, particularly the effects on the environment and livelihoods. CEDEP has in the past three of its twenty-one years of existence, been working with 12 KPUI villages to plan and implement livelihood improvement strategies. Central to this project is the observation and documentation of new lessons emerging from the implementation of the livelihood strategies.

CEDEP is carrying out this research in collaboration with researchers from the Kwame Nkrumah University of Science and Technology (KNUST), Ghana, and the Centre for Development Areas Research (CEDAR), Royal Holloway, University of London. The research began with the formulation of plans through extended interaction with principal stakeholders1, commencing in 2001 under the precursor project, Natural Resource Management Strategies Implementation Plans (NaRMSIP - DFID R7995)2 for the Kumasi Peri-Urban poor. The aim of the current DFID R8090, also known as the Boafo Ye Na (BYN) project, is to reduce poverty in the KPUI through the improvement of the livelihoods of people who have been affected by the urbanisation and expansion of Kumasi.

This is the third of five research themes3 being investigated under the project. The main aim of this research theme is to identify new entrants in peri-urban villages and to examine their contributions to overall community development and in particular the livelihoods of the poor. New entrants in the upper and middle-income groups may not be vulnerable, but their presence in PUI villages may have both positive and negative effects on the poor. They contribute to the development of infrastructure and services in the PUI and also create new employment opportunities for peri-urban poor. However, they may also have an upper hand in the competition...
for certain resources and services and are thus perceived by some indigenes as being the source of peri-urban problems.

The key issues addressed under this theme include the following:

- The contribution of new entrants to the development of infrastructure and services in the KPUI
- The implications of the new entrants on general livelihood development, traditional livelihood promotion and cultural change
- The impact of increasing human heterogeneity of KPUI villages on the overall community development and especially on poverty, vulnerability and sustainable natural resource use

These key issues are being examined for various reasons. The provision of infrastructure somehow appear as a non-excludable public good; however, in practice for most of the growing sectors of the peri-urban villages the balance of access to such goods may not be in favour of the poor and may even cause them to lose their livelihoods. This is examined under key issues 1 and 2. Key issue 3 attempts to draw from the first two key issues and also add the dimension of how the growing human heterogeneity affects natural resource use, livelihoods and poverty. Increasing human heterogeneity in this paper is defined in terms of the peri-urban as the melting point of cultures where people from different cultural background live.

1.1 Methodology

The Boafo Ye Na project is a combination of project implementation and research designed to address the question of who can help the peri-urban poor in the Kumasi Peri-Urban Interface (KPUI). This combination of research and project implementation was adopted to satisfy the villages who have been at the centre of peri-urban research projects for close to ten years of participatory research on natural resources and poverty in the KPUI and have started asking “what is in this research for us?” In the light of this acknowledge about villages that are ostensible/apparently fatigued by continuous research, this project has sought to two-prong approach of qualitative and quantitative methods that emphasizes good rapport building and data collection. Details of methods used are discussed below.

1.1.1 Data Collection Methods

Data for this research theme were collected through a combination of both qualitative and quantitative research methods, which include the use of participatory approaches, interview guides and questionnaires, observations, group discussions and a case study of the experiences of two new entrants (See appendix 1).

a. Interview Surveys

Baseline data were collected between July and September 2002 using structured and unstructured questionnaires. The questionnaire covered areas including:

- Livelihood system of the individual and the community,
- Implication of livelihoods for natural resources and natural resource management,
- Competency and risks in livelihood activities management and implementation,
- Market potential and
- Structure, operation and performance of Community Level Facilitators (CLFs).
b. Key Informant Interviews

Key informants including chiefs and elders, queenmothers, unit committee chairpersons, assemblypersons, head teachers and pastors responded to additional set of questions. Their part was to provide additional but detailed information about environmental, social and economic changes that have occurred in the villages over the years.

c. Focus Group Discussions

As part of the data gathering for the baseline studies, a few focus group discussions were used to gather in-depth qualitative data, using PRA tools. Some of these tools include:

- Community resource mapping
- Wealth ranking
- Livelihood systems analysis
- Poverty analysis
- Social Mapping

d. Participant Observation

Observing the project implementation over a period has provided important information about the processes and impact the project is making on the community members. These ‘silent’ but important sources of information were relevant for the triangulation of data obtained from the baseline survey and from other sources in the community.

e. Case studies

Detailed information was also collected from two new entrants from two of the twelve villages. Two field staff interviewed them with a checklist rather than a structured questionnaire, so they capture the stories and not the specific answers (see appendix 1). This was important for cross-referencing data obtained for rigorous analysis.

1.1.2 Data Analysis

The data gathered were analysed using SPSS and Excel computer packages. The qualitative data were used as narratives to explain some the quantitative information. Larger part of the qualitative information were analysed in the villages in keeping with the methodologies of PRA.

1.1.3 Selection of villages

Twelve villages (Duase, Okyerekrom, Maase, Esereso, Adagya, Asaago, Apatrapa, Behenase, Ampabame II, Apatrapa, Abrepo, and Atafoa, see map below) participating in this research project were selected for the study. These villages were a part of the earlier peri-urban research in 15 villages, which were selected to represent predominantly urban, rural and intermediate conditions. This is necessary as a matter of principle to obtain and present a more representative picture of the events and processes occurring at the Kumasi peri-urban interface.
1.1.4 Design of research instrument

A team of principal collaborators selected made up of four researchers from two institutions; the Kwame Nkrumah University of Science and Technology, Kumasi Ghana; and Royal Holloway, University of London, joined CEDEP to design the research. These institutions participated in the previous peri-urban research projects, which were carried out on the Kumasi peri-urban interface and were given the role of facilitating access to knowledge generated and relationships developed in these research projects. The team designed a baseline questionnaire to look at the background information, livelihood system of the individual and the community, implication of livelihoods for natural resources and natural resource management, competency and risks, market potential and the structure and operation of Community Level Facilitators (CLFs). This questionnaire, comprising 91 questions, was designed for two categories of respondents. The first category, which formed the bulk of respondents, was selected at random from the twelve participating villages.

In all, 33 questionnaires were administered to randomly selected respondents in each of the villages. This yielded a total of 396 questionnaires from the 12 villages.

1.1.5 Enumeration

Each of five research leaders, including CEDEP, raised a team of three enumerators giving fifteen enumerators in total. These enumerators were to work with nine competent CLFs, making a team of 25. Each project collaborator had an assistant researcher who together supervised the data collection. The whole data collection was carried out under the leadership of one of the principal collaborators. Whilst the enumeration was going on, another team engaged some community members in discussions on peri-urban issues and natural resources.
CONTRIBUTION OF NEW ENTRANTS IN ECONOMIC DEVELOPMENT OF THE POOR IN KUMASI PERI-URBAN INTERFACE

The quest for urban sustainability and the management of related depopulated rural areas rank high among the challenges of this century (Agyeman et al. 2003). Urbanisation arises from increasing numbers of urban dwellers combined with an increase in the percentage of urban dwellers. The latter also leads to a corresponding decrease in rural residents as people move from the countryside to work in factories and services that concentrate in cities (Rebenstein 1996). This brings into focus the dynamics of people moving into the urban and peri-urban areas (immigration) to settle and make a living, which is referred to as new entrants in this report. The United Nations (UN) estimates that by 2005, the population of urban settlements will exceed that of rural settlements worldwide. This is a projection from available statistics of 3% of the world’s population being urban in 1800 to 40% in 1996 (ibid). A city (Wirth, in ibid) is a permanent settlement that has three characteristics of large size, high population, and social heterogeneity. Historically, physical differences between urban and rural settlements were easy to define, because cities were walled. Today, rapid territorial expansions of cities have blurred traditional physical differences, and made city boundaries difficult to define from all perspectives: legal boundary; continuously built-up area; and functional area. This difficulty in definition of city boundaries brings into focus a new area of geographical and socio-economic interest called peri-urban, defined simply as the meeting place of urban and rural settlements. In this section, an attempt has been made to discuss new entrants in the peri-urban context in the light of wider literature.

2.1 Migration and the influence of new entrants in urbanising ‘peripheral’ villages

This section looks at urbanisation, migration, and adaptations of new entrants and indigenes to urban villages.

2.1.1 Urbanisation

The peri-urban interface has witnessed the most dramatic transformation - physical, socio-cultural and ecological - in the recent experiences of most developing countries. The urban proximity and the associated opportunities have caused a greater pool of human resources and related activities, which overwhelms the planned capacity of the urban areas. As a result, livelihood choices have been limited; initiating a cycle of human deprivation for majority of the people - reducing land size, low productivity, low savings, and low investment capital.

Influential development experts have advocated a liberalized economic system that supports free flows of people, materials, information and technology. While this is advocated on the world stage, it is also of relevance at country level where development scales are polarized to naturally instigate transfers of people, materials, information and technology from one place to another. In the peri-urban interface, the urban attraction has naturally resulted in this condition whereby there is a constant inflow of people with diverse knowledge, skill, abilities, and social status. The resultant complex mix of cultures, unclear power relations and hierarchies, the co-existence of different interest groups (traders, street children, small farmers, settlers, industrial entrepreneurs and urban middle class), and degeneration of the ecological functions, has limited district and regional governments in addressing urban and rural concerns (Insights, 2003).

2.1.2 Migration

In several parts of the world, migration is a critical issue that is triggered by several factors. Economic reasons have been cited in many cases (Fix, 1979). However, there are several other reasons, which come to play at different times and in different places. In India for instance Renner (1997) recorded how politicians have facilitated illegal migration because it allows them
to build up clientele voting bank. In most parts of Ghana, different classes of people move at
different times for different reasons. In both pre- and post-independent Ghana, migration of
people mainly from northern regions to the resource-abundant south was influenced by economic
factors, mainly as a result of the burgeoning business in cocoa, timber and gold (Hill, 1963, 1997;
Livingstone, 1987). In recent times, however, the Ghana Living Standards Survey (1997) has
recorded a shift in trends. Increasingly, migration of people to different locations is influenced by
domestic (mainly family) rather than economic reasons. Most migrants have lived and prospered
in the city and subsequently acquired land and built property in the suburban villages around the
city. The lower class settlers have long history in migrating to the resource-abundant south in the
period before and after independence of Ghana.

The existence of ‘new’ urbanized villages closer to the city has brought a new debate on our
understanding of urbanized lifestyles. Important social changes have been taking place in the
peri-urban villages which house indigenous groups and increasing numbers of lower and middle-
class (often city-born commuters) around large cities thereby changing the social composition of
what Pahl (1965) called mentally urbanized but physically rural parts of the metropolis. But this
doesn’t hold very much nowadays, especially in Ghana and other developing countries where the
PUI increasingly becomes physically urban but not all residents are mentally urbanised!

2.1.3 Adaptations of new entrants in heterogeneous environments

These new cultural sub-groups require integration that will enable them carry out their normal
activities within the new environment. Often such integration requires that they assimilate the
cultures of the existing populations. Aguirre and Turner (1998) cited Park and Burgess (1924) of
the stages that new subpopulation has to go through to be assimilated to the new society. The
proposed stages of assimilation begins with contact, which is then followed by a competition
phase, in which ethnic populations compete over resources such as jobs, living space and political
representation (Renner, 1997). A period of unstable accommodation follows in which the
immigrants are forced to change and adapt to their new environment. Park’s human ecology
framework emphasizes that human groups exist as a kind of Darwinian struggle for survival, each
trying to find a viable social niche. The ensuing competition for resources often escalates the
level of conflict between ethnic subpopulations, forcing subordinate ethnic groups into segregated
housing niches and a narrow range of economic positions. This largely explains the emergence
and circumstances of lower class migrants in some KPUI villages, who are not permitted to live
among the indigenes but in a segregated area known as a ‘zongo’.

New entrants often bring skills as artisans, knowledge in modern trade and commerce, and
diplomas in higher education. They settle initially in the city and then with time obtain capital and
acquire land in the peri-urban villages where they eventually build and often settle with their
families and workers. With their knowledge, skill and capital they create an exclusive niche
where they practice their sub-cultures often with little interference from the indigenous
population. There are others who come not to reproduce the economic assets they have at home in
the urban environment but rather to earn enough so that they can remit more to improve and
expand their assets back home.

Andrew Greeley (1971, 1974) put forward a pluralism theory, which explains the emergence of
diverse ethnic groups in America who maintain their distinctive cultures, which cannot be
explained by the assimilation theory (already mentioned above). According to him, such ethnic
groups as the Irish Americans, Poles and Italians continue to display their ethnic identity and often
strive to create new symbols to mark with pride their ethnic identity. In the KPUI, these are
mainly upper and middle class of ethnic groups who have stronger economic base to support the
development of the community. Their lifestyles and viewpoints often influence the perspectives
of the new neighbours and may weaken the existing relationships that support the growth and
development of the community. An interesting deviant observation in KPUI, and Ghana in
general is that it is not only the middle and upper class whose cultures influence the indigenous
population but also the lower class new entrants. It is quite common to see delicacies of lower class new entrants being patronised by both indigenes and new entrants of upper and middle class (Tuo Zafi, and dog meat). Such factors as language, ethnic prejudices and unfavourable public policies have been cited by Livingstone et al. (1987) as barriers to integration with the indigenous people. In the KPUI, however, the language barrier is significantly reduced, as Twi is the main medium of communication (Twi is known to be one of the most easily learnt and widely spoken languages in the country). Additionally, reduced ethnic prejudices and unrestricted public policies also make settlement in the city and around villages easy.

The weakening of the rural character of the peri-urban interface, the difficulty in conceptualising the local community (as with shared identity and interest), and the diversity in the social/political milieu present a challenge to gaining some form of social compact, if not overall consensus (Simon, 2003). The larger the settlement, the greater the diversity of people and cultures. A person has greater freedom in an urban settlement to pursue an unusual profession, sexual orientation or cultural interest. In rural settlements, your actions might be noticed and scorned but urban settlements are more tolerant of diverse social behaviour. No matter what your values and preferences in a large settlement, you may find people with similar interests (Rebenstein 1996). While this is the global picture, in the urban and peri-urban areas it is also important to understand that pockets of social groups and associations exist to provide a check on behaviours as well as a strong support base for its group members. According to Fine (1999), scores of studies in rural development have shown that vigorous networks of indigenous grassroots associations can be as essential to growth as a physical investment, appropriate technology etc. In the urban and peri-urban interface, these associations are even stronger and provide a cushioning effect for the group members. Most new entrants are property owners and therefore come together under one ethnic umbrella to protect their interest (economic, religious, political) and support each other in times of need (King et al. 2001), thereby creating a meeting point for different ethnic groups.

2.2 Conclusion

Important social changes have been taking place in the peri-urban villages, which house indigenous groups and increasing numbers of lower and middle-class people around large cities. This creates an environment that supports the free flow of people, materials, information and technology. Lower class new entrants could influence middle and upper wealth/power groups and vice versa. Such factors as language, ethnic prejudices and unfavourable public policies are potential barriers to new entrants. Strong local associations offer a check on behaviour to new entrants and serve as a meeting point for different ethnic groups. However, the ethnic groupings has been found not strong enough to galvanise unity of purpose towards promoting alternative livelihood activities in the KPUI; this is also ascribed to different livelihood activities being pursued by the people as the traditional livelihood activity- farming, which large number of people were involved is collapsing. As a result, by introducing a livelihood activity that needs stronger groupings, the project is confronted with this new knowledge about the KPUI that there is great diversity in the livelihood activities of the people, which also absorb a greater part their time. With increasing human heterogeneity, this has been accentuated as these villages become less uniform.
3 HUMAN HETEROGENEITY IN THE KPUI

The KPUI present countless opportunities that are identified and utilised in different time and space for the benefit of the inhabitants. As a geographic unit with diversity of people with different ethnic, religious, behavioural, political and different forms of ideologies and with varied skill and knowledge, it is important as part of this study to understand the cause-response relationships among the different classes of people. This section looks at the level of heterogeneity of people.

Rebenstein (1996) referred to human/social heterogeneity as a variety of people within a highly populated community comprising different social groups with varying background in culture, ethnicity, race, behaviour, economic, political and different form of ideologies. The heterogeneity of the population of Kumasi and the peri-urban villages could be traced from the dominant role of Kumasi in economic, political and cultural developments in Ghana. Kumasi is the de jure centre for the Akan4 sub-population in Ghana. This considerable size of the population and the dominant role of Asantes and Kumasi as the headquarters explain why there are many migrant settlers in Kumasi (King et al., 2001). The population of Kumasi, for example, grew faster (due principally to migration) after World War II, and as a full protectorate under British rule. New suburbs such as Fante New Town, Anloga, Mossi Zongo, Aboabo among others have sprung up in response to migration to the centre of natural resources and formal sector jobs.

With increasing congestion in most of the above villages and subsequent quest for modernity and security, the wave of movement has been redirected to the urban peripheries. In these villages, the strength of traditional power relations and hierarchies still exist and new entrants have only gone to conform rather than supplant it, as it has happened in several places of the world. However, new entrants in the Kumasi peri-urban villages (KPUVC) have come together under different ethnic umbrellas to constitute formidable social groups that ‘set’ rules and behaviour that govern the actions of the sub population. These rules and behaviours affect and are affected by every member of the community.

3.1 The people of the KPUI

An early morning visit to the KPUCs during the baseline and subsequent engagements with the villages revealed that the KPUI is actually a melting pot of cultures with people coming from different parts of the country. Figure 1 shows the distribution of people (selected at random) who responded to questionnaires during the baseline survey of the Boafo Ye Na project in August 2002. Again this same group of people are predominantly from the middle to low-income groups as shown in Figure 2 below. The explanation for this phenomenon relates to an observation with respect to well-to-do indigenes and old new entrants. A high proportion of peri-urban well-to-do indigenes including ‘burgers’ (returnees from abroad, mainly from the developed countries-Europe, North America, etc.), chiefs and elders live in the urban centre or closer to the urban centre. The survey discovered that an estimated 90% of new site settlers are new entrants, meaning that only 10% are indigenes. People from places like Manso, Mampong, Kumawu and Bekwae, all in Ashanti region can be found in the new sites.

4 Akans form over 40% of the total population among over 14 sub groups in Ghana. Twi, which is the dominant language of the Asantes, is the most widely spoken language and many more Ghanaians could speak Twi than any other.
Figure 1: Place of origin of respondents in the KPUI

![Bar chart showing the place of origin of respondents in the KPUI.](chart1)

Source: Baseline Survey, 2002

Figure 2: Income distribution of respondents in the KPUI

![Bar chart showing the income distribution of respondents in the KPUI.](chart2)

Source: Baseline Survey, 2002
Most of the well-to-do indigenes complained that some villages are far from Kumasi, are associated with bad roads and traffic congestion. A kind of sieving of people with different wealth categories therefore takes place; those with the resources who are driven by their preferences move and settle closer to Kumasi in mansions built in areas like Buokrom Estate, Patase Estate, Kwadaso Estate, Bohyen, Abrepo, Ashtown etc. The current picture of people in the KPUC show a pot of lower and middle class indigenous people and all categories of new entrants. This situation fits Rebenstein’s (1996) description of urbanisation as a process of increasing percentage of urban dwellers at the expense of rural dwellers.

The generalised picture countrywide indicates that about 61.8% and 56.3% respectively are migrants in Accra and other places in Ghana. Similarly, from a sample of 1686 people (GSS, 1995) about 62% and 38% respectively are migrants and non-migrants in Ashanti Region alone. An analysis of reasons for migration in that study indicates that 18% of the total sample of 6078 sited marriage. Other family reasons representing 42.8% were the major cause of migration. See Table 1 below.

**Table 1 Distribution of migrants by current locality and reason for most recent migration**

<table>
<thead>
<tr>
<th>CURRENT LOCALITY</th>
<th>Accra (%)</th>
<th>Other urban</th>
<th>Rural</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own employment</td>
<td>17.5</td>
<td>11.5</td>
<td>14.6</td>
<td>14.1</td>
</tr>
<tr>
<td>Spouse’s employment</td>
<td>9.5</td>
<td>11.7</td>
<td>8.8</td>
<td>9.6</td>
</tr>
<tr>
<td>Marriage</td>
<td>10.5</td>
<td>19.7</td>
<td>18.7</td>
<td>18.1</td>
</tr>
<tr>
<td>Other family reasons</td>
<td>41.7</td>
<td>33.3</td>
<td>46.8</td>
<td>42.8</td>
</tr>
<tr>
<td>School</td>
<td>7.8</td>
<td>9.0</td>
<td>3.7</td>
<td>5.5</td>
</tr>
<tr>
<td>Drought or war</td>
<td>0.3</td>
<td>0.1</td>
<td>0.7</td>
<td>0.5</td>
</tr>
<tr>
<td>Other</td>
<td>12.8</td>
<td>14.8</td>
<td>6.7</td>
<td>9.4</td>
</tr>
<tr>
<td>All</td>
<td>100</td>
<td>100</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Sample size</td>
<td>619</td>
<td>1551</td>
<td>3908</td>
<td>6078</td>
</tr>
</tbody>
</table>

Source: Ghana Statistical Service, 1995

In the KPUI, however, it is a major finding of the Boafo Ye Na baseline survey that the majority of inhabitants are indigenes (Figures 1 and 2 above). This finding is confirmed by earlier peri-urban research in Kumasi as shown in the table below, featuring 3 villages of Boafo Ye Na and another community.

**Table 2: Ethnic Composition of the Population of four KPUI villages**

<table>
<thead>
<tr>
<th></th>
<th>Apatrapa</th>
<th>Aburaso</th>
<th>Duase</th>
<th>Swedru</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indigenous</td>
<td>65.8%</td>
<td>74.0%</td>
<td>85.0%</td>
<td>87.1%</td>
</tr>
<tr>
<td>Other Ashanti</td>
<td>22.5%</td>
<td>20.3%</td>
<td>11.4%</td>
<td>6.7%</td>
</tr>
<tr>
<td>Elsewhere</td>
<td>11.7%</td>
<td>5.7%</td>
<td>3.6%</td>
<td>6.2%</td>
</tr>
</tbody>
</table>

Source: Kumasi Natural Resource Management Project (DFID R6799), 2000,

Interestingly, these people move out and into the villages in response to family, jobs and accommodation, in conformity with the national findings on the reasons why people migrate see Figure 3 below).
3.2 Culture and values

The KPUI is a melting pot of cultures. The dominance of indigenous Asante culture is amply seen in what majority of people speak about, wear, eat and how they relate with people. Yet a closer engagement with a cross-section of the inhabitants reveals pockets of sub-cultures from people who come under one ethnic umbrella. These ethnic groups obey the community protocols and interestingly, even though some have traditions that do not conform to the local beliefs systems, they uphold the local belief system and coexist with the people. Christianity is one important binding force. Belonging to a Christian organisation is an important means by which the new entrant is able to challenge the status quo. Often most of the traditional beliefs conflict with the other religious beliefs.

The survey found that in all the BYN villages some old taboos had existed for many years but have lost their influence because of modernisation and cultural attritions posed by other belief systems. For example, going to farm in most places on Tuesdays and Fridays, fishing in some of the community’ streams and rivers in some days, bringing in bound firewood and whole bunch of palm fruits to the house are prohibited in almost all the villages. Originally, the traditional authorities used some of these taboos to protect and conserve flora and fauna. For example, farming on riverbanks was considered a taboo in the villages in order to protect the watershed and conserve the rivers and their microclimate. Carrying bundles of firewood and bunches of palm fruits to the house may in the process transport snakes and other dangerous animals. Some of the taboos /norms were instituted with perceptions that may not be straightforward or easily explained. Today, these taboos are no longer observed in the villages (Field data, June Survey, 2002)
Villages indicated that urbanization is the cause of melting down of indigenous cultures; however, other studies associated this to a general change in people’s attitudes as a result of modernisation in the KPUI (King et al 2001).

3.3 **Wealth distribution of new entrants**

Peri-urban villages engaged in well being analysis on two previous research projects in the KPUI (DFID R6799 and R7995) categorised wealth groups according to what people do, what they can/cannot afford, their inclusion or exclusion and how they behave. The rich are normally property owners, can afford almost everything they desire, speak with authority, bold, affluent, powerful and easily assume leadership positions. The very poor are directly opposite to the rich as they cannot afford even the basic necessities of life (food, shelter, clothing, education and health), they are humble, and highly dependent on others. The other wealth categories fall within the two extremes described above gradually decreasing from one extremity to the other of these factors.

A focused group discussion with Community Level Facilitators and selected beneficiaries of the Boafo Ye Na project, whilst establishing criteria for reaching the poorest groups in the villages, yielded a variation of responses presented in Table 3. In general, the group defined poverty as inability to afford the basic necessities of life such as food shelter and clothing.

**Table 3: Characteristics of the lowest well being category with respect to basic necessities.**

<table>
<thead>
<tr>
<th>Basic necessity</th>
<th>Characteristic</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food:</strong> Cannot afford three square meals</td>
<td>• Imbalanced diet&lt;br&gt;• Children malnourished&lt;br&gt;• Poor drinking water</td>
</tr>
<tr>
<td><strong>Shelter:</strong> Shelter, not protective</td>
<td>• Not protected against sun, rain, insects, wild animals, property etc.&lt;br&gt;• Not enough place to occupy families&lt;br&gt;• Unstable sleeping place (moves from uncompleted to uncompleted buildings)&lt;br&gt;• Poor homes</td>
</tr>
<tr>
<td><strong>Clothing:</strong> Can afford only basic but condition is bad</td>
<td>• Poor sandals&lt;br&gt;• The same cloth for every occasion&lt;br&gt;• Share the same clothes with children&lt;br&gt;• One sponge and towel for the whole family</td>
</tr>
<tr>
<td><strong>Health:</strong> Cannot meet basic health needs</td>
<td>• Cannot access health facilities&lt;br&gt;• Cannot buy prescribed medicine&lt;br&gt;• Refuses/ jumps hospital admissions&lt;br&gt;• Resort to self-medicates&lt;br&gt;• Children look sickly</td>
</tr>
<tr>
<td><strong>Education:</strong> Frustrated children education</td>
<td>• Children withdrawn from school for non-payment of school fees&lt;br&gt;• Children wear worn-out school uniform&lt;br&gt;• Children walk long distance to school&lt;br&gt;• Children become truants and willingly drop out of school</td>
</tr>
</tbody>
</table>

*Source: Field Data, Boafo Ye Na Project, February 2004*

The project villages classified new entrants into three wealth groups (high, medium and low income groups) and carried out a simple ranking and scoring exercise to establish the proportions of the various wealth groups. The exercise yielded three different distributions as in Figures 4, 5 and 6 below.
Two villages (Adagya and Ampabame II) from the rural group (defined by distance (see figure 7), the existence of farming as a livelihood activity, natural resource base and availability of basic amenities) presented more new entrants in the high-income wealth category than middle and lower income categories. Apatrapa, which is rather urbanised, also presented the same pattern, making it impossible to conclude that the distribution is characteristic of more rural peri-urban villages. For a distribution like one in Figure 4 above, the average new entrant would have a medium to high well being status. As established earlier (section 3, The people in the KPUI), there are relatively poor income indigenes left residing in the more rural peri-urban villages. Poor indigenes are therefore more likely to perceive all new entrants as better off. Apatrapa appears to present the real picture whilst the first two villages are more of perceptions than reality because of their tacit rural character.

Figure 5 below also shows another distribution, which estimates a larger proportion of new entrants in the middle wealth group than the other extremes of high and low wealth groups. This distribution also yields an average of middle-income wealth category of new entrants. This perception came from Asaago, Behenase, Esreso and Maase. Asaago and Behenase belong to the more rural villages and Esreso and Maase and are among the semi-urbanised/rural villages. By the criterion of distance alone Esreso could be considered as rural or semi-rural but by its complexity in terms of basic amenities and the low farming base, the community has always been categorised as semi-urbanised peri-urban community. Looking closely, therefore this pattern is characteristic of semi-urban villages. Thus, Asaago and Behenase are distinctive villages in this case. The explanation of this gathered by the study is embedded in land allocation constraints, which have prevented land transactions and therefore limiting new entrants. In Asaago for instance lands acquired before an ongoing conflict cannot be developed and in Behenase, there is a temporary moratorium on land development all due to land disputes.
The third scenario features more of the lowest income category new entrant groups followed by middle and higher categories. This distribution yields an average of high low-income group of new entrants in the villages. The distribution as shown in Figure 6 below appears to be a generalised picture of new entrants and indigenes in the more urbanised peri-urban community like Abrepo, where indigenous people and new entrants have lived together for a long time so that it is difficult to differentiate between them. Swedru presents a pattern typical of rural community where new entrants, will normally choose to settle and practice share cropping, as tenant farmers. Such new entrants are normally of the low income group, hence the high proportion of them.

Indeed one would have expected a definite pattern of wealth of new entrants perhaps to follow the lines of the Oppong-Nkrumah’s characterisation of peri-urban villages, with the poor and rich being in his type I to type III continuum respectively (NRI, 2000). Perhaps it did not follow this pattern for the same reason as Brook and Davila ‘shies away from defining a spatial limit for it’ for reason as they explained that the KPUI is ‘moving targets as the intra-urban city expands with considerable economic activity likely to cross any arbitrary defined boundary’ (Brook and Davila, 2000). The reason for high lower income group of new entrants in Okyerekrom and Duase, which have similar locational and functional characteristics as Maase, Adagya, Atafoa and Esreso cannot be explained by this study. Further interactions and perhaps new studies in the areas can address the questions.

Source: Field data, July 2004
In summary, it could be said that the KPU is peopled by predominantly indigenous people. Although the new entrants constitute the minority in all the villages as a whole, they form the majority (about 90%) in the new residential sites, which explains why they have managed to practice their sub-cultures and with the support from Christianity and other religions challenged the status quo of the indigenous cultures. The research found that the new sites accommodate a greater proportion of people than the old site; however, population per land space is smaller in the new sites than in the old sites. The group discussions revealed that most poor new entrants and dislocated indigenes from other parts of the city settle in the old towns because rent is cheaper there. The implication is congestion in the old towns, which is characteristic of dwelling places of the poor.

Interestingly, the reasons why people have migrated to Kumasi conform to the national reasons why people migrate. However, the composition of people in Accra and other places in Ghana runs divergent to that of the KPU. While migrants constitute the bulk of people in Accra and other urban areas in Ghana, indigenes constitute the bulk of the people in the KPU as a whole, which is significant for a project like this that seeks to work with cohesive and compact social groupings.
4 CONTRIBUTION OF NEW ENTRANTS TO INFRASTRUCTURE AND SERVICE DEVELOPMENT

The development of infrastructure and service in the Kumasi Peri-Urban Interface (KPUI) has, unlike in urban and in rural areas seen the relatively greater private investment. New property owners in the KPUI require some semblance of urban lifestyle and will do much to fill the gap in service provision that will take the government years to accomplish. This section of the report looks at the relative contributions of different categories of new entrants in infrastructure and service provision and how this affect the livelihoods of the poor in the KPUI villages.

4.1 Role of New Entrants in Infrastructural Service Provision

The policy framework for growth and development of the city of Kumasi and its environs should be seen in the context of the overall National Development Planning Framework (Vision 2020) and the New Planning System (NPS) introduced in 1988 (King et al., 2001). Overall responsibility for infrastructure and service development nationwide is placed within the ambit of the national decentralization structure. The unit committee, which is the basic unit of planning within the decentralized structure, is charged with the responsibility for mobilizing local efforts toward identification and prioritisation of local problems. Solution to such prioritized needs has been constrained by weak financial mobilisation mechanism and inadequate counterpart support from the district assembly.

Under the decentralization programme in Ghana, it has been the intention that major national services such as health and education would come under the district assemblies’ authority. Consequently, management of services has been devolved to the districts, and their heads of the service (e.g. the district medical health officer) officially report to the chief executive (Korboe and Devas, 2000). Central ministries have, however, been reluctant in decentralizing their budgetary controls to the district, creating a two-tier structure with a crossing line between the two, which has affected services they can efficiently offer to the people. In the PUI, infrastructure and service provision have not matched the rate of spatial spread of property development. Water provision is particularly poor in the peri-urban interface where there is rapid urbanisation. According to rules set by the Ghana Water and Sewerage Corporation (partially privatised as the Ghana Water Company in 1999), the water services network is not to be extended to the unplanned peripheral settlements, which means that improved water services is not extended to the poorest (ibid). Instead, the Community Water and Sanitation Agency (CWSA) is charged with improving access to safe drinking water in such areas through a programme of borehole and hand pump provision. This has not been achieved in several respects and in many places new entrants have filled in this gap to the detriment of the poor indigenes and poor new entrants for two reasons. Several of the places where water was drawn for domestic uses have been encroached upon by property development to the extent that the streams, ponds or rivers have either dried up or are being walled and controlled by owners of the houses which house them. Edusah and Simon (2001) reported of the springing up of new villas outside the ‘old towns’ occupied by the middle and upper class income groups in the peri-urban interface. Secondly, this research has shown that a greater proportion of the middle and upper class new entrants rely on boreholes dug in their houses. Most of these boreholes have water pumps on them and are connected to overhead water storage tanks. This suggest that there is a strong competition for ground water between the rich new entrants and the poor indigenes, which also means that the poor continue to be vulnerable to diseases as they are under the circumstances have to rely on the more unsafe water from polluted streams and underground water which are closer to the villages.

While there is public housing and transport provision, the high demand for them means that government alone cannot provide these services. Consequently, in the KPUI housing is effectively
a private sector investment. This is bolstered by the traditional land allocation system, which under the administration of Asantehene through a network of local chiefs; makes land an accessible commodity to both the indigenes and new entrants. The cost of land technically is the cost of drink money, which local chiefs take and send a portion to the Asantehene. The poor indigenes in this case nominally have good access to land for property development and other uses. In practice however, most of the lands they have title to have been sold out by traditional leaders. As a result many poor indigenes complained of lost of secured livelihood and have therefore taken to trading in all the villages. This study has found that while not a full year activity, trading is also not reliable in most of the peri-urban villages. In the project’s later call for business plans for support, about 80-90% of the applicants chose to go into trading. Yet the project has learnt that trading is more reliable as an activity for the poor only in the urbanised villages like Abrepo and Atafoa. Drawing from the repayment records of the 12 villages in respect of petty trading it could be seen from the figure 7 below that others factors held constant it is mostly the short-distanced villages (distance from the city centre in parenthesis) that are doing well in repayment for monies taken for trading. The implication is that more of the poor who are deprived of access to the sources of livelihoods in the KPUI are also limited in the alternatives they can have.

**Figure 7: Community, distance and repayment rate**

![Figure 7: Community, distance and repayment rate](image)

*Source: Project’s repayment spreadsheet, 2004*

As land is increasingly becoming commercialised, the cost of procurement is also moving beyond the financial reaches of even those of the poor indigenes and non-indigenes who would like to buy land. Those who even manage to procure land only get small parcels of land which are inadequate for farming and related activities.

The lower classes who peopled these villages earlier on have integrated well with the indigenes, contributing to the communal labour and other development initiatives. Good communal relationships are essential for the growth and development of private and common good resources that benefit the entire community, particularly the poor. The importance of such social functions as funerals, marriages, church service is good indicator of participation of the new entrants. In a few isolated cases, evidence of new entrants not bothered about development initiatives has been recorded in some villages. At Okyerekrom for example, an apparent communication gap between the natives mostly concentrated in the old town and most of the new entrants in new sites is...
blamed on failed attempts by the new entrants to initiate development projects in the community. The community group discussions revealed that some new entrants once approached the chief and some of his right-hand men to give them the list of all those who have bought housing plots in the community so they can mobilize themselves. The sole objective of this mobilization was to find out ways in which they could assist themselves particularly and the community in general in infrastructure building. The chief refused, probably with the fear that it will expose him and his cronies on land sale business in the community. This angered the leaders of the new entrants who were championing this course and hence led to the demise of the whole initiative. It has been difficult since then to get them active in anything concerning the village. A similar exercise carried out in Korkorbra, a neighbouring village, however was successful and the difference between the two villages in physical infrastructure is evidently clear.

Understanding the dynamics in the villages from a qualitative information sources was important for this research. Pieces of individuals’ knowledge about new entrants were found to be better gathered from groups more than individuals engagements. Consequently, in this research greater reliance was placed on qualitative data obtained from group discussions, which comprised of an average of 20 discussants in each of the 12 villages (see section 1.1 and questions 6-8 in appendix ii). The data for the discussions below were mainly obtained from PRA ranking and scoring, through the case studies (appendix 1) and revealed that though on the average the middle class constitute the bulk of the new entrants (39.2%, See Table 4), it is the lower class who are more stable in the community and therefore contribute labour and other ‘unvalued inputs’ like watch security to the development of the community. The middle and upper income groups on the other hand make cash and in kind contributions towards development projects. The motive of such contributions in all the villages are communal interest and in some cases self-interest.

A clear picture of how distance of community from the urban centre affects the contribution of different class of new entrant groups does not exist. Swedru apparently has no new entrant in high-income class. As the most distant and essentially a community where conscious effort has been made not to sell land to new entrants, this is not surprising. In Ampabame II and Okyerekrom the situation is very different, with as many as 60% and 50% respectively of new entrants being in the upper income category. While they have some commonalities in terms of distance and physical characteristics with Swedru and Behenase, their location off the Obuase and Accra roads respectively, where there is a strong influence of development, could explain this deviation. The case of Okyerekrom can further be explained by its proximity to the Crops Research Institute (CRI), the Forest Research Institute of Ghana (FORIG), the Building and Road Research Institute (BRRI) and even the Kwame Nkrumah University of Science and Technology (KNUST). Despite this high proportion of new entrants in the upper income groups in Ampabame II and Okyerekrom, according to the people involved in the discussions (which did not include the high-income groups; refer to methodology), their total contribution to infrastructure service development is still lower than the low and middle class groups. (See Table 4 and Figure 8 below).

**Table 4** Percentage of different wealth categories of new entrants in the 12 villages of the KPUI (from a PRA ranking and scoring among an average 20 discussants)

<table>
<thead>
<tr>
<th>Community</th>
<th>Distance from Kumasi (Km)</th>
<th>Lower income (%)</th>
<th>Middle income (%)</th>
<th>Upper income (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swedru</td>
<td>16</td>
<td>40</td>
<td>60</td>
<td>-</td>
</tr>
<tr>
<td>Abrepo</td>
<td>6</td>
<td>50</td>
<td>30</td>
<td>20</td>
</tr>
<tr>
<td>Ampabame</td>
<td>17</td>
<td>10</td>
<td>30</td>
<td>60</td>
</tr>
<tr>
<td>Okyerekrom</td>
<td>15</td>
<td>30</td>
<td>20</td>
<td>50</td>
</tr>
<tr>
<td>Atafoa</td>
<td>8</td>
<td>30</td>
<td>20</td>
<td>50</td>
</tr>
<tr>
<td>Esereso</td>
<td>14</td>
<td>30</td>
<td>50</td>
<td>20</td>
</tr>
<tr>
<td>Mase</td>
<td>13</td>
<td>10</td>
<td>60</td>
<td>30</td>
</tr>
<tr>
<td>Asaago</td>
<td>12</td>
<td>30</td>
<td>50</td>
<td>20</td>
</tr>
<tr>
<td>Adagya</td>
<td>14</td>
<td>50</td>
<td>30</td>
<td>20</td>
</tr>
</tbody>
</table>
In fact when all their contributions to infrastructure and services are aggregated in the 12 villages, the lower and middle-income groups contribute more to the community’s development than the upper income groups (See Figure 7 below). Data about this was obtained from a PRA scoring exercise in which discussants were asked to put stones on the various new entrants on the basis of how much they collectively reckon they contribute to the building of the different infrastructure in the villages (See Q9 appendix II). This underscores the value that people place on actual communal involvement than mere cash and other forms of contribution.

Figure 8: Relative Contributions of different classes of New

There is another interesting dynamic, which bears in part on distance from urban centre and the orientation of Ghana’s political economy. The government continues to be the dominant provider of essential basic services in the peri-urban (PU) villages. Even though some of the surveyed villages do not enjoy certain essential services, those who have them are predominantly the urbanised PU villages. When these services are disaggregated, the study found that the new entrants make the highest contribution in health service provision, with Abrepo, Esreso and Duase having all the health services provided by the new entrants (Table 5).

Table 5: Percentage Contribution of New Entrants towards Health in five KPUI villages

<table>
<thead>
<tr>
<th>Community</th>
<th>New Entrants (%)</th>
<th>Indigenes (%)</th>
<th>NGOs and Other Institutions (%)</th>
<th>Government (%)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swedru</td>
<td>20</td>
<td>40</td>
<td>20</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Abrepo</td>
<td>100</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>100</td>
</tr>
<tr>
<td>Esreso</td>
<td>100</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>100</td>
</tr>
<tr>
<td>Apatrapa</td>
<td>20</td>
<td>30</td>
<td>40</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Duase</td>
<td>100</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>100</td>
</tr>
<tr>
<td>% of relative contribution</td>
<td>68%</td>
<td>14%</td>
<td>12%</td>
<td>6%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field data, June 2004-10-08
This is not surprisingly against the background of the country’s structural adjustment experiences with its ‘cash and carry’ health service delivery. In the context of the ‘cash and carry’ system, procurement of health services became significantly out of reach of majority of Ghanaians (Kunfaa et al, 1999 Inequalities in Health). The implication was that private service providers, mainly people who also work in government hospitals, came to the scene to fill the gap. Essentially, in most of the surveyed villages such basic services such as operation of drug stores, clinics and maternity homes were mentioned as important health facilities and are being provided by the new entrants.

In the maintenance of sanitation, the indigenes contribute the bulk of the services in the PU villages surveyed. The new entrants whose contribution lies in communal labour provided largely by the lower class follow them as shown in the Table 3 below. The explanation to this low government involvement lies in history. The state has historically built incinerators to be managed by the community and environmental health officers. However, these have fallen into disuse and the villages have subsequently, created arbitrary dumpsites (locally known as borlas) at the outskirts often with dire health consequences, which the new site settlers have to put up with. Abrepo, which demonstrates a substantial input from the government falls within the KMA boundary so the assembly’s skips are placed at vantage points to collect refuse. Other KMA villages such as Duase and Apatrapa have rather benefited from new entrants and to a lesser extent NGOs and government.

Table 6: Percentage Contribution of New Entrants towards Sanitation

<table>
<thead>
<tr>
<th>Community</th>
<th>New entrant (%)</th>
<th>Indigenes (%)</th>
<th>NGOs and other institutions (%)</th>
<th>Government (%)</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swedru</td>
<td>20</td>
<td>70</td>
<td>-</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Abrepo</td>
<td>35</td>
<td>35</td>
<td>-</td>
<td>30</td>
<td>100</td>
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<tr>
<td>Ampabame II</td>
<td>30</td>
<td>60</td>
<td>-</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Okyerekrom</td>
<td>10</td>
<td>70</td>
<td>10</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Esreso</td>
<td>30</td>
<td>50</td>
<td>10</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Maase</td>
<td>10</td>
<td>90</td>
<td>-</td>
<td>-</td>
<td>100</td>
</tr>
<tr>
<td>Asaago</td>
<td>50</td>
<td>50</td>
<td>-</td>
<td>-</td>
<td>100</td>
</tr>
<tr>
<td>Adagya</td>
<td>30</td>
<td>60</td>
<td>-</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Apatrapa</td>
<td>10</td>
<td>50</td>
<td>30</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Behenase</td>
<td>40</td>
<td>40</td>
<td>-</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Duase</td>
<td>20</td>
<td>60</td>
<td>-</td>
<td>20</td>
<td>100</td>
</tr>
<tr>
<td>Percentage of relative contribution</td>
<td>26</td>
<td>58</td>
<td>5</td>
<td>12</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Field data, June 2004-10-08

For the rest of the infrastructure and services, education, electricity, water, roads and telephone, the villages saw government in aggregate as playing a leading role in service provision. A closer look at the figures shows a weakening government role with proximity to the city for education (Table 4). Villages like Abrepo, Apatrapa, and Esreso have higher new entrants’ role in education, for example, compared with remote PU villages like Swedru, Maase, Ampabame II and Asaago. The reason lies with accessibility and market. The latter villages are farther away and parents will not like the wards to travel far for ‘exclusive’ private school service. This reduces the potential for higher pupils’ intake, which is a major determinant of returns on investment in education.
### Table 7: Percentage Contribution of New Entrants towards Education

<table>
<thead>
<tr>
<th>Community</th>
<th>New entrant %</th>
<th>Indigenes %</th>
<th>NGOs and other Institutions %</th>
<th>Government %</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swedru</td>
<td>10</td>
<td>40</td>
<td>-</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>Abrepo</td>
<td>50</td>
<td>-</td>
<td>30</td>
<td>20</td>
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</tr>
<tr>
<td>Ampabame II</td>
<td>10</td>
<td>40</td>
<td>-</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>Okyerekrom</td>
<td>30</td>
<td>40</td>
<td>-</td>
<td>30</td>
<td>100</td>
</tr>
<tr>
<td>Esreso</td>
<td>50</td>
<td>20</td>
<td>-</td>
<td>30</td>
<td>100</td>
</tr>
<tr>
<td>Maase</td>
<td>10</td>
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<td>Asaago</td>
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<td>80</td>
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<td>Adagya</td>
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<td>100</td>
</tr>
<tr>
<td>Apatrapa</td>
<td>60</td>
<td>10</td>
<td>-</td>
<td>30</td>
<td>100</td>
</tr>
<tr>
<td>Duase</td>
<td>10</td>
<td>20</td>
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<tr>
<td>Percentage of relative contribution</td>
<td>26</td>
<td>24</td>
<td>7</td>
<td>43</td>
<td>100%</td>
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</tbody>
</table>

Source: Field data, June 2004-10-08

### Table 8: Percentage Contribution of New Entrants towards Electricity

<table>
<thead>
<tr>
<th>Community</th>
<th>New entrants%</th>
<th>Indigenes %</th>
<th>NGOs and Other institutions %</th>
<th>Government %</th>
<th>Total (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swedru</td>
<td>10</td>
<td>40</td>
<td>-</td>
<td>50</td>
<td>100</td>
</tr>
<tr>
<td>Abrepo</td>
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<td>-</td>
<td>-</td>
<td>-</td>
<td>100</td>
</tr>
<tr>
<td>Ampabame II</td>
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</tr>
<tr>
<td>Okyerekrom</td>
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<td>90</td>
<td>-</td>
<td>10</td>
<td>100</td>
</tr>
<tr>
<td>Maase</td>
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<tr>
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<td>10</td>
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<tr>
<td>Adagya</td>
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<td>30</td>
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<td>40</td>
<td>100</td>
</tr>
<tr>
<td>Apatrapa</td>
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<td>70</td>
<td>-</td>
<td>30</td>
<td>100</td>
</tr>
<tr>
<td>Behenase</td>
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<td>40</td>
<td>-</td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td>Duase</td>
<td>10</td>
<td>10</td>
<td>-</td>
<td>80</td>
<td>100</td>
</tr>
<tr>
<td>Percentage of relative contribution</td>
<td>9</td>
<td>41</td>
<td>3</td>
<td>47</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field data, June 2004

Another equally important service, in which again the new entrants play a second fiddle role, is the telephone. A telephone service is both important as an ancillary to business and as an exclusive product for the middle and upper class. Villages like Abrepo and Apatrapa can be described as ‘old PU villages’, where the state and the community members have traditionally provided certain essential services. The new entrants’ role in telephone infrastructure according to the people can be seen from the extensions they make to the new sites. In the new PU villages – e.g. Swedru, Adagya, Okyerekrom – telephone services have come in recent years often not by Ghana telecom’s main extensions but by their new radiophone services. Telecommunication services, the villages mentioned, have come along with other businesses and are in themselves business (communication centres by new entrants).
Table 9: Percentage Contribution of New Entrants towards Telephone infrastructure and Services

<table>
<thead>
<tr>
<th>Community</th>
<th>New entrant %</th>
<th>Indigenes %</th>
<th>NGOs and other institutions %</th>
<th>Government %</th>
<th>Total %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swedru</td>
<td>50</td>
<td>50</td>
<td>-</td>
<td>-</td>
<td>100</td>
</tr>
<tr>
<td>Abrepo</td>
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<td>-</td>
<td>-</td>
<td>100</td>
<td>100</td>
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<tr>
<td>Okyerekrom</td>
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<td>20</td>
<td>-</td>
<td>60</td>
<td>100</td>
</tr>
<tr>
<td>Esereso</td>
<td>30</td>
<td>10</td>
<td>-</td>
<td>60</td>
<td>100</td>
</tr>
<tr>
<td>Maase</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Adagya</td>
<td>60</td>
<td>-</td>
<td>-</td>
<td>40</td>
<td>100</td>
</tr>
<tr>
<td>Apatrapa</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>Percentage of relative contribution</td>
<td>23</td>
<td>11.4</td>
<td>0</td>
<td>66</td>
<td>100.4</td>
</tr>
</tbody>
</table>

Source: Field data, June 2004

The above discussions have revealed that the number of new entrants in the KPUI villages is similar to the relative contributions they make towards the development of infrastructure. Though people recognised the great financial contributions made by upper income new entrants, they appreciated more the contributions made by the lower and middle income groups in the form of communal involvement. The government continues to be the dominant provider of infrastructure services to KPUI inhabitants. That notwithstanding, the contribution of new entrants cannot be overemphasised. Compared with government and indigenous people, they are the dominant providers of health care services in the KPUI. This is not surprising as increasingly, people rely, besides the general hospitals, on alternative health services such as ones provided by licensed and unlicensed chemical and pharmacy stores as well as traditional health services, which are provided for the majority by new entrants. A crucial service that increasingly has been left in the hands of the local people is sanitation. Apart from Abrepo, and perhaps Apatrapa, which fall within the KMA boundary and therefore enjoy the skip refuse collection facility, the other villages have had to rely on the community’s own arrangements that largely compromise health due to poor sanitation.
5 POSITIVE AND NEGATIVE IMPLICATIONS OF HUMAN HETEROGENEITY IN KPUI VILLAGES

5.1 Introduction

Peri-urbanization in the KPUI is caused mainly by the influx of people from Kumasi and its environs, other parts of the country, Africa and other continents. Some of these new entrants (especially those in the middle and higher income groups) among these people coming into the KPUI acquire land and relocate in the new settlement areas. Poorer new entrants normally do not acquire building plots; they rent houses and settle within the old towns together with the indigenes. Some of them settle in uncompleted building facilities of new entrants and others still settle with the new entrants as their workers (security, house helps, drivers, and other workers). The activities of these new entrants, irrespective of their wealth status, have positive and negative implications for the development of the KPUI. This section looks at these implications with respect to the twelve villages participating in the Boafo Ye Na project.

5.2 Settlements and implications for population distribution

A participatory community mapping exercise conducted to map out the settlements of new entrants, and facilitate discussions on their activities yielded maps with new entrants scattered all over the villages. However, the wealthier new entrants were found generally at the new sites. Most of the villages identified more than one new site. Refer map of Apatrapa in Figure 8 below as an example. A group of men and women in Apatrapa identified four new sites as in Figure 8. The first two are closer to the community and have been the residence of old new entrants most of who are lower and to some extent middle class income status.

Those at the outskirts on the other hand are the new entrants who are mainly upper income groups. They estimated that in a few years’ time, more of these new sites would emerge until their community merges with Nyankyeranyase (the same applies to the following pairs of villages Duase-Kenyase, Okyerekrom-Korkorbra, Atafoa-Abrepo Kuma, and Esreso-Adagya), which is already almost the case now.

The lateral/radial spread of the new sites is linked to the general preference of Ghanaians of higher wealth groups for villas. This is also partly because of the liberal housing development policy, which leaves estate development in the hands of individuals and small-scale contractors, who do not have the technology and the wherewithal to opt for high rise buildings. There is thus a high demand for land for such structures at enticing prices, which quickly lose their value with time due to high inflation rates. Thus land transactions are attractive to the custodians only at the time of striking the deal. A few years afterwards, the custodians regret giving the land away at such cheap prices. They have no choice but to wait for the next 99 years.

The distribution of new entrants does not conform to the urban plans, thus, besides the interference with natural resources, facilities and services are also interfered with. Villages like Ampabame II about twenty years ago had pipe-borne water. Due to the development around villages closer to Kumasi like Santase during the period, Ampabame II has not actually received pipe-borne water for a long time. The planned pressure head to supply Ampabame II has been exceeded by far. Electricity supply in the environs of Kumasi has also been quite unreliable, given the frequent power cuts due to illegal connections and insufficient power supply.
The indigenes, together with new entrants, acquire land and build structures at the new site. Thus the new sites do not belong only to the new entrants. They are made up of a mixture of indigenes, returnees (also called *burgers*), and strangers. The implication of this mixture lies with the weakening of existing and incoming cultures. In most of the villages, deliberate attempts have been made scatter new entrants with strong cultural backgrounds (e.g. Northerners - Hausa, Kotokoli, Frafra, Grusi, Dagomba and Southerners – Ewes, Krobos, Fantes and Gas) through the land allocation strategy, to avoid the creation of slums. In most of the old urban settlements, where this deliberate scattering was not done, exclusive niches have developed. For example, at Anloga in the urban centre of Kumasi, carpenters, mainly Ewes, have formed a community and efforts to move them from their current location to the suburbs of Kumasi have been resisted. Another
example is the operation of *Fante Kenkey*\textsuperscript{5} sellers at Dakodwom, where Kenkey sellers from the Fante tribe have developed a market for the kenkey and its condiments, just as it is sold in their hometowns. Although the scattering of new entrants does not completely solve the problem of cultural influence, it breaks cultural influence to a large extent the study discovered.

### 5.3 Implications for natural resources

As a result of the increasing numbers of new entrants, access to land for commercial food crop production has declined drastically. Intensifying food production on the available land with low soil-improvement technology has resulted in declining soil fertility. Consequently, land that used to be a forest is now grassland.

**Figure 10: Respondents perception of contributors to natural resource depletion**

<table>
<thead>
<tr>
<th>Contributor</th>
<th>Number of Responses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estate development</td>
<td>80</td>
</tr>
<tr>
<td>Excessive hunting</td>
<td>30</td>
</tr>
<tr>
<td>Bushfires</td>
<td>20</td>
</tr>
<tr>
<td>Chainsaw</td>
<td>10</td>
</tr>
<tr>
<td>Sandwinning</td>
<td>5</td>
</tr>
</tbody>
</table>

*Source: Baseline Survey, August 2002*

The biggest culprits have been new entrants. As shown in Figure 10 above more community members out of those who acknowledged that there is depletion of natural resources in the KPUI assigned the cause of the depletion to estate development, which is predominantly the works of new entrants.

There is also a serious environmental pollution problem as a result of the increasing numbers of new entrants. In particular, those at the developing new sites do not have refuse dumps; in addition, the villages prefer using the outskirts of the villages as toilets and refuse dumps, which

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\textsuperscript{5} A maize meal, wrapped in dried plantain leaves, which could keep up to two weeks and could be eaten with hot pepper and fish or sugar.
makes the developing new sites very dirty. In Okyerekrom for instance, the only two streams, ‘Adwonsua’ and ‘Subin’ have been polluted by the activities of the new entrants. Almost all streams in the villages surveyed which used to be sources of drinking water are now polluted and do not serve that purpose any longer. A typical example is the discharge of both liquid and solid wastes from a local dry gin (Akpeteshe distillery) in the Abrepo community into the stream (Akosu). The stream is no longer fit for drinking purpose as it used to be.

5.4 Implications for Participation of various New Entrant Wealth Groups

This section looks at participation of the various new entrant groups in community activities and the implications for indigenes.

5.4.1 Participation in communal activities

Generally, the new entrants to KPUI villages participate in community activities, with the lower income category of new entrants participating more. The participation of new entrants in community development can be looked at from two perspectives. These two perspectives both involve doing things directly with the indigenes. The first perspective involves helping other community members to mourn, play, celebrate and work. The second involves competing with indigenes for goods and services like water, transport, accommodation and other commodities. New entrants, out of self- or community interest, do contribute towards the communal activities. In some instances, the new entrants contribute just because they do not have a choice, especially towards communal labour, which is compulsory for everyone in the community.

The indigenes appreciated the contributions of lower income new entrant groups especially in funerals, communal labour and outdooring. Communal labour was mentioned as critical determinant of the level of participation of the new entrants. This is because in most places in Ghana, especially in the rural areas, villages use communal labour in the construction of schools, hospitals, digging of pit-latrine, burying of dead bodies and scouting for missing persons and items. In the peripheral PU villages, communal labour is still important, hence the acknowledgement of the crucial role of the lower and middle class new entrants who are more stable and contribute labour towards development projects. The high-income group participate less in these but often pay extra when it comes to community levies. They were shown to play a vital role in the provision and maintenance of social amenities. They also establish enterprises and projects on which they employ other community members. The villages, however, do not see this as more important contribution to the overall development. The explanation given was that increasingly infrastructure and services provided or initiated by the upper class new entrants, such as latrine, water, electricity are their own nucleus families, from which the larger community only benefit but indirectly.

The apathy of new entrants in the high-income wealth groups can also be seen in two lights. Being of generally high-income class, which is not of high proportion in some of the villages as estimated in Figure 4 and 5, they interact with income groups of their class outside the community. They do not join communal labour just as indigenes of their wealth class do not; they do not play, drink or work with other community members because they do these things with their peers. The positive side of their apathy is that they do not compete with the others for the goods and services mentioned earlier. They and their households play other roles, which bring positive benefits to the villages. Yet, on a negative note they compete with the members of the community on such natural resources as underground water, which though have been indicated as plentiful at present (Final Technical report, DFID R7330), have the potential to deprive the poor from access to sustainable water supply. Reports and observations made about the villages indicate that the quantum of ground water that is obtained from small well dugged in houses and near streams is reducing and those who have access to more reliable underground water sources are making money out
of it at the expense of the poor. The poor farmer who relies on this underground water for farming is also affected by the unreliability of water for farming especially during the dry season.

New entrants in the higher income wealth groups spend a greater proportion of their day outside the villages. This has implications for their involvement in development projects. Important communal activities mentioned in the survey were funerals, marriage ceremonies, and communal labour. Involvement of new entrants in these social functions is important for effective integration into the new system of predominantly indigenous population. In most of the villages surveyed, the activeness of new entrants was rated from as high as 90% in Ampabame II and as low as 50% in Okyerekrom. The low rating of participation of the new entrants in Okyerekrom is explained from a strained relationship that began with the new entrants and the chief, which underscores some of the difficulties the entrants face in trying to confront the ‘status quo’ of the villages.

5.4.2 Competition

Wirth (1996) explains that social groups compete to enter the same territory, and the stronger groups dominate. Competition for resources has been a major cause of conflict in several parts of the world. While it is water and grazing land in parts of Ethiopia, it is land for building and farming in the KPUI. In places where such conflicts exist, ethnic sub-populations who come from far-off places or relocate from the urban to the peri-urban are often forced into segregated housing niches with narrow range of economic positions. This largely explains the emergence and circumstances of the lower class Zongo migrants in Kumasi. This, however, is not the entire picture. This survey found that in the KPUI, an emerging trend is the preponderance of middle and upper class new entrants who come with wealth, status and are able to dominate the indigenous population. They compete with the indigenes on available good schools and medical services, thereby forcing demand up and eventually pushing local clients out of the market. Land for farming has been a critical demand that has faced the worst competition from land for property development. The survey revealed that farming is now the least important occupation in some of the KPUI villages especially Atafoa, Apatrapa, Abrepo, Esereso and Okyerekrom because farmlands in these villages have been developed into human settlements. There is another aspect of competition that comes from ‘house helps’ of the upper and middle class new entrants. The community discussion revealed that in most of the places, the new sites that have the good schools and clinics also have new and developing markets predominantly organised by house helps of the new entrants that service workers and users of these services. Some of the house helps, especially the males are the main source of labour for farm work in several parts of the country so on one hand the people mentioned that by the shift from their primary occupations, they have intensified competition for trading and service oriented work to the detriment of farm work, which most of them have the capabilities to do. It was mentioned that now there are very few people in these villages who are willing to work on the farms; but there are a large number of them who on a daily basis sell various produce including food mainly to construction workers or work in the construction sites themselves. For insufficient supply of farm labour, cost of hiring has increased to about 50,000 cedis per day against 30,000 cedis per day for the construction worker. This has affected farming activities in general.

5.5 Implications for economic activities

In this section, the contribution of new entrants to local economic development has been assessed. The study found that different economic activities in the KPUI could be traced to the new entrants, their ‘accompaniers’ or the indigenous people. They include traditional trade in foodstuff; chop bar operation, small stalls in sale of provisions/grocery among others. Others are involved in formal sector jobs in private employment; government ministries, departments and agencies while
others are engaged in small-scale industrial activities that employ some local people. Such activities are important for the perpetuation of linkages that exist between the PU, the rural countryside and the city. New entrants have been found to contribute significantly in supporting the livelihoods of the majority of the people in the KPUI. Specific attention has been paid to their contribution to micro-enterprise development as well as enhancing access to micro-finance in the villages.

5.5.1 Micro-Finance/Micro-Enterprise Development

New entrants of different wealth categories behave differently towards micro-finance. Some wealth categories may be direct or indirect agents/providers of micro-finance services. Other categories may be at the receiving end or ‘consumers’ of micro-finance services. Yet, other categories are between the two extremes, playing the role as suppliers as well as consumers. The sections below are findings from case studies, surveys and interaction of the Boafo Ye Na project with new entrants in 12 peri-urban villages. Some of these findings need further investigations.

5.5.1.1 Higher wealth category new entrants

In general, the behaviour of higher income groups of new entrants does not make it appear as though they would be interested nor have anything to do with micro-finance. One reason is that they have access to formal or traditional (alternative) sources of finance. As indicated in table 10 below, new entrants with white-collar jobs constitute over 23% of the total new entrant population. These people have some form of ‘collateral’, in the form of a secured or guaranteed job to qualify for facilities like short-term loans from banks.

Table 10: Major livelihood activities of new entrants

<table>
<thead>
<tr>
<th>Community</th>
<th>Farming</th>
<th>Artistry</th>
<th>Trading</th>
<th>White Collar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Swedru</td>
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<td>10</td>
</tr>
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<td>Abrepo</td>
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</tr>
<tr>
<td>Ampabame II</td>
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<td>30</td>
</tr>
<tr>
<td>Esreso</td>
<td>10</td>
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<td>Maase</td>
<td>10</td>
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<td>Asaago</td>
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<tr>
<td>Adagya</td>
<td>30</td>
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<tr>
<td>Apatrapa</td>
<td>10</td>
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<td>Behenase</td>
<td>40</td>
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<tr>
<td>Duase</td>
<td>10</td>
<td>30</td>
<td>30</td>
<td>30</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>255</strong></td>
<td><strong>315</strong></td>
<td><strong>350</strong></td>
<td><strong>280</strong></td>
</tr>
</tbody>
</table>

Source: Field data, June 2004

Even when they are transferred, the new entrants with white-collar jobs move with their ‘collateral’, and are able to continue servicing a loan agreement contracted at their original place of work or residence. This mobile security attracts the financial institutions to work with them. The new entrants and their households therefore have high purchasing power and play major roles in the creation of satellite markets and the promotion or creation of micro enterprises.
First, before they settle, they carry out certain activities that lead to the creation of opportunities for the people in the neighbourhood. The unemployed woman gets involved in fetching water for sale to masons and gradually builds the capital base to start trading in foodstuff, clothing etc. Some community members never get involved in the construction work itself but they prepare cooked food and take it round the construction sites for the workers to buy. The wives of poorer new entrants living in uncompleted buildings start preparing food for the construction workers, who come to their homes early in the morning to buy and eat meals such as banku, rice balls, boiled yam, plantain and even fufu. They do this because either the old town is far away or they enjoy the new and sometimes improved services that go with the purchase of the meal. The sale of food also triggers the sale of drinks. Again, many of the building contractors buy their building materials from the urban centre but when the workers fall short of materials they go to the nearest dealer to buy to supplement. The survey found that the upper class new entrants own about 80% of the shops. Building material shops for masonry, carpentry, electrical fitting and plumbing works also spring up. Welding shops specialised in the fabrication of metal gates and burglar proofs spring up naturally.

Similarly, satellite markets often around lorry, trotro, and taxi terminals in the community spring up as well as kiosks for the sale of provisions, and markets for the sale of foodstuffs, develop gradually in the new sites predominantly occupied by the new entrants. In most cases, the new entrants of higher wealth categories themselves may not patronise these markets but the people they move with do. For instance

- S/he may have a car and so would not depend on taxis and trotros but his wife and children may use these facilities.
- S/he and his family may not patronise the public toilet but his security guard may do so.
- S/he may not be present in the house for most of the part day but his wife, children, house helps and other workers, remain in the community and patronise in the goods and services of lower income groups and hence promoting micro-enterprises

5.5.1.2 Lower wealth category new entrants

Micro-finance facilities are better administered in groups for people in the lower income groups. New entrants of middle and lower wealth class have a peculiarity in the sense that it is more difficult to locate them. They are mostly engaged in seasonal trades in foodstuff and are very mobile. An estimated 77% of new entrants who fall outside the white-collar job group in Table 10, i.e. those involved in farming, trading, and artistry are those in the lower and middle class group who do not have secured jobs. They are predominantly petty traders who carry their wares from one place to another. As hawkers, they are the most volatile group because may be carrying out their activities in the city centre (Kejetia) and be living at Abrepo for example. They can easily relocate business at Kurofrom or Asafo Market. They operate as loose individuals trading in food and vegetables, clothes and are more difficult to track and hence difficult to organise based on solidarity. A clear distinction discovered among this group of new entrants is that the middle class are more stable in the community, selling in permanent stores or kiosks while the lower class groups shuttle daily between their peri-urban community and the city centre.

Generally, there is a business risk associated with developing and dispensing a microfinance product and service with the lower class new entrants because of their ‘non-unionised’ nature. The best approach is to use the group approach from the community level and not from the market. In Accra, the Women World Banking Scheme has successfully delivered micro-finance services with market traders based on group approach. An important node to organise market women has been through the market queens who are able to track mobility of women operating under them. The market queen in charge of tomato selling for instance brings pressure to bear on all tomato sellers operating under her.
Another important lesson about new entrants in the KPUI is the permanency of their stay in villages. This has implication on the how they join in economic development both as consumers and as service providers. The research found that a good proportion of new entrants, especially those in the lower income groups spend half of their time in the villages or are always around (Figure 6). These new entrants participate fully in the activities of the villages and sometimes even compete with the indigenes. These same new entrants patronise the wares of the micro enterprise operators, making their enterprises grow.

Figure 11: Average time spent in 10 communities by new entrants

The new entrants in the higher wealth category establish schools, health centres, and pharmaceutical shops in the villages. The poor patronize especially, the health centres and the pharmaceutical shops. These pharmaceutical shops become the only health service that some peri-urban dwellers consult for a very long time. The situation with enterprises like the pharmaceutical shops is a bit complex because some of these new entrants do not live in the villages where their businesses are located. They are new entrants in other villages, who travel to establish the enterprises.

Thus although new entrants of the higher well being groups may not be attracted by micro-credit, they engage people in the lower income bracket on business entities and projects and pay them in a manner that directly or indirectly support other micro-enterprises. In villages like Okyerekrom, Abrepo, Atafoa, and Apatrapa, this research has found that most poor women petty traders before this project obtained their capital or have augmented their capital base from monies they receive from working on construction site or selling to construction workers (refer to case studies in appendix 1). The micro-enterprises of the poor have a linkage with micro-finance but the opportunities associated with such linkages have hitherto not been adequately explored. In the recent project’s attempt to link progressive groups and individuals to the rural banks, the first condition expected to be met is that all applicants are to be working. In fact it came out during this meeting facilitated by the project that majority of the poor who are not engaged in any form of trade do not qualify for the bank’s credit. It was discovered that except for a few who largely operate small often table-top trading (often with capital obtained from working with new entrants in building works) and those who have received support under this project on individual and group basis the lot do not qualify for a bank’s loans.
It can be summarised that the poor benefit from the new entrants in micro-enterprises development and not direct micro-finance services from them. The upper class new entrants however, have good access to micro-financial service by dint of the work they do but the lower class new entrants are limited to such services. The poor who operate small businesses (the capital of which was derived from the work opportunities created by the upper class new entrant) do not have enough information about opportunities to access micro-financial services from the rural banks. This lack of relevant information about micro-financial services could be linked with the fact that the term ‘micro-finance’ has only recently been known and used by rural banks to the extent that micro-finance units are either new or are even non-existent in some of the rural banks.

5.5.2 Employment status

Averagely, institutions and individuals in Kumasi and the KPUi employ about 45% of new entrants, 35% of new entrants are self-employed, and 18% employ others. The new entrants employed by others use the villages for dormitory purposes. A greater proportion of the self-employed fall within the middle to low-income category and work as electricians, masons, plumbers, carpenters, welders and etc. In general, the more urbanised villages featured more employed new entrants than the more rural villages. Okyerekrom and Ampabame II featured higher proportions of employed new entrants. The explanation for the Okyerekrom is not far fetched because the community is close to about four research institutions FORIG, BRRI, CRI and KNUST and located off the Kumasi-Accra road. The explanation of high proportion of employed new entrants in Ampabame II, which is a rural peri-urban community, could not be established by this research. Unlike Okyerekrom, Ampabame II is farther away from the urban centre and located 2km off the Obuasi road, which has been in a state of disrepair until quite recently.

Figure 12: Average employment status of new entrants in 10 KPUi communities

New entrants usually come with skills, abilities and, knowledge in modern trade and commerce and diplomas in higher education and settle initially in the city. Their coming intensifies competition in general and especially for jobs. The competition is often keen and especially where academic qualification was concerned does not favour the indigenes, because they have historically preferred trading and travelling to schooling. The new entrants who win the keen competition for job postings, rent accommodation and pay huge working advances, which some indigenes used to send their children abroad to go and work for money. Yet this has been found to
be a small contributor to the general livelihood promotion of the poor indigenes as the research found that most houses that can charge ‘big’ rent advances belong to the middle and upper class new entrant. Majority of the rent advances that the poor indigenes could benefit only come from houses in the old towns which do not fetch ‘big’ rent advance.

From Figure 6 above, it could be seen that, on average, more new entrants are employed than they (the entrants) employ others. This is another aspect of the competition with the local people for opportunities mentioned above.

5.6 Cultural implications

The influx of new entrants has led to the change of culture. Whilst this is a fact, it is difficult to establish the extent to which this cultural adulteration could be assigned to new entrants or general development. In Ghana, the improvement in radio and telecommunications service, especially with the introduction of privately owned stations, has also greatly influenced behaviour of people. The peri-urban due to its proximity to the urban facilities has very good access to these services. People, including politicians, church groups and educationists have often been heard ascribing the emergence of social vices such drug abuse, theft cases, gambling, teenage pregnancies, and deforestation among others to modern ways of living.

A good proportion of villages interacted with complained that cultural institutions, norms and meanings are breaking down at an alarming rate. A good number of them on the surface said the breakdown is due to new entrants. A closer look at this would, however, show that it might be more of a general societal trend as villages transform from rural to urban. Before one could draw any conclusions it would be a good idea to, briefly, look at some Akan cultures and how the current day society, including the Akans feel or react to them:

- Marriage is considered a group union (King et al., 2000), whereby two families are united through their children who marry. When properly contracted, both families have to give their consent before the knot is tied. The two parties are therefore not only responsible to themselves and their children, but also to uncles, nephews and nieces of the larger union.
  - In the traditional Akan culture, quite like the case of the biblical Isaac, the parents perform a background analysis and decide whom their child should marry. Today, it is the children who in most cases begin a relationship and coax their families into it. This happens not only in the peri-urban interface of Kumasi but all over Ghana.
  - People have become more committed to the nuclear families, to the extent that the matrilineal system of inheritance is no longer attractive. This culture is weakening due to increased dependence on monetary wealth; with people feeling that inheritance of social work is outdated and should be replaced by achievement (King et al., 2000). Nationally, the law of intestate has been passed to salvage the distressing situation into which mothers and children fall if the father dies.

- Again, like the Israelites in the Bible, menstruation is considered an instance of defilement. Menstruating women are not permitted to cross sacred rivers, sell or offer food to the chief (Warren, 1996). Traditionally therefore, polygamy is accepted.
  - How many indigenous chop bar operators break monthly because of their menstrual cycles?
  - How many villages insist that both indigenes and new entrants should not cross their sacred rivers during their menstrual cycles?

- Children are considered as a form of security for old age (Grieco et al. 1996). This consideration is captured in the Akan proverb “Sɛ wo wo he me na me sen fifi a, me nso me whe wo na wo sen a tutu” literally meaning ‘if you take care of me to develop teeth, I would also take care of you whilst you lose your teeth’. Averagely, about 20 percent of households whose livelihoods were analysed by the project as part of the business plan preparation of the
Boafo Ye Na project receive remittances from nuclear/extended family members (refer Table 11 below).

- How many indigenes do not leave their grandparents, even saddled with their children (grandchildren) as they travel to other areas in pursuit of economic gains? These grandparents themselves even support their children to travel in pursuit of these economic gains. Some of these children, when they travel, become so engrossed with new challenges or pleasures in the places of sojourn that they forget home.

**Table 11: Proportion of Households with Remittances Contributing To Source of Livelihoods**

<table>
<thead>
<tr>
<th>Community</th>
<th>Number of household receiving remittance</th>
<th>Total Number of households investigated</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Atafoa</td>
<td>3</td>
<td>18</td>
</tr>
<tr>
<td>2. Apatrapa</td>
<td>2</td>
<td>18</td>
</tr>
<tr>
<td>3. Behenase</td>
<td>6</td>
<td>23</td>
</tr>
<tr>
<td>4. Asaago</td>
<td>3</td>
<td>20</td>
</tr>
<tr>
<td>5. Esereso</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td>6. Duase</td>
<td>4</td>
<td>19</td>
</tr>
<tr>
<td>7. Swedru</td>
<td>11</td>
<td>33</td>
</tr>
<tr>
<td>8. Okyerekrom</td>
<td>4</td>
<td>34</td>
</tr>
<tr>
<td>9. Maase</td>
<td>4</td>
<td>26</td>
</tr>
</tbody>
</table>

*Source: Livelihood Systems Analysis of Beneficiaries, Boafo Ye Na Project*

In rural villages these traditional systems are closely observed just as religious values are also observed. These values and principles are burdensome to uphold so when people move to other villages where nobody knows them when they change. In the urban and peri-urban new sites, such people get others who think and act like them to identify with. Thus both new entrants and indigenes are jointly responsible for the breakdown of cultural and traditional systems.

The following questions may help find out whether the new entrants are completely responsible for the breakdown in the traditional systems or whether the indigenes are part of this problem.

- Is it only the new entrants who violate? Do the indigenes still observe these customs?
- What have taboo days for instance got to do with new entrants given that a greater proportion of new entrants are involved in trading and white collar jobs and that they spend a greater proportion of their time outside the community?
- Don’t you think that new entrants dare not break these traditions if the villages themselves were upholding them, given the trouble Charismatic and Pentecostal churches face on drumming in Accra during the traditional one-month period of no drumming?

The indigenes, together with the new entrants, acquire land and build structures at the new site. Thus the new sites do not belong only to the new entrants. They are made up of a mixture of indigenes, returnees and strangers. The implication of this mixture lies with the weakening of existing and incoming cultures. In most of the villages, deliberate attempts have been made scatter new entrants with strong cultural backgrounds (e.g. Northerners - Hausa, Kotokoli, Frafra, Grusi, Dagomba and Southerners – Ewes, Krobo, Fantes and Gas) through the land allocation strategy, to avoid the creation of slums.
6 CONCLUSIONS

Important social changes have been taking place in peri-urban villages. Times have shown that people whose destination was to be in Kumasi have been deflected by other related factors into the peri-urban interface, which extends to other districts beyond the Kumasi District. The peri-urban interface has thus become a virtual destination of people from different parts of the country, thereby producing complex sets of social, economic and other forms of interactions that have contributed to shaping the nature and character of the people and the environment. This section of the research presents the key findings and conclusions relating to the three key issues that this document addresses. These are

- The contribution of new entrants to the development of infrastructure and services in the KPUI
- The implications of the new entrants on general livelihood development, traditional livelihood promotion and cultural change
- The impact of increasing human heterogeneity of KPUI villages on the overall community development and especially on poverty, vulnerability and sustainable natural resource use

6.1 Key findings

- Though people recognised the great financial contributions made by upper income new entrants, they appreciated more the contributions made by the lower and middle-income groups in the forms such as communal labour towards the development of infrastructure and participation in other social events. The government and not the new entrants, however, continue to be the dominant provider of infrastructure and services to the KPUI inhabitants.

- Well-to-do indigenes have moved to acquire property and live in the urban centre and its immediate vicinity. Thus, the well-to-do groups in the peri-urban are predominantly new entrants. Although the moving of well-to-do indigenes seem to reduce pressure on existing natural resources, including land, they maintain some interest in these property and their coming back end up increasing the vulnerability of the poor who have hitherto been using the land.

- Competition from trading, construction work, head porterage (e.g. Kayayei) and other service oriented work is intensifying in the villages to the detriment of farm work. With reducing supply of farm labour, cost of hiring has increased and the few farm labourers prefer contract arrangements under which they could earn over €50,000 cedis per day against €30,000 cedis per day for the construction worker. As demand for farm labour reduces, it has become more attractive to earn €30,000 on a regular basis than €50,000 a day from an unreliable livelihood activity. This has affected farming activities in general and contributed to poverty and vulnerability of the poor indigenes and new entrants who rely on farming and related activities for their livelihoods.

- The influx of new entrants has led to cultural change. A good proportion of villages interacted with complained that cultural institutions, norms and meanings are breaking down at an alarming rate. This cultural change has not however affected the peasant orientations as for instance the poor farmer is still interested in number of livestock in...
spite of the limited space in the PUI. It is however not clear whether it is modernisation or new entrants that cause the cultural attrition.

- The increasing presence of new entrants in the places that used to be farmlands for the indigenes has not only created land shortage but has also put extra pressure on the existing infrastructure facilities and hence shortage of these services. On a positive note, however, increasing presence of new entrants also brings with it healthy competition for goods and services that increase the choices and also broaden the livelihood base of the poor.

- Indigenous people rather than settlers or new entrants dominate the population of the KPUI unlike in Accra and other places. On the other hand family ties were found to be the major reason why people migrate to the KPUI, conforming to earlier findings on Accra and other places in Ghana.

- Though the new entrants constitute the minority population in the old villages as a whole, they constitute the majority (about 90%) of the population settling in the new sites in the KPUI villages and most of them are not involved in natural resource related activities.

- New entrants have been found to make greater contributions to micro-finance and micro-enterprise development in the villages.

- Other people employ a greater proportion of new entrants than the new entrants employ others. This is because the new entrants come better prepared for these employment opportunities than the indigenous people.

- Strong local associations offer a check on behaviour of new entrants, who could in an urban environment, have imbibed negative lifestyles, to conform to common rules and norms. By the experience of some urban villages with strong settler population, most peri-urban villages have deliberately scattered new entrant groups with strong cultural backgrounds (e.g. Northerners - Hausa, Kotokoli, Frafra, Grusi, Dagomba and Southerners – Ewes, Krobos, Fantes and Gas) through the land allocation system.

In conclusion, this research has established that albeit new entrants could be contributors to the weakening of culture, economy and environment of the KPUI, they contribute significantly to the development of KPUI villages.
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APPENDICES

Appendix 1

CASE STUDY ON A NEW ENTRANT AT ESERESO IN BAK DISTRICT

Name of Interviewer – Eric. Owusu- Ansah

A new entrant at Esereso, was interviewed at his workplace, in Asokwah - Kumasi

He is a 46 year old man with 8 dependants that is, 4 children of his own, 2 nephews, 1 houseboy and 1 wife.

He used to stay at Atonsu Dompoase, a suburb of Kumasi. He moved from his old place in 1999. He moved because he was living in a rented house. His current place of residence is Esereso where he has built his own house from his own resources. According to him, he came to Esereso because that is where he could afford buying a plot of land and the fact that the place is also close to Kumasi – his work place.

At the time of first entry, the place he bought for building was a fallow land. This could be because the yield had dwindled in the area which is the usual reason why farmers would fallow their land. According to him farming activities had ceased for a long time at the place before he developed the area. He described the vegetation cover over there as ‘thick forest’ more technically called a primary forest.

There was no road leading to the site since he happened to be the first person to start building in the area. There were no houses at the site; no other person had come to develop the area. No electricity poles, no nearby water source

His entry into the community benefited the indigenes in several ways: community members come from far to his house to fetch water from the borehole he had dug; He played a leading role in getting a transformer for the community electrification. Since the land he bought from the community was lying fallow he could not tell whether taking the land away had any negative effect. In other words he did not believe there are any negative effects.

Currently the new site has expanded. More people have built houses around the place. The ‘thick forest’ he initially met is no longer in place. This again could be a negative effect as the vegetation gives way to buildings and secondary forests are cleared. About 40% of the houses in the new site have been completed. There are roads leading to new sites, the bushy sites are now cleared. If it is fully cleared then there is the need to actively plant trees in these villages to enhance they landscape

His contributions towards the change in the community include organizing communal labour among the new entrants to weed along roads and weedy sites and putting up a house in the community.

In specific terms the new entrant contributed towards the development of the following

I. Water – provided boreholes in his house and people fetch water from the boreholes. This improves water quality as the people may have used water from streams and may not be wholesome.

II. Sanitation – he organizes communal labour among the new entrants to weed around houses and streets.
III. Electricity – he played a leading role in collecting a transformer from the Electricity Company of Ghana (ECG). Usually this is because of his status and contacts with the electricity company. He also contributed (cash) in the buying of the electric poles.

IV. Market – buys foodstuffs from the community’s market. There is an increased sale to the community members as he buys these food stuffs. This similar to the markets mentioned by the micro finance expert... He also sells minerals and ice water in the community. This provides work and therefore income for some members of the community again has micro credit implications.

V. Road – He initiated the construction of road to the new site. This improves accessibility and the transport problem to the area gets solved as several trotros get on the road in the area.

When asked the benefits he gets from the community, he retorted; ‘what would you get from them, they rather want everything from you!’ He however admitted that he bought a land from them and also buy foodstuff in the community.

In times of bereavement, some community members make funeral contributions and sometimes mourn together with him. Indigenes relate to new entrants as one family.

Some of the new entrants normally employ indigenes for casual work such as carpentry works, construction works and weeding in their farms. Labour is a good asset to the new entrant but it is an activity that allows income for the indigenes. Again this has micro credit implications.

He normally uses his vehicle to send patients to hospital during deep nights. He sometimes conveys corps, especially church cases and picks people by the roadside in the morning reporting to work in Kumasi.

He belongs to several associations which include Landlords association, St. Theresa’s Association; St Anthony’s Guild as well his tribal Association.

He is the chairman of the Landlord association, He could be an asset as he is probably well educated and may be able to help the local organizations The community recognizes this and makes him a leader in many of the associations the patron of St Theresa’s Association and active member of the other Associations.

The tribal Association makes welfare contributions to needy members; The Landlord Association unites all the house owners of the new site. Through the association they fight for a common goal such as bringing electricity to the area, organizing communal labour as well as having a common front on tenancy issues.

One achievement of the Landlord Association is the bringing of electricity to the other half of the community. They initially sent a petition to the District Assembly for support access to the community District Assembly is a very important one as many villages are not able to get to this stage on their own and the assembly gave them five (5) electricity poles, whereas the new site community made a contribution of £500,000 towards the electricity project.

As to whether the other new entrants give him any benefit, he answered no. However, their contributions towards community projects are significant. The fact that they do things in a communal way means he is also getting the benefit of their presence even though he does not recognize this.

Being in the community helps the growth of the community and reduces the isolation that comes with new entrants at the beginning of their entrance. No roads no people

Those who are close to him sometimes ask him for loans; they also fetch water from his borehole and he leads them on community mobilization. Negative as it is it is always good to have people

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living around you and You have people to talk to and share some responsibilities, request for things from the District Assembly etc. Also organize security in the area

This new entrant has several livelihood activities. He is a Motor Vehicle Technician by profession. He own articulated trucks, and he has 100 trees of citrus and a mixed farm of yams, cassava and plantain. He brings capital into the system and also promotes work and access to funding no doubt he talks about loans

The benefits he takes from the community towards his occupation include labour to work on his farms and land belonging to the community which is to be used as community centre and Children’s playing ground. Another portion of the land also belongs to the Presbyterian church of Ghana.
He is farming on these lands because they are lying idle and fallow. The land is also in town and might harbour wild animals.

He said the community has not benefited so much from his occupation but people do come asking for any job in his farms.

As to what the community says about his occupation he said he doesn’t know

The community sees him and other new entrants as rich people, unapproachable. He explained that their perception might be due to the fact that he does not frequently integrate into the community activities because of his busy schedules. The community has a very high respect for the new entrants especially those in the upper income group.

THE IMPLICATION OF NEW ENTRANTS IN THE MIDDLE AND UPPER INCOME GROUPS IN THE KPUI – A CASE OF A NEW ENTRANT

Name of Interviewer - Richard Naaso

A new entrant in the Okyerekrom community in the Ejisu – Juaben district. He is married with six children. He also takes care of 3 nephews who reside with him and his elder sister in his hometown. He moved into Okyerekrom in 1998 from Patasi, a suburb of Kumasi.

He said that his decision to move to Okyerekrom was prompted by two factors. The first being that there was congestion in his 3 bedroom and a hall self contain apartment and this could be solved by his own building. Secondly, Okyerekrom was the place he could afford a plot of land for putting up his own house. He thus purchased a plot in 1992 at $500,000 at the time. He added that he had to travel outside the country after purchasing the plot but his wife started developing the plot until his return. The house was completed by 1998 when he moved in to stay with his family up to now.

He narrated that the physical state of the immediate surrounding of the community at the time of his entry has greatly changed. “It was difficult for me to stay there at the beginning because the community was isolated and seemed remote for me” he said. He continued that the only road to the community from Fumesua was very narrow and one could hardly see people moving about in the community after 6:30pm. Commercial vehicles used to move to the community once a while and there were a lot of farms around his house and it was common to see people carrying baskets to farms in the morning. He noted that the new site was a forest, reserved for fetish activities and two additional plots of land he bought was a cassava farm belonging to a community member and the person had to beg him to continue his farming activities for a year. He added that there was not a single provision store in the community and even Fumesua and so they used to move to Ayigya or Kumasi to buy anything they needed. There was no electricity at the new site by then, he added.
He noted that the situation is completely different presently. “The reserved forest and the farms have now been replaced by houses, and there is even now estate housing in the community”, he mentioned. According to him, there are now a lot of stores and kiosks in the community and along the road to Fumesua. A lot of commercial vehicles frequently move to and from the community even in the night. “In fact, I do no regret for moving into that community because I can easily buy whatever I need right in the community.” He added that it is now difficult to differentiate between Okyerekrom and Kokobra, a nearby community as a result of the development of the new site.

He noted that he has contributed in diverse ways to the changes of the physical state of the surroundings of the community. He said he was among other new entrants who made self contribution to extend electricity to the new site. “I personally bought two electricity poles, some cables and monetary contribution”, he stated. His contribution has extended to the road networks. He said they again made monetary contribution to construct a feeder road from the community to the new site and he made the contact with the feeder road department to construct the road because he knew a staff of the feeder roads.

He also put up a private school that serves the community and its surroundings in addition to his house. He realised that he has contributed a lot to make the community popular and known through advertisement of his school and also through the writing on his school bus that has been moving about in the surrounding villages, Kumasi and other parts of the country. He continued to add that he has been making contributions and donations meant for the overall development of the community and also pay rates to the District Assembly which is used for the provision of other facilities to villages in the district including Okyerekrom.

To him the community has benefited from his entry especially through the establishment of his private school. This is because some community members especially the new entrants who used to send their wards to private schools outside the community now enrolled them in the community and thus save transportation fees. He was quick to add that he provided employment opportunities to some community members during the building of his house and the school and some of them are now employees of his school. According to him the school also serves as a market to some of them as they go to sell food at the school.

In return, he realised that he has also derived some benefits from the community. Notable among them are plots of land on which he has his house and school. He generates income through the school as a business entity. Adding, he said the community is very peaceful and he enjoys a lot of peace in the community.

He said there is a cordial relationship between him and other new entrants in the community. They support each other and show concerns for each other especially when one is bereaved, during sickness, wedding among others and they occasionally visit each other. He noted that he once obtained loan from Standard Chartered Bank through the influence of his immediate neighbour who is a new entrant and a staff of the bank.

He was once a member of Landlords Association in the community and their main objective was how they could contribute to the development of the community. However, he said the association later lost focus as the membership increased and they no longer hold meetings as before. Thus, he has never attended any of the meetings for a long time.

The interviewee is an employee and the project co-ordinator of International Fund for Agricultural Development (IFAD) said, because of the nature of his work, he travel a lot and some times outside the country and for that matter hardly stay in the community. As a result he said he could hardly provide basis as regards what the indigenes say about him but added that through individual interaction they give a lot of respect. He ended by saying “I think they are peaceful people”.

He noted that although his work has to do with rural development, the community is not benefiting from that because his project operates in specific districts and villages in which
Okyerekrom is outside. He however has the intention to help the community when the opportunity comes. In the like manner, his occupation has not benefited from the community in any way. He could hardly say what indigenes say about his occupation because according to him “I don’t even think they know the sort of work I do so they can’t say anything about my occupation. He noted that there is the lack of proper drainage system in the community; no proper roads and no pipe. This is because “nobody wants to take the initiative”, he concluded.

The broad meaning of micro financing is at play here. He has benefited a great deal even though he paid for the land in order to move to the community. What he has contributed is multi faceted and he provides economic activities income generation for himself and for the community. Selling food to him and to the pupils at school makes the economy grow. His contacts have played a big role. Roads are not the best but better than it has been. Transportation has improved population has grown lots of economic activities going on because he moved into this community.
Appendix ii

CASE STUDY GUIDE FOR THE COLLECTION OF FIELD DATA ON NEW ENTRANTS IN MIDDLE AND UPPER INCOME GROUPS IN THE KUMASI PERI-URBAN INTERFACE

1. Name of community  
2. Name of New Entrant  
3. Place of meeting  
4. Age of New Entrant  
5. Number of dependants  
6. Year of entry into community  
7. Place of first resident  
8. Current place of resident  
9. Physical state of immediate surroundings at time of entry  
10. How did your entry and settlement affect the indigenes?  
11. Current physical state of community  
12. Contribution to change in state of surrounding  
13. Other contributions  

(Please try as much as possible not to lead, let the respondent first tell you the area in which s/he contributed. Only the significant areas)

14. What is your contribution in providing or managing the following (Please rank):
   Service/Facility, Health services, Water, Education, Sanitation, Electricity, Telephone, Market, Roads
15. In what way did you contribute towards the above?
16. How you benefit from the community?
17. How does the community benefit from you?

18. How do you benefit from other new entrants?

19. Membership of groups inside/outside the community

20. Do you belong to any organized group in this community? …………………

21. Name of group …………………………………………………………………

22. If yes state the objectives of the group ………………………………………
…………………………………………………………………………………………

23. How do other new entrants benefit from you?

24. What do you do for a living (Major Occupation).…………………………
…………………………………………………………………………………………

25. What do (a) new entrants (b) indigenes say about presence in the community?
…………………………………………………………………………………………

26. How has your occupation benefited from the community? …………. ……………
………………………………………………………………………………………….

27. How has the community benefited from your occupation? …………………
…………………………………………………………………………………………

28. What do the indigenes say about your occupation? ………………………

29. What do the indigenes you as a new entrant and about other new entrants?
…………………………………………………………………………………………
Appendix iii

SURVEY QUESTIONNAIRE FOR THE COLLECTION OF FIELDED DATA ON THE CONTRIBUTION OF NEW ENTRANTS IN MIDDLE AND UPPER INCOME GROUPS IN BUILDING CAPITAL ASSETS FOR COMMUNITY DEVELOPMENT IN THE KUMASI PERI-URBAN INTERFACE

FOCUSED GROUP DISCUSSIONS: MEN, WOMEN, AND YOUTH GROUPS FOR COMMUNITY PERCEPTION OF NEW ENTRANTS

1. Name of Community ……………………………………………………………………………………

2. Group Met……………………………………………………………………………………………

3. Place of meeting ……………………………………………………………………………………

4. How is the relationship between the original inhabitants of this community and new entrants?
   (a) Cordial  (b) Bad   (c) Indifferent

5. What is the basis of this relationship
   (a) Economic       (b) Religious       (c) Socio-cultural       (d) Political

6. What proportion of new entrants fall in these wealth categories?

<table>
<thead>
<tr>
<th>Wealth Category</th>
<th>High (Owning property; buildings, vehicles, store; employing others)</th>
<th>Medium (Renting, able to provide education, health services, balanced diet)</th>
<th>Low (Living in poor floor and roof conditions, barely able or unable to provide health services)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

7. How will you rate their participation in communal activities (labour, durbars funerals, marriages, payment of levies, etc? Please rank

<table>
<thead>
<tr>
<th>General</th>
<th>Active</th>
<th>Indifferent</th>
<th>Passive</th>
</tr>
</thead>
<tbody>
<tr>
<td>High income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Middle income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low income</td>
<td></td>
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</tbody>
</table>

8. What is the relative contribution of new entrants and indigenes in providing or managing the following (Please rank):

<table>
<thead>
<tr>
<th>Service/Facility</th>
<th>New Entrant</th>
<th>Indigenes</th>
<th>NGOs and other institutions</th>
<th>Government</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health services</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
b) New entrants alone

<table>
<thead>
<tr>
<th>Service/Facility</th>
<th>High income</th>
<th>Middle Income</th>
<th>Low Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Water</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Education</td>
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<td></td>
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<tr>
<td>Sanitation</td>
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<td></td>
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<tr>
<td>Electricity</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Telephone</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Market</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Roads</td>
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</tr>
</tbody>
</table>

9. How do new entrants contribute towards the above (Please score for each row)

<table>
<thead>
<tr>
<th>Service/Facility</th>
<th>Cash</th>
<th>Labor</th>
<th>Facilitation</th>
<th>Technical advice</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>H</td>
</tr>
<tr>
<td>Health services</td>
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<td>Water</td>
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<td>Education</td>
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<td>Roads</td>
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<tr>
<td>Employment</td>
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<tr>
<td>Generation</td>
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</tbody>
</table>

10. What is the intention of new entrants for contributing to the above? (Please rank for each row)

<table>
<thead>
<tr>
<th>Service/Facility</th>
<th>Self interest</th>
<th>Community interest</th>
<th>No choice</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>H</td>
<td>M</td>
<td>L</td>
<td>H</td>
</tr>
<tr>
<td>Health services</td>
<td></td>
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</tr>
<tr>
<td>Water</td>
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<td>Education</td>
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<td>Employment</td>
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<tr>
<td>Generation</td>
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</tbody>
</table>
11. How do new entrants benefit from the community?
(a) Accommodation   (b) Labor    (c) Land    (d) Education    (e) Customers for business

12. What natural resource related problems could be associated with the new entrants?
(a) Diminishing access to farmland    (b) Declining soil fertility    (c) Environmental pollution

13. What social problems could be associated with the new entrants?
(a) Theft    (b) Drug abuse    (c) Teenage pregnancy    (d) Divorce    (e) Disease    (f) Others

14. What cultural problems could be associated with new entrants?
(a) Breaking of taboo days    (b) Intruding into prohibited areas    (c) Sweeping at night    (d) Whistling at night    (e) Puberty

15. Rank the following for proportions of new entrants engaged in the following activities:

<table>
<thead>
<tr>
<th>Employment status</th>
<th>Self employed</th>
<th>Employed</th>
<th>Employing others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

16. From which of these areas do new entrants derive their livelihood:

<table>
<thead>
<tr>
<th>Employment status</th>
<th>Farming</th>
<th>Artisan</th>
<th>Trading</th>
<th>White Collar</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
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</tr>
</tbody>
</table>

17. Proportion time new entrants spend in the community?

<table>
<thead>
<tr>
<th>Time</th>
<th>Little (Only at night and holidays)</th>
<th>Medium (Half their time spent in the community)</th>
<th>High (Always around doing business from community)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rank</td>
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