Moving Out of Poverty in the Freetown Slums

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1. Introduction

Across the world, cities are growing, and the proportion of people living in cities is rising, as well. In 1950, only 29% of the world's population lived in urban areas. By 2005, this figure had increased to nearly 50%, and it is projected to reach 60% by 2030. Meanwhile, the urban population has more than quadrupled in the past 60 years, from an estimated 732 million in 1950 to 3.2 billion in 2005. Since much of the developed world is already relatively urbanized, these rapid changes in global urbanization are largely reflective of trends taking place in less developed countries.

Sierra Leone is a case in point. Whereas in 1950, almost 90% of its population lived in rural areas, less than 62% do today. Many people fled the rural provinces during the war (which lasted from 1991-2002) for the relative security of Freetown, and most of them have elected to stay. Today, ten years after the war ended, the country's urban population continues to increase, at a rate of roughly 3.3% per year. According to the United Nations Department of Economic and Social Affairs, by the late 2030s, Sierra Leone's urban population will exceed its rural population. Sierra Leone's largest city, Freetown, grew from roughly 128,000 people in 1963 to about 773,000 in 2004, and it shows no sign of stopping.

In short, urbanization is occurring at an unprecedented scale and an extremely rapid pace. Cities are often ill equipped to deal with the mass influx of new residents that they are facing. As a consequence, many new city dwellers must struggle with scarce resources, overwhelmed job markets and inadequate infrastructure. Currently, 70% of Africa's urban residents live in slums.

According to the World Food Program’s 2010 Comprehensive Food Security and Vulnerability Analysis (CFSVA) for Sierra Leone, there are roughly 60,000 residents of the Freetown slums. However, the city’s slum population is likely much higher than this; the Freetown City Council has not officially recognized all of the parts of the city that qualify as slum areas according to UN-HABITAT’s definition. In any case, it is undisputed that a large number of the city’s residents must cope with extremely challenging living conditions, including inadequate housing, frequent flooding, overcrowding and poor access to basic services.

According to the WFP’s 2010 CFSVA, 8% of Freetown slum households are poor or very poor, and 40.3% are food insecure. Food insecurity is strongly seasonal, with 80% of urban households reporting seasonal

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3 http://esa.un.org/unup/Country-Profiles/country-profiles_1.htm
5 http://www.sierra-leone.org/Census/ssi_final_results.pdf
6 http://www.economist.com/blogs/dailychart/2010/12/urbanisation_africa
7 Nutritional Causal Analysis in Freetown, ACF 2010
8 The CFSVA created a wealth index to categorize people's wealth, based on variables relating to ownership of assets (television, watch, radio and mobile phone) and housing conditions (electricity, improved wall construction, use of improved drinking water and use of sanitary toilet facilities). This was a very different approach to defining poverty than the one used in the Moving Out of Poverty Study, and our results suggest that a much higher proportion of slum residents is poor or very poor than the CFSVA indicates.
hunger during the hunger gap peak in August. Food is less affordable during the hunger gap, when there are seasonal increases in food prices and seasonal decreases in incomes.\(^9\)

Though these statistics are not as grim as those for households living in rural Sierra Leone, they mask a slew of significant challenges that are quite specific to urban areas. For example, unemployment among young people is extremely pronounced in the city. According to the World Bank, young residents of urban areas in Sierra Leone (aged 15-24) are 25 times more likely to be unemployed than young people living in rural areas.\(^10\) In addition, female-headed households abound in the Freetown slums, making up anywhere between 25-40% of all households.\(^11\)

While a fair amount of quite interesting and useful research has already been done on the context and challenges in the Freetown slums\(^12\), much of it has been quite quantitative. Few studies have taken a more qualitative approach, and none have specifically looked at the dynamics of poverty. In addition, few studies in Freetown have emphasized the perspective of the people living in the areas being researched. With its Moving Out of Poverty study, ACF sought to fill these gaps, with a highly qualitative methodology that focused on poverty mobility and was largely informed by the voices of those who live in the Freetown slums.

ACF hoped that the Moving Out of Poverty study could fill several purposes, both internally and for a range of other livelihoods actors. Broadly speaking, its intent was to contribute to the understanding of poverty and the dynamics of poverty in urban Freetown and possibly elsewhere in Africa, and to share information about how livelihoods actors might appropriately respond in urban contexts. For ACF in Sierra Leone, the study was intended to help its Food Security and Livelihoods department expand its programs into Freetown after many years of working on agricultural issues in rural areas of the country.

As mentioned, the study focused on developing an understanding of poverty and its dynamics. Specifically, its main research questions included the following:

- Who are the poor and what are their characteristics? In particular, what are their livelihoods strategies?
- What causes people to fall into poverty? What helps households to manage shocks?
- What enables people to move out of poverty, and how long does this take?
- What specific challenges do households headed by women and/or youth face in moving out of poverty?
- How are external actors such as NGOs able to help people move out of poverty? How could they do it better?

\(^9\) Comprehensive Food Security and Vulnerability Assessment (WFP, 2010)
\(^10\) Youth Employment in Sierra Leone, World Bank 2009
\(^11\) State of 11 Costal Slums in Freetown, CODOHSAPA 2011
\(^12\) For a list of related studies, see Annex A.
2. Methodology

2.1 Introduction

We conducted this study over four weeks in September and October 2012 in four slum communities in Freetown. Our methodology for this study was adapted from one pioneered in the World Bank’s Moving Out of Poverty studies. We gathered data using three main tools: group discussions, individual household interviews and researchers’ observations, all of which we will describe in further detail in this chapter.

Like the World Bank researchers, we based our methodology on three key principles. First, we allowed people to speak for themselves. The research team members all came into the project with their own particular understandings of poverty, its causes and its cures. We tried to be aware of our own assumptions and not allow them to affect how we asked questions or interpreted responses during our research. Our goal was simply to let each community and each individual tell us about their own experiences.

Secondly, the study recognized that circumstances, challenges and opportunities differ from place to place. We felt that what is true about poverty in rural Sierra Leone might not apply in the slums of Freetown, and we were open to the idea that there might be significant contextual differences even among the various Freetown slums.

Finally, our methodology looked at poverty as a temporary stage rather than as a permanent, defining characteristic. We were more interested in how people’s wealth had changed over time than in how wealthy they were today, in hopes that increasing our understanding of poverty dynamics might allow us and other livelihoods actors to improve the outcomes of our interventions.

2.2 Group Discussions

We conducted two small group discussions in each study community, on two consecutive days. Each group had 12 participants (except for the two in Bottom Oku, where we had 14 participants); on the first day, we spoke with a mixed gender group (with at least 3-4 female participants) and on the second, we spoke with an all-female group. We spoke with more women than men on the premise that women tend to be more aware of household-level challenges and that they often speak more openly when men are not present. In this section, we summarize the process that we went through during the group discussions. For the full guidelines that were used to moderate the discussions, see Appendix B.

The discussions lasted approximately 3.5 hours, with a short break in the morning and lunch afterwards. A four-person team, including two ACF staff and two contractors provided by CODOHSA, facilitated the exercise. The FSL Specialist facilitated the exercise and managed the survey team. One of the CODOHSA contractors took detailed notes throughout the discussion; these notes served as the primary record of the event. The remaining two team members took turns interpreting the discussion and noting main ideas and concepts down on flip chart paper.
At the beginning of the day, we briefly explained the objectives of the study, emphasizing that we were there to learn, and not to implement any kind of project. We then went over a few ground rules, and everyone briefly introduced himself or herself. We then asked a broad question about major events in the past five years that had affected many people in the community, both to begin to solicit useful information and also to get participants more comfortable with sharing their ideas.

We then launched the ladder of life exercise, which took up the bulk of the morning’s discussion. Essentially, we asked each group to flesh out a “ladder of life” that described the different wealth levels in the community, with the poorest households at the bottom step and the wealthiest at the top step. There was no predetermined number of steps on the ladder; through discussion, the participants decided on the number of levels. The group then told us about specific characteristics of people living at different stages of the ladder, such as housing, assets, livelihoods, education/training and diets. We drew the ladder on a large piece of flip chart paper and noted key characteristics next to each step to help the group visualize what we were talking about. When time allowed, we also asked about water and sanitation indicators (e.g., access to water, type of toilets used), social status and social connections of households at the different wealth levels. In many cases, we could extrapolate this latter information from the household interviews and informal conversations held during our time in the community. We allowed about 60-75 minutes to develop each ladder.

Once the ladder was complete, we facilitated the development of a “community mobility matrix” that showed the wealth dynamics of 15-20 households from the community over the past five years. We started by asking for the names of specific households that were currently at the various steps of the ladder of life. We wrote their names down on index cards and stuck them at the appropriate level of the ladder. In the course of the eight group discussions, we mapped the wealth mobility of 128 households.

We then asked the group if it could draw a line that would divide the households that were poor from those that were not poor. This normally took some time to explain and debate, and sometimes the group had to vote on where to draw the line. Once we had reached an agreement, we put the line, which we referred to as the Community Poverty Line (CPL), on the ladder.

To complete the mobility matrix, we then asked about where the same 15-20 households had been on the ladder five years ago, using the 2007 elections as a milestone to trigger people’s memories. We then placed a second index card on the ladder to note each household’s wealth level in 2007. Once this process had been completed for all of the households, we sorted the households into one of four categories: (1) movers, or those whose wealth had increased over the past five years; (2) chronic poor, or those who had remained below the CPL during the five year period and whose wealth had not changed one way or the other; (3) never poor, or those who had remained above the CPL during the five year period and whose wealth had not changed; and (4) fallers, or those whose wealth had decreased since 2007.

Once the households were sorted, we asked participants to explain how some households had managed to move up the ladder, why others remained stuck at below the CPL, and why some households’ wealth had decreased over the past five years.
Before concluding the session, we prompted each group for a list of organizations, including NGOs, local groups, government agencies, religious institutions or any other type of organization, that had been active in livelihoods support work in its community, and we asked about the types of interventions each had implemented.

Our methodology for the ladder of life was nearly identical to that used in the World Bank study, with the following exceptions:

- In the interest of soliciting quality information in the relatively short amount of time available to us, we limited the number of households “mapped” on the ladder of life was 20, rather than the World Bank’s 150. We felt that this number was high enough to give us the information that we were seeking while keeping the participants engaged and interested in the discussion.

- We asked about changes in the relative wealth of households over the past five years, rather than ten years as used in the World Bank study. Ten years ago, Sierra Leone was just emerging from war, whereas the past five years have been a time of relatively stability. We were trying to assess what enables people to move out of poverty in post-war Sierra Leone, and thus were most interested in the changes in wealth that have occurred in more recent years.

- In our “movers” category, we included any household that had moved up the ladder of life, rather than only those that had moved out of poverty entirely. This was tied to the short recall period just mentioned, as we suspected that five years was perhaps too short a time period to allow for dramatic changes in most households’ wealth.

2.3 Household interviews

In the afternoons following the group discussions and for one full additional day each week, our study team conducted in-depth, 30-45 minute interviews with 9-11 households per community. We did this in order to cross-check the information we obtained during the ladder of life exercise, to collect personal stories that illustrated various patterns of movement on the ladder and to gather more detailed information about livelihood strategies and other topics touched on during the group discussions. We selected interviewees who represented the range of wealth levels and livelihoods in the community. We also made sure to speak with at least one mover, faller and female-headed household in each study area. We used a questionnaire but approached the questions as open-ended, to allow us to pursue interesting information when it emerged. In addition, we conducted a few informal, open-ended interviews with other key stakeholders. For the questionnaire used for the household interviews, see Appendix C.

2.4 Sampling

2.4.i. Selection of communities

We conducted the study in four communities in Freetown: Bottom Oku, George Brook, Kuntorloh and Marbella. We based our selection on a few criteria. First, we selected communities where ACF’s WASH department had implemented some activities in the past and where ACF might consider continuing to
work. We also chose places that had been recognized by the Freetown City Council or UN-HABITAT (in a 2006 report) as slum areas\textsuperscript{13}. Finally, the selection also captured the geographic diversity of the Freetown slums. It included two hillside areas, of which George Brook is closer to the city’s central markets and Kuntorloh is more removed. The remaining two slums were coastal, Marbella being an extremely dense, community bordering one of the busiest markets and business areas in town and Bottom Oku a quieter area farther out from the center of Freetown.

\textit{Figure 1: Location of study communities}

Our methodology required discussion group participants who knew their neighbors well. With the exception of Marbella, the study communities were too vast to invite the entire population to participate. During our initial visits to the communities, we asked our local contacts about where the poorest areas within the community were located, and then took a brief walking tour to ensure that those areas were of an appropriate size for our study. In Bottom Oku, we limited our study to Lower Bottom Oku, the area stretching from the main paved road down to the wharf. In Kuntorloh and George Brook, we worked in the relatively isolated neighborhoods of Upper Jalloh Terrace and One House, respectively, both a 15-minute uphill walk from the nearest road.

2.4.ii. FGD participants
The assessment team made an initial preparatory visit to each study community, during which it explained the purpose of the study and our intended activities to the local chief and other leaders,

\textsuperscript{13} A 2006 study funded by UN-HABITAT recognized Marbella, Kuntorloh and George Brook as slum areas, while Marbella, George Brook and Bottom Oku appear on the Freetown City Council’s list of “official” slums.
decided which specific neighborhood to study and identified an appropriate meeting space for the community meeting and group discussions. Most importantly, we announced the time and date of the community meeting and identified residents who could help us get a range of community members to attend.

The main objective of the community meetings was to select participants for the two discussion groups to be conducted later in the week. Once a sufficiently large group had assembled, we introduced ourselves to the crowd and provided a brief overview of our study. We then had the attendees break into smaller groups based on where in the community they lived and asked them to select a given number of men and women of different wealth levels and a range of livelihood strategies. Once they were finished, we verified the lists, swapping out individuals as necessary to ensure that our criteria were met. We informed those who had been selected of when and where to meet us.

We selected 12 participants for each group\textsuperscript{14} according to the following criteria:

- Each group should include participants representing a range of wealth levels and have a roughly equal number of poorer and wealthier people, ideally including at least one very poor person and at least one relatively wealthy person.
- Participants should represent a range of livelihoods and ages in the community.
- Each group of 12 should include at least two members of youth-headed households\textsuperscript{15} and at least two members of female-headed households.
- Members should have lived in the community for at least five years and should be knowledgeable about the other residents.

We selected four women to participate in each mixed male-female group, while the other group consisted exclusively of women.

In total, \textbf{98 different people} participated in the eight discussion groups that we held throughout the study.

\textsuperscript{14} With the exception of the groups in Bottom Oku, where we allowed 14 people to participate each day, in order to accommodate some very motivated community members from a bordering neighborhood who attended the community meeting.

\textsuperscript{15} For the purposes of our study, “youth” refers to anyone between the ages of 15 and 35, in keeping with the Sierra Leonean government’s definition of young people.
2.4.iii. Household interviews

The group discussions took up two half days of the week that we had allotted to each community. In the time that remained following the group discussions, we conducted on-one-on interviews with approximately 10 residents of each area. We sought out at least one mover and one faller per community, as well as individuals who came from the different wealth levels identified during the group discussions and people involved in a range of livelihood strategies. We often chose to interview people we had started getting to know during the group discussion, and we found others using the community mobility matrix developed during the ladder of life exercise or simply by asking for ideas from residents we met.

In total, we interviewed **42 individuals**, 23 of whom had already participated in the ladder of life exercise. Table 1 presents a breakdown of selected characteristics of these individuals.

**Table 1: Selected characteristics of households interviewed**

<table>
<thead>
<tr>
<th>Community</th>
<th>Total interviews</th>
<th>Household head</th>
<th>Wealth level</th>
<th>Poverty mobility profile</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Youth-headed households</td>
<td>Female-headed households</td>
<td>Very Poor</td>
</tr>
<tr>
<td>Bottom Oku</td>
<td>11</td>
<td>0</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Marbella</td>
<td>11</td>
<td>3</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>One House</td>
<td>9</td>
<td>0</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Upper Jalloh Terrace</td>
<td>11</td>
<td>2</td>
<td>6</td>
<td>3</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>42</strong></td>
<td><strong>5</strong></td>
<td><strong>18</strong></td>
<td><strong>8</strong></td>
</tr>
</tbody>
</table>

2.5 Limitations of methodology

The information gathered during this study is not necessarily representative of anyone other than the sample of people that we talked to. The sample size was quite small, and our methodology was designed to enhance deep understanding of a few individuals’ lives rather than to comprehend every community dynamic. We cannot say with certainty that the ideas expressed during the group discussions are representative of everyone in the communities, and we cannot assume that what is true in the four communities we studied applies in other slums in Freetown.

Furthermore, the ideas expressed by the study participants are subjective; all of these people have a unique view of the world that is influenced by their personal experience. We selected the methodology partly for this reason, to allow communities explain the dynamics of poverty in their own terms. While some very clear trends emerged during the research, other very interesting phenomena came out only once or twice, for example, during a single household interview. In the findings section, we will do our best to differentiate between repeatedly observed patterns and more unique phenomena, however compelling.
Throughout each phase of the study, we encountered various challenges, which are described in more detail here.

Preparation

- All aspects of preparation were conducted quite quickly in order to avoid delays and other complications related to the campaign season, which began mid-October. This meant that we had only two days for training the survey team and no time to test run the ladder of life exercise in an actual community before the study began. As such, we refined our strategies for leading the discussion as the study progressed.

Selection of group discussion participants

- We had a short time to mobilize the four communities that we studied and relied heavily on key community contacts to spread the word about our initial meeting, during which we selected group discussion participants. Some of these leaders seemed to be more effective than others, since the numbers in attendance at the community meetings varied. Even in cases where many people were present, we had no way of knowing if the leaders had invited all residents (as we had requested) or had rather invited people selectively (e.g., by sharing the information primarily with their personal friends and relatives).

- It was not always possible to find people from the poor and wealthy extremes of society to participate in our discussion groups. Though we asked for community members to nominate people who represented the full spectrum of wealth levels, regardless of who was actually present at the community meetings, they tended to select people who were in attendance anyway. Very often, the poorest and wealthiest members had not come to the meeting, perhaps because they had not been informed about it, or perhaps because they were busy working.

- Also, several communities tended to nominate people who were clearly of higher social status to participate in the discussion groups. On numerous occasions, we modified the lists that the community provided in order to make the discussion groups more heterogeneous, but nonetheless the middle classes (Middle Poor and Not Poor in the ladder of life) were probably over-represented in some of the groups.

During group discussions

- Having poor, wealthy, powerful and marginalized people in same room meant that not everyone spoke freely. We had instances, for example, when wealthier community members claimed to be poor during the ladder of life exercise, and no one contradicted them openly. We discovered this later, during household interviews, when people felt more comfortable speaking their minds.
• Concepts were quite difficult to explain, especially to relatively uneducated people who were probably unaccustomed to discussing abstract ideas, such as questions about how or why certain situations have come to be. At times this cost everyone a lot of time and energy.

• The Krio-English language barrier added another level of difficulty to the explanation of concepts. Though the team put in a huge effort, achieving accurate, thorough, consistent translation remained an ongoing challenge.

• Not only were the discussion topics fairly complex, our discussion time was quite limited. Time is money for many Freetown residents, so we limited our discussions to half-day sessions to minimize the financial sacrifice we were asking of our participants. This meant that we did not have time to pursue all aspects of every topic exhaustively with every discussion group. We tried to mitigate this by using the second discussion group each week to fill in information gaps from the first group.

• This was a tiring study, both for the staff and for the participants. Energy levels fluctuated, sometimes due to factors beyond our control. Keeping everyone animated and engaged was challenging.

• Two of the meeting spaces (in Mabella and George Brook) were in busy neighborhoods with plenty of background noise, which at times detracted from the flow of conversation.

During household interviews
• While some individuals seemed open to sharing information about their lives, others were much more reticent. In particular, the team felt that study participants did not always reveal the full extent of their assets or income sources, partly because other community members were sometimes nearby, and partly because they might have wanted to appear poorer than they actually were in case we would someday be back in their community to implement a project.

Throughout
• No matter how many times we reiterated that the purpose of our study was simply to learn, and not to actually carry out a project, many participants nonetheless seemed had difficulty letting go of their expectations of NGOs when they spoke with us. Because they hoped for some benefit from our organization, they sometimes overemphasized the suffering and underemphasized the positive developments that had occurred in their communities.

• Asking participants to tell us about events during the past five years proved quite difficult, even when we framed the period on one end with the 2007 elections. Many people in Freetown are so occupied with surviving the immediate present that they seem to have difficulty thinking about what life was like for them last year at this time, or three years ago. At the same time, many people were extremely affected by the war (which took place 10-20 years ago), and they
often brought up traumatic events from that period when we asked them to explain circumstances in the present day.
3. Findings: Profile of Poverty

3.1 Overview
In this section, we present common characteristics of people of four different wealth levels in the four study communities. As explained in the methodology section, two separate ladders of life — essentially, diagrams of local wealth levels - were developed during two separate group sessions in each study area. In all four communities, the two ladders were similar enough to be synthesized into a single ladder.\(^{16}\) The resulting ladders of life for Bottom Oku, Marbella, One House and Upper Jalloh Terrace are provided in Appendix D.

We then took the synthesis a step further, combining the common characteristics from all four ladders into a single ladder, pictured in Figure 2. Perhaps surprisingly, this process was fairly straightforward; all four study communities identified comparable wealth groups, which they characterized in similar ways. Furthermore, they all placed their Community Poverty Lines in more or less the same position on the ladder, implying that people throughout the study areas share similar understandings of poverty. Our findings suggest that there are two main levels of poor people in Freetown, the Very Poor (“popoliopo” in Krio) and people who are slightly better off, whom we refer to in this section as “the Middle Poor.”

This report is primarily concerned with the details of poor people’s lives. However, the poor do not exist in isolation. In fact, it became very clear during our research that households from the different wealth levels are extremely interconnected in Freetown. Community members above the Community Poverty Line often provide the equipment, goods and capital that allow poorer people to earn a living. Some of them also contribute personal funds to develop community infrastructure, such as bridges and schools, which improves the quality of life for everyone in the vicinity. Because of their significance in poor people’s lives, we also present brief profiles of the Not Poor and the wealthy, those people living at the top two steps of the ladder of life in the Freetown slums.

3.2 The Very Poor (Popoliopo)
The Very Poor make up the bottom rung of the ladder of life. Freetown’s poorest residents cannot afford rent. Some manage by staying with sympathetic friends, often with the understanding that they must help out with domestic chores in exchange for a place to sleep. Some act as caretakers for unfinished houses with the owner’s consent, while others squat illicitly in uninhabited houses. Many Very Poor people, lacking one of these arrangements, sleep outside under whatever shelter they can find, which might mean a zinc-roofed market stall or the veranda of a house in their community. Generally, the Very Poor have no assets besides the clothes that they wear.

The Very Poor have a number of ways of earning money and/or food. None of their livelihood strategies require high-level skill or training or involve a long-term commitment. This is logical in that few Very Poor people have any formal education or skills training. Some, especially the elderly or handicapped,

\(^{16}\) The ladder developed for One House had a few somewhat significant differences from the other three. This is discussed in more detail in section 5.2.
survive by begging or simply by accepting gifts of food and/or money from sympathetic friends and neighbors. Friday is a particularly lucrative day for beggars, since many practicing Muslims provide alms to the poor on this day.

Many Very Poor people take on menial or “dirty” jobs that wealthier people in the community are generally not willing to do. Many are involved in trash removal. Some simply clean the streets, and then ask for donations from passers-by. Others collect trash from homes or sort through garbage in the streets, gathering recyclable materials, such as plastic bottles or empty water sachets, which they can sell in bulk for a small sum. We also interviewed one former sex worker who told us that many young Very Poor women earn income through “night work.” Obviously, this was a sensitive subject, and we did not directly ask about sex work during the group discussions.

**Box 1: Adama from Marbella**

Adama is a Very Poor woman from Marbella. She became a single mother after her husband’s death four years ago. She later met another man and became pregnant with this child, but he ran away just before she was due to give birth. She and her two children now stay for free in a one-room zinc house along with six others, including one of Adama’s friends, the friend’s husband and three additional children. As the house is unfurnished, all nine of its inhabitants sleep on mats on the ground. During the rainy season, the house floods frequently, and the group has many sleepless nights.

While Adama does not pay rent, she earns her keep, and a bit of cash, by helping to wash dishes for her friend, who manages a cookery business. Neighbors sometimes share food and medicine with her during particularly difficult times. Adama attended most of primary school and developed some experience running a small used clothing business when her husband was alive. She would like to start such a business again, and move into her own house; however, she seems unsure of how she will manage to do this. She once managed to save Le 30,000, but she claims that someone in the house where she is staying stole it from its hiding place. When she confronted her friend about the presumed theft, the friend threatened to kick her out of the house.

Some Very Poor people share livelihood strategies with the Middle Poor, one step up the ladder of life. For example, many perform unskilled manual labor, such as carrying loads for businesspeople or construction site managers. A few harvest natural resources, like grass to be sold as livestock fodder, or firewood. Others earn money through very small-scale petty trade, taking goods on loan from larger-scale traders and selling them for a small profit.
Most own their homes, which are either cement or mud with cement mortar and plaster, have ceilinged rooms and concrete floors, and are "self-contained." Often 3 rooms + parlor; sometimes multi-storied. Households often include 2+ adults and their children, plus many members of extended family seeking a higher quality of life. Most own land, "luxurious" furniture and numerous large electronics. Some have cars, motorbikes and/or livestock. Often earn money via assets. They might employ people to fish/harvest sand using their boats or to drive their cars for paying clients, or they can rent surplus rooms/houses or lease land. Some have high-paying salaried jobs, some are skilled workers like building contractors, and others do large-scale trade, sometimes internationally. Some receive remittances from relatives overseas. Many household heads and children complete secondary or tertiary education. Large amount of choice and variety in diet, which generally includes abundant protein (fresh fish, frequent meat), as well as tea, fruits and uncooked vegetables like lettuce. Usually eat 2-4x/day, including 2 cooked meals.

<table>
<thead>
<tr>
<th>WEALTHY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households often include one or more adults and their children. Most have radios and mobile phones; some have larger electronics like TVs, generators and refrigerators. Many have beds and nice furniture. Some own livestock like chickens, sheep, goats and pigs.</td>
</tr>
<tr>
<td>Household head has completed at least primary school; some have finished secondary or even earned tertiary certificates. Children have the option of completing secondary school, though not all do.</td>
</tr>
<tr>
<td>Usually eat 2x/day, including one hot meal of rice and fish. Occasionally eat meat.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MIDDLE POOR (PO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Households often include one or more adults and their children. Most have radios and mobile phones; some have larger electronics like TVs, generators and refrigerators. Many have beds and nice furniture. Some own livestock like chickens, sheep, goats and pigs.</td>
</tr>
<tr>
<td>Household head has completed at least primary school; some have finished secondary or even earned tertiary certificates. Children have the option of completing secondary school, though not all do.</td>
</tr>
<tr>
<td>Usually eat 2x/day, including one hot meal of rice and fish. Occasionally eat meat.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NOT POOR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Many households at this level include a salaried worker, for example a secretary, nurse, teacher or government employee. Others in this category do skilled trades, for instance as tailors, masons, hairdressers or carpenters. Others are involved in business, as wholesalers of goods from the provinces or shop keepers.</td>
</tr>
<tr>
<td>Household head has completed at least primary school; some have finished secondary or even earned tertiary certificates. Children have the option of completing secondary school, though not all do.</td>
</tr>
<tr>
<td>Usually eat 2x/day, including one hot meal of rice and fish. Occasionally eat meat.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>VERY POOR (POPOLIPO)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cannot afford rent. Live with friends, in unfinished houses or outside. Often are individuals living away from the rest of their families or young women with 1-2 children. Own only the clothes they wear.</td>
</tr>
<tr>
<td>Survive by begging, work-trade, charity of friends/neighbors. Some do domestic work, trash collection/recycling, or unskilled manual labor. A few harvest natural resources or do small-scale petty trade.</td>
</tr>
<tr>
<td>Most have no formal education or skills training. Often their children live elsewhere.</td>
</tr>
<tr>
<td>Eat opportunistically, sometimes 1x/day, sometimes less. Eat cheapest cookery or garri.</td>
</tr>
</tbody>
</table>
Because of their very small and inconsistent income, the Very Poor eat only when they can, which is often once a day and sometimes less. They eat opportunistically; if they are given a meal of fish, they will eat fish. Left to their own devices, they will purchase the least expensive ready-to-eat food available, which is generally either garri\textsuperscript{17}, or very cheap cookery\textsuperscript{18}, normally rice supplemented only with palm oil and hot pepper.

All of the discussion groups told us that Very Poor people have little respect in society. Many community members see them as “lazy,” perhaps because some of them rely on begging rather than more “productive” work for survival. Others implied that the Very Poor are scorned because of the dirty nature of some of their work.

Many of the Very Poor are in effect single-person households. In several cases, we met older, infirm people whose spouses and/or children had abandoned them, perhaps because they had become too much of a burden. In addition, some discussion group members in Marbella suggested that some of the Very Poor are former child soldiers who prefer to eke out a living in the streets of Freetown than to return to their home villages, where they fear they would not be well received. While some Very Poor people, particularly younger women, do manage to care for one or two dependents, others do not. Some “give” their children to other, wealthier households, in hopes that these households might be better equipped to feed them and pay for their educations. In return, it is expected that the child will help out with domestic chores.

3.3 The Middle Poor (Po)

For the purposes of this section, the Middle Poor refers to the people at the second step of the ladder of life, above the Very Poor but below the Community Poverty Line. Unlike the Very Poor, the Middle Poor can afford to rent a place to live. However, their housing is often quite rudimentary, consisting of one or two rooms constructed of mud, zinc or cheap wooden planks, in poor condition and prone to leaks, and sometimes flooding, during the rainy season. The Middle Poor own very little other than clothing. Many have only very basic furniture like a chair or two, and most sleep on mattresses on the ground. Some own inexpensive assets like radios, mobile phones and chickens.

As mentioned, the Middle Poor share some livelihood strategies with the Very Poor. Working household members earn money in one of several ways. Some gather and sell natural resources; men harvest sand or fish, while women and men both cut grass for livestock, gather firewood for cooking or charcoal production, and break stone for housing construction products. Men often work as laborers. Many Middle Poor are also involved in small-scale petty trade, borrowing goods from wholesalers to resell for a profit. Others carry out domestic chores for other households or are hired by property owners as informal security guards.

The Middle Poor’s livelihood strategies require little education or skills training, and predictably, few heads of Middle Poor households have attended more than a few years of primary school. Some Middle

\textsuperscript{17} Dried cassava, sometimes mixed with sugar
\textsuperscript{18} Cookery is hot street food, normally consisting of rice and some type of sauce. The price of one plate varies from roughly Le 1,000 to Le 10,000, depending on the ingredients.
Poor parents do devote precious resources to school fees for their children, apparently feeling that education might offer them a means of climbing up the ladder in the future. Given the competing demands for these resources, however, Middle Poor children often drop out before the end of secondary school. Many families do not manage to send all or indeed, any, of their children to school. If they are forced to choose which children to educate, they often prioritize boys.

The adult women of Middle Poor households generally cook food for the family, which amounts to one hot meal per day. Meals often consist of rice, oil and some kind of sauce, sometimes augmented with cooking greens like cassava leaves. Because their minimal income does not allow them to buy in bulk, they usually buy just enough rice, oil and other ingredients to prepare one meal for the family after their workday is over. The quality and quantity of food depends on the day’s earnings. Many households rely on dried fish for protein, which they incorporate into their meals once or twice a week, as money allows. Some households eat a cold meal in the morning as well, which consists of either garri or leftover rice from the previous evening’s meal.

Unlike the Very Poor, the Middle Poor often live in family groups, with at least one adult and some children. In some Middle Poor households, both a man and a woman are present, though very often there is no adult man in the picture, and a woman manages the household and any dependents herself. In a few Middle Poor households, a group of friends with no family connection share living space and sometimes food, for which they all contribute. This seems especially common among young people, particularly among unmarried males.

Box 2: Surviving in a Poor Household

During her husband’s lifetime, Naminay had a cookery business, selling inexpensive meals in the market. Lacking the capital to purchase ingredients in bulk, she would borrow them from wholesalers every morning. At the end of the day, she would pay back the loans with the day’s earnings and use any profits for small household expenses. On the rare day when she did not earn enough to repay the loans, her husband, a petty trader, would spot her the money.

Like Ya Alimamy, Naminay also lost her husband recently. Reluctant to take on the risk of incurring debt she couldn’t repay, she gave up the cookery business, and now roams the market, collecting reusable bottles. A day’s worth of bottles nets her Le 3,000-6,000 a day. She sets aside Le 1,000 each day for rent and school fees, leaving a tiny sum with which to feed herself and her three children. She sends her children to an inexpensive community school, and plans to keep them in school as long as possible, hoping that they will be in a position to support her in her old age.
3.4 The Not Poor

The Not Poor are located at the third rung of the ladder of life, just above the Community Poverty Line. Their homes are generally larger, in better condition and sturdier than those of the Middle Poor. They are often constructed of cement or mud, reinforced with plaster coating on the outside walls. While some rent their homes, others are homeowners, cutting down significantly on their cost of living. While there are some female-headed households in this category, they seem slightly more rare than they are among the Middle Poor. More often, Not Poor households include an adult couple and their children. Most of them have sturdy furniture, including beds, as well as small electronics, such as radios and mobile phones. Some have larger electronics like televisions and refrigerators. Some own livestock like chickens, sheep, goats and pigs, though often they pay a poorer person elsewhere in the community or in another part of Freetown to take care of the animals.

Box 3: A Not Poor Female Household Head from Upper Jalloh Terrace

Ya Alimamy’s husband was a successful building contractor. When he was alive, he provided generously for his family, paying for food, clothing and school fees for his wife and their five children. In addition, he supported Ya Alimamy in various small business efforts, including petty trade of foodstuffs and soapmaking. When her husband died a few years ago, Ya Alimamy had to assume full responsibility for her children. She now earns money by selling cookery in the nearby market and by raising livestock, which she can sell when she needs a boost of capital.

Although she never went to school, Ya Alimamy learned about petty trade from her late mother. In addition, she owns her house, the same one she shared with her husband when he was alive. From her husband, she has also inherited some land, which she uses for some backyard gardening. Finally, she belongs to an osusu group for medium-scale businesswomen, which allows her occasional access to large amounts of money. Given all of this, she has managed to keep her five children in school and plans to use her next osusu payment to ship a large volume of luggage and other valuable goods from to Freetown from Guinea, in order to start a more profitable business.

Not Poor households normally have higher income-earning potential than the Middle Poor. Many of them include a salaried worker, who might work as a secretary, nurse, teacher or government employee. Others at this wealth level earn income through trades that require some expertise, such as tailoring, hairdressing, masonry or carpentry. Many are involved in business, though at a larger scale than are the poor. Not Poor traders commonly ship large volumes of goods, like palm oil, from the provinces to Freetown. Many then loan goods out to multiple smaller-scale traders, who repay them at a slight mark up, while others sell the goods directly in their own shops.

In households with adult men and women present, a man will often provide one of the women with the capital to purchase goods that she will resell at a slightly inflated price. The woman will use the profits to
buy food and other basic necessities for the family. When the goods are exhausted, the man will resupply her with capital. Importantly, these types of small businesses rely on periodic injections from the men of the household; they are not managed to be self-sufficient enterprises. They are in effect a strategy for multiplying money that the household has earned through a different livelihood strategy. Though such intra-household business support can occur at any step of the ladder of life, it is much more common in the upper two tiers.

On average, Not Poor households are more educated than poor households. Normally, the household head has completed at least primary school, though some have finished secondary or even earned tertiary certificates. Children living in Not Poor households typically have the option of completing secondary school, though some drop out for various reasons, such as early pregnancy or lack of interest.

Like the Middle Poor, most Not Poor households eat one hot, rice-based meal a day, usually in the evening. However, they are generally able to eat fish every day, and occasionally eat meat. Not Poor households often eat in the mornings as well, usually leftovers from the night before.

3.5 The Wealthy
As mentioned in the methodology section, finding wealthy people to participate in our group discussions proved challenging, though plenty of Not Poor people did participate. Though we did interview several wealthy households one-on-one, we were not able to verify every bit of information about their education levels, housing, livelihoods, diet and so on during these interviews. Therefore, much of the information presented in this section is based on poorer people’s impressions of the wealthy, which are undoubtedly in line with reality but are probably not entirely accurate.

Unsurprisingly, most wealthy households own their homes, which are built of either cement or mud that has been reinforced with cement mortar and plaster. Inside, the houses have ceilinged rooms and concrete floors, along with kitchens and toilets. They are relatively spacious, often with at least three bedrooms and a parlor; some have multiple stories.

Households usually include at least two working adults and the household head’s children. In addition, the wealthy often accommodate many extended family members, especially younger people, who stay with them in hopes of a higher quality of life and a better education than their poorer, immediate families could offer them. Because of this phenomenon, wealthy households are often quite large, with upwards of 12 members. Children growing up in these households generally have the option of completing secondary or tertiary education.

Most wealthy households own the land they live on and, sometimes, additional plots. Their homes are furnished with expensive, high quality furniture, such as beds and living room sets, along with numerous large electronics like refrigerators, stereos, and generators. Some have cars, motorbikes and/or boats, for either personal or commercial use. Others own livestock like sheep, goats and pigs, although they commonly pay someone else (normally someone below the Community Poverty Line) to keep the animals instead of keeping them at their own homes.
Box 4: Wealthy in One House

Joseph, his wife and their four children live in a large, reinforced mud home in the hillside community of One House. They stay in two rooms and rent out the remaining ten, which nets them a sizeable income. On top of this, Joseph and his wife both hold salaried positions, he as a prison officer and she as a housekeeper for a wealthy family in town. Though he’s employed, Joseph gets an occasional contract to do masonry work, which can more than double his normal monthly income.

Joseph’s six-person household is relatively small, considering how wealthy it is. However, Joseph also supports his mother and sister, along with his sister’s four children, all of whom still live in his home village in rural Sierra Leone.

After the war ended, Joseph’s friend told him about a trades training program for youth with at least three years of secondary education. He enrolled, and so developed his skills as a mason. At the end of the program, he received an initial set of tools, which got him started in the masonry business. With time and experience, he obtained more and more contracts, which allowed him to save some money. This money has funded the construction of his current home in One House and another residence for his family in the provinces. He has also accumulated an array of electronics, which he can sell if the family ever experiences hard times.

The wealthy of the Freetown slums tend to have highly diversified income streams. They often earn some money rather passively through their assets. For example, boat owners might employ poorer people to fish or harvest sand, while those with vehicles sometimes pay others to drive their cars for paying clients. Wealthy households with surplus houses or rooms normally rent them out. Some receive remittances from relatives working overseas in Europe or America; some of the most extravagant homes in the hillside communities have reportedly been funded by such remittances. At least some adults in wealthy households usually work, as well. Some have high-paying salaried jobs in the public or private sector. Others manage operations that require advanced business skills, access to large amounts of capital and sometimes high-level skills, such as construction projects and international trade.

More than anything, wealthy households’ diets are characterized by variety and abundance. They generally eat two cooked meals a day, which include rice and a fish or meat-based sauce. The wealthy usually take tea and bread at breakfast and embellish their meals with fruit and uncooked vegetables, like lettuce. The community members we spoke with consistently reported that fresh produce was a “luxury” food that only the wealthiest among them could afford.

3.6 The Community Poverty Line

The ladder of life discussions during the study revealed that all of the communities profiled had similar understandings of what it means to be poor. As a reminder, discussion groups were asked to decide where to place the Community Poverty Line, or CPL, on the ladders of life they had developed. Households below the line were considered poor within their communities, while households above the line were not. The CPL is a crucial benchmark in this study, because a poor household must cross it and advance to one of the upper tiers of the ladder in order to move out of poverty.

This section compares the Very Poor, the Middle Poor and the Not Poor, in order to begin to understand what it might take for poor households to cross the CPL. Households just above the line often live in sturdier, more spacious housing than the Middle Poor. Their assets tend to be more numerous and of higher value. They have higher earning potential, often with at least one member who holds a salaried
position, works in a skilled trade or is involved in wholesale-level trade. Household heads are generally more educated, with at least a primary school education, and the households usually have enough money to put all of their children through secondary school, though some children may drop out for various reasons. Like the Middle Poor, the Not Poor eat one hot meal a day, but this meal almost always includes protein, in the form of fish and occasionally meat. In addition, they consistently have leftovers from dinner to eat in the mornings.

To some extent, a household’s wealth depends on its income versus its expenditures, that is, how much money is coming in versus how much is going out. Table 2 compares a few indicators related to income and expenditure for the Very Poor, the Middle Poor and the Not Poor. The heads of households above the line are often more educated than their poor counterparts, meaning that they are generally more qualified for salaried positions and skilled trades that offer higher income than unskilled work. Further, those above the line sometimes earn secondary income via their assets. For example, a family owning a refrigerator can launch a low-maintenance cold drink business, loaning out drinks to several vendors.

Table 2: Income and expenditures among the Very Poor, Middle Poor and Not Poor

<table>
<thead>
<tr>
<th>Characteristic</th>
<th>Very Poor</th>
<th>Middle Poor</th>
<th>Not Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td>None.</td>
<td>Few; possibly radios, mobile phones or very simple furniture.</td>
<td>Most have at least radios or mobile phones; many have nice furniture and larger electronics.</td>
</tr>
<tr>
<td><strong>Contributes to income-generating potential</strong></td>
<td>Begging, work-trade, unskilled labor or small-scale petty trade.</td>
<td>Unskilled labor or small-scale petty trade.</td>
<td>Households often have at least one salaried worker or someone in a skilled trade. Otherwise, larger-scale businesspeople like wholesalers, shopkeepers who often loan out goods to multiple vendors. Some earn money through assets (e.g., selling cold drinks kept in freezers, hiring others to staff their boats for sand mining).</td>
</tr>
<tr>
<td><strong>Livelihoods</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td>Little to none.</td>
<td>Usually some primary. Some have the opportunity for some secondary.</td>
<td>Household head usually has completed primary or more. Children generally have the option of completing secondary.</td>
</tr>
<tr>
<td><strong>May reduce expenditures</strong></td>
<td>Do not pay rent. Some provide domestic or other help in exchange for shelter.</td>
<td>Usually rent.</td>
<td>Some rent, some own.</td>
</tr>
<tr>
<td><strong>Housing</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
who repay them at the end of the day. Assets can also reduce the household’s expenditures drastically, namely for those who own houses. Rent is relatively expensive in Freetown, especially near the center of town. Families that do not have to budget for rent can use their earnings to pay for school fees, invest them in business, or in a number of other ways. While the Very Poor generally do not pay rent in cash, some of them work for a place to stay, helping out with domestic chores or other work. Obviously, this limits their income-earning potential, since their time is taken up with earning their shelter rather than earning any additional income.

3.7 Conclusions on the Profile of Poverty

- There is no clear, one-size-fits-all definition of poverty in Freetown. However, people living below the Community Poverty Line seem united by a few characteristics. They struggle to meet basic needs, like decent housing, minimal caloric intake and education for their children, and live an existence that is largely hand-to-mouth.

- The members of poor households are almost universally self-employed and survive off income-generating activities that require no formal training, such as unskilled labor, harvesting of natural resources, small-scale petty trade and begging. Their income varies from day-to-day and is never guaranteed.

- There seem to be two types of Very Poor (popoliopo). One type seems to have the potential to become self-sufficient, if circumstances allow. Most of these people are young and capable, but they lack training, education, confidence and social networks. The rest of the Very Poor seem destined to remain heavily dependent on others for the rest of their lives. Many of these people are elderly, and they often have some physical or mental condition – blindness, dementia, frailty – that makes it difficult for them to earn money or to care for children or other dependents in their community.
4. Findings: Poverty Dynamics

4.1 Overview of findings on moving up and falling down
As mentioned previously, one of the core assumptions behind this study is that wealth is a temporary state rather than a defining characteristic. We were interested less in where households are on the ladder of life today than whether and how their wealth had changed over the past five years. Through the group discussions and individual interviews, we gathered information on the poverty dynamics of 145 households throughout Freetown.

It was much easier to get information on these more changes in wealth during household interviews than during group discussions, since individuals were able to provide more nuanced and personal information about themselves in a one-on-one setting. In numerous cases, when a discussion group told us that a given household had not moved at all during the past five years, the household head would tell us a different story. Though the full sample of 145 households is larger than the pool of 42 households that we spoke with individually, we are inclined to assign more credibility to the smaller sample. We therefore present both sets of results here, with particular attention to the results of the household interviews.

Table 3: Trends in wealth levels among the poor and Not Poor during the past five years

<table>
<thead>
<tr>
<th>Sample</th>
<th>Wealth level 5 years ago</th>
<th>Increase in wealth</th>
<th>Decrease in wealth</th>
<th>No change in wealth</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full sample (145 households)</td>
<td>Below CPL</td>
<td>24</td>
<td>12</td>
<td>50</td>
<td>86</td>
</tr>
<tr>
<td></td>
<td>Above CPL</td>
<td>10</td>
<td>9</td>
<td>40</td>
<td>59</td>
</tr>
<tr>
<td>From household interviews only (42 households)</td>
<td>Below CPL</td>
<td>10</td>
<td>7</td>
<td>8</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td>Above CPL</td>
<td>6</td>
<td>4</td>
<td>7</td>
<td>17</td>
</tr>
</tbody>
</table>

As Table 3 shows, wealth seems to be quite dynamic in poor areas of Freetown, especially among the poor. Of the 42 households interviewed, 25 were reportedly poor in 2007. Ten of these claimed to be better off in 2012, 7 said that they were worse off, and only 8 reported that their wealth level had not changed at all. In other words, there was some shift in wealth for over two-thirds of all households that claimed to have been poor in 2007. Changes in wealth were slightly less common among the 17 households that were reportedly above the CPL in 2007, with just under 60% noting a shift either up or down the ladder.
A change in wealth indicates that a household is to some extent better or worse off than it was five years ago; it does not necessarily mean that the household has crossed the CPL. Indeed, moving into or out of poverty was quite uncommon. Of the 86 households who were reportedly poor in 2007, only 15%, or 13 households, were said to have moved out of poverty by 2012, as shown in Table 4. The remaining 85% apparently stayed poor during the five-year period.

Meanwhile, falling into poverty was even more unusual. 92% of the 59 households said to be above the CPL in 2007 were reported to still be above the CPL in 2012. Only 5 households of the 59 reportedly became poor during the past five years.

**Table 4: Crossing the Community Poverty Line, past 5 years**

<table>
<thead>
<tr>
<th>Community</th>
<th>Total households mapped</th>
<th>Crossed CPL</th>
<th>Remained on one side of CPL</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Moved out of poverty</td>
<td>Fell into poverty</td>
</tr>
<tr>
<td>Bottom Oku</td>
<td>38</td>
<td>1</td>
<td>0</td>
</tr>
<tr>
<td>Marbella</td>
<td>34</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>One House</td>
<td>34</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>Upper Jalloh Terrace</td>
<td>39</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>145</strong></td>
<td><strong>13</strong></td>
<td><strong>5</strong></td>
</tr>
</tbody>
</table>

This implies that most shifts in wealth in the past five years have taken place on one side of the CPL; that is, the CPL was not crossed, though the wealth of the household in question had changed. These “minor” shifts can be quite significant for the households experiencing them. For example, some households that were Very Poor in 2007 had reportedly accumulated enough wealth to reach Middle Poor status by 2012. Others lost wealth while remaining at the same step in the ladder. For example, Ya Alimamy, a female chief in Upper Jalloh Terrace who is Not Poor claims to be poorer today than she was when her husband was alive, yet her household’s lifestyle is not drastically different than it was before his death. She reportedly spent all of their savings on treatment for her husband’s illness, but otherwise the household has managed to hold onto most of its assets.

As a reminder, these numbers cannot be extrapolated to the broader population with any scientific certainty. This is because of our methodology, which was designed primarily to explore the reasons behind certain patterns in household wealth, rather than gather statistics on those patterns. The households whose poverty we mapped were not selected randomly. Instead, they were either provided by discussion group members, who always gave the names of people that they knew, or by other community members during informal conversations. The sample size for the household interviews was

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19 This does not necessarily mean that 15% of Freetown households who were poor in 2007 are no longer poor today. This figure, along with the other statistics in this section, applies to our sample only, which was not selected in a way that makes it representative of the broader population.
very small, and we deliberately sought out only a few households per wealth category in each community, ensuring that we had at least one mover and one faller.

Exact numbers aside, the results do suggest that wealth is quite dynamic in poor communities in Freetown, especially for households living below the CPL. The remainder of this section looks at frequently cited reasons for the different types of changes in wealth.

4.2 Reasons for moving up
Community members told us that accessing capital was by far the most important strategy for building wealth. Most often, capital comes in the form of loans, usually from family or friends living inside or outside of the household. Presumably, such loans have the advantage of flexible repayment terms and low or nonexistent interest rates. A few people reported that they had benefited from loans from microcredit organizations or banks. Less frequently, family members or friends who can afford it, especially those working overseas in the U.S. or elsewhere, will simply provide material or cash with no expectation of repayment. One person cited Cash for Work programs as a source of valuable capital that might allow a beneficiary to move up the ladder. For those with the qualifications and/or social connections, securing a salaried job or a lucrative contract is obviously a means of accessing reliable, often substantial, capital. Two people we spoke with, including Bobson (Box 5), claimed that contracts with NGOs had helped them to move out of poverty.

Most often, people use capital to start, maintain or grow businesses. Larger sums facilitate the purchase of goods in bulk, allowing for a higher profit margin when they are resold. They can also be used to buy equipment, such as an engine for a fishing boat, that can help businesses to scale up. Working men often periodically provide small amounts of capital to their wives or other women in the household to support their petty trade operations. As explained in section 3.4, these operations often serve to multiply money already within the household rather than as independent businesses. Some people reported using cash to relocate to a location offering better living conditions and/or more income-earning opportunities. Very large gifts, often in the form of remittances, allow a few households to move into or build their own homes, which eliminates the need to pay rent.

Many people managed to build up their own capital through savings. Often, especially among the poor, a small amount of money is simply set aside in a secret spot in the home whenever possible. Those who can afford the minimum daily contribution may join an osusu group or even open a bank account. Several women spoke about the skill of being thrifty – that is, finding ways to cut costs or get by on less in order to set some money aside. For example, one woman from Bottom Oku told us that her boyfriend used to give her a small amount of money each day for food. Rather than spend it all, she put a portion aside each day and bought inexpensive food with the rest. Eventually, she saved up enough money to start a small business. Saving money is simply a means for households to develop their own capital, which they can use in the ways described earlier.
REASONS FOR MOVING UP

Household-level strategies/resources
- Accessing capital from family or friends inside or outside household
- Saving money
- Enterprising individuals within household
- Investing in education or training

External reasons/resources
- Skills training or education support
- Formal financial institutions that provide access to capital
- Salaried jobs or lucrative contracts

REASONS FOR FALLING DOWN

Shocks
- Death of the man of the household
- Abandonment of household by husband/father
- Loss of employment or contract work
- Reduced support from friends/family
- Inflation

Long-term obstructions
- Too few resources
- Too many responsibilities, usually related to large numbers of children
- Seasonal hardship

COPING STRATEGIES
- Sympathy groups
- Assistance from relatives
- Begging
- Selling assets
- Personal savings
- Loans from osusu groups

Figure 3. The Dynamics of Poverty
**Individuals** who are particularly *enterprising* can sometimes manage to pull their households up the ladder. For example, we heard of a few former Very Poor people who grew their wealth. One of these people, Yusuf, accomplished this by launching an osusu group, which he modeled after a group he had belonged to during his school years. Yusuf came from a family of some means and had completed secondary school. However, the war hit him hard, and when it ended, he found himself living in the streets of Marbella, surviving by carrying loads for business people. Over the course of a few years, Yusuf managed to reclaim his former standard of living. He saved up enough to rent a house and organize the osusu group. Because fewer people participate in osusu during the rainy season, he also buys and sells vegetables to ensure some income flow year-round. Yusuf now rents a cement house, owns basic assets like a bed and a mobile phone, and is able to support his wife and their two children.

**Box 5: A Hillside Opportunist**

Ajua’s friends and neighbors think of her as being Very Poor, and in some ways, her household matches the profile. Her husband periodically goes to town to beg for money or food, and the family receives a weekly ration of rice from the local mosque. However, Ajua is determined to pull her family up the ladder, and she’s pursuing a variety of strategies in order to succeed.

Ajua earns her day-to-day income by doing laundry for other households in the Upper Jalloh Terrace community. Though her business started out small, over the years the quality of her work has helped her to develop a large and loyal base of customers. While the laundry work helps the family meet its basic needs, Ajua’s various agricultural pursuits are allowing the household’s wealth to slowly grow. Undeveloped plots of land owned by people who live elsewhere in Freetown surround her house. While these absentee landowners accumulate the wealth that will allow them to eventually build homes on this land, Ajua watches over their property to make sure that no one else tries to claim it. In return for her services, the landowners allow Ajua to use their land for gardening and livestock rearing. She grows a variety of fruits and vegetables that provide periodic bursts of income. In addition, Ajua has cared for ducks, sheep, pigs and other animals for people who lack the land to care for them. Every time one of these animals gives birth, she is allowed to keep one of the babies. Through this enterprise, she has amassed two goats, one sheep, one duck and seven chickens of her own, which she can sell as needed to pay for school fees for her six dependents or to cope with any shocks.

Finally, community members acknowledged the importance of *training and education* in moving up the ladder. Several young adults claimed that NGO-run skill-building programs had helped them somewhat, though the difference in wealth was not dramatic. Many people, especially the poor, seem to believe in education for the next generation as a long-term strategy for moving up. At least in theory, educated children are likely to have more opportunities to access higher-paying jobs in the future.
Box 6: A Little Help from a Contract

The harbormaster of Bottom Oku, Bobson oversees the coming and going of boats and trucks supplying Freetown with fish, firewood, and especially, sand. He’s in the sand business, too, though he doesn’t do the mining himself; instead, he hires a small crew to take his motor boat out to sea. These are prosperous times for Bobson’s household; in addition to the boat, they own a self-contained cement house, land, nice furniture and a television. Bobson’s own children reside in the house, along with a handful of other local youths and more distant relatives. His wife trades in foodstuffs, and the family depends heavily on this income during the rainy season, when the sand industry slows to a crawl.

Though he’s among the wealthiest men in his community today, Bobson says that he was actually quite poor five years back. When he moved to Bottom Oku, he had few assets, and rented a cheap zinc shack in the flood-prone wharf area. His life changed when an NGO contracted him to supply sand for an extended construction project. With his initial earnings, he built a boat, and eventually bought an engine, which allowed him to expand his sand mining business. With his increased profits, he was able to buy land and build and furnish the house that his family lives in today.

The discussion group members reported that 13, or 15%, of the 86 households profiled that were poor in 2007 had moved out of poverty during the past 5 years. During our household interviews, we spoke with three people whose stories about crossing the Community Poverty Line seemed credible. Though it is impossible to know exactly how many households have moved out of poverty in Freetown since 2007, we can reasonably infer that such households are fairly unusual. It would seem that certain households, such as those headed by someone with higher education, skills training or prior business experience, and those with few dependents, may be better primed to cross the line rapidly. Many community members felt that, for many poor households, moving out of poverty was likely a matter of generations rather than one of a few years.

4.3 Reasons for falling down

Overwhelmingly, the main reason cited for why households lost wealth was the death of an income-earning man in the household. Most often, this man was the father/husband of the household, but in some cases he was another income-earning relative, such as a brother or an uncle of the primary man or woman of the household. Men are traditionally the principal providers for the family. When they die, someone, often a woman, must take on responsibility for the household. If this person has low income-earning capacity, the household will struggle to maintain its former standard of living.

We were actually somewhat taken aback by how many men have reportedly died in recent years, and on numerous occasions tried to tactfully ask about what be responsible for so many deaths. Potentially fatal illnesses like cholera and typhoid are common in poor neighborhoods in Freetown and undoubtedly cause some deaths, and the hard physical nature of many men’s work probably reduces life expectancy as well. However, this may be one instance where community members’ loose
understanding of time may have influenced the answers we received. Though the war here ended ten years ago, its legacy still impacts many people today. Many poor women who lost their husbands during the war feel that their husbands’ deaths are the primary reason that they are poor today. It is difficult and probably ill advised to discount the effect of the war, even though it falls outside of the study’s official recall period.

Men can also cause households to fall deeper into poverty by abandoning their wives or girlfriends, leaving them with the full burden of raising their children. This seems to be quite a common phenomenon, especially in Bottom Oku and Marbella, and seems to be tied to the high rates of unemployment among young men. Many men with little education and few skills apparently feel that they have little hope of finding decent work, and they sometimes leave their young families rather than continue living with them without being able to fulfill their role as providers. Some men travel to the provinces, where they feel there might be more job prospects, without making it clear whether or not they plan to return. Others simply disappear without an explanation.

While community members made it clear that the loss of income-earning men through death or abandonment was the most common reason for falling down the ladder, they also cited a number of other, less significant reasons. Some fall when they lose regular work in a salaried position or a skilled trade. Other individuals fall when they lose support from their family. For example, parents will often stop supporting their daughters after they get married, since traditionally wives become the new husband’s responsibility. If the husband is unemployed or earning a negligible income, however, the wife may feel that she is worse off than she was when she was living in her parents’ home. Some mentioned that inflation, especially since the food price crisis of 2008, has made it harder to meet basic needs. Finally, couples that give birth to many children sometimes gradually slide farther down the ladder, as whatever resources they have must be used to meet ever-increasing demands.

As mentioned in the overview section, falling into poverty seems to be even less common than moving out of poverty. Less than 10% of the households who were reportedly “Not Poor” in 2007 were said to have fallen into poverty by 2012. Crossing the CPL may therefore be an important threshold for another reason: once households climb above it, it may be unlikely that they will fall back into poverty in the future.

4.4 Barriers to moving up

According to our findings, a small fraction of households that were poor in 2007 has apparently managed to cross the CPL during the past five years. The majority, however, remains poor. In this study, we refer to these households as the “chronic poor.” During group discussions and interviews, we asked about what is preventing certain poor households from accumulating wealth. The reasons given are fairly straightforward: the chronic poor have too few resources with which they must manage too many responsibilities, and recurring hardship every rainy season negates any progress they might have made during the dry season.
**Box 7: The Role of the Rainy Season**

The rainy season presents challenges for all Freetown residents, but it is especially hard on those who live below the Community Poverty Line.

The heavy rains lead to flooding of property, especially in the coastal communities of Bottom Oku and Marbella. Boat accidents that cause loss of life and property are more common during the rainy season, which brings high winds and choppy seas. The resulting damage can be costly to repair. In addition, some work areas, like the port and gardens of Bottom Oku, are inaccessible during the peak of the rains. The abundant water creates conditions that foster the spread of certain contagious diseases.

Many poor people face substantial reductions in income during the rainy season, for a number of reasons. The poor’s typical livelihood strategies become physically difficult. For those living in hillside communities, travel can be dangerous, with swollen rivers and steep, slippery footpaths to negotiate, made extra hazardous for those carrying heavy loads. Petty traders afraid of damaging their goods sell from the shelter of their homes, where business is slow.

Demand for many goods drops during the rainy season. Because the poor earn less during the rainy season, they also spend less, meaning hardship for those involved in small-scale petty trade. The rains make most construction projects impossible, meaning less work for the laborers who haul loads and harvest sand for construction sites. At the same time, the prices of many basic household necessities skyrocket during the rainy season. In short, during the rainy season, poor households must somehow manage to reconcile increased expenses with reduced income.

Chronically poor households survive off of very few resources. They frequently have only one working adult, who is often female. Because the household head lacks formal education or vocational training, he or she relies on unskilled work, which brings in very minimal income. The chronic poor often come from poor families, and as such they lack valuable social connections, such as wealthier relatives who might be able to help them find more lucrative employment or offer them financial support.

With their meager resources, the chronic poor must cope with often overwhelming responsibilities. The chronic poor’s earnings are just barely enough to cover the cost of living in Freetown, which is relatively high. Almost all of them have children or other dependents, whom they must feed, clothe and send to school, if possible. Many cannot afford school fees for all of their dependents.

Finally, the rainy season represents an extended period of hardship throughout Freetown (see Box 6); it hits the chronically poor particularly hard because they have little built up wealth to carry them through it.

**4.5 Coping strategies**

Every household faces periodic shocks - sickness and death of family members, accidents, theft, and flood or fire damage to personal property, to name a few - that have the potential to push them down...
the ladder of life. They can lessen or even negate the effect of these shocks by using various coping strategies, or tactics or resources that they rely on to deal with the consequences of the shock.

In poor areas of Freetown, social networks play the most important role in shock mitigation. Sympathy groups abound in every community. Composed of official members of churches or mosques, or simply friends and neighbors living in the same general vicinity, sympathy groups offer support to their members in times of need. Sometimes money is collected in advance and maintained in a reserve, but normally collection occurs right when it is needed, often by a friend or neighbor of the affected person who solicits donations door-to-door. Members contribute either a specified amount or what they can. Frequently, households affected by a shock will also seek assistance from more distant relatives, who often live elsewhere in Freetown, who can afford to help.

Many people also set money aside for emergencies. Though we met a few, wealthier community members who had bank accounts, most people, both poor and Not Poor, seem to prefer to keep their savings hidden somewhere in their homes. People also “store” their money in their assets, such as clothing, electronics and livestock, which they can sell for cash as needed. Others belong to osusu (community-level savings) groups, which often provide emergency, interest-free loans to members facing difficult times.

Households and individuals occasionally respond to shocks by pursuing alternative livelihood strategies. After losing a salaried position, one woman from Bottom Oku coped by selling baked goods out of her home. Those with few skills to draw on in such situations often resort to begging.

Coping strategies generally mitigate the impacts of shocks in the short-term, but they do not always prevent households from sliding down the ladder of life. As shown in Figure 3, coping strategies can sometimes actually cause households to lose wealth. For example, a former beneficiary of an income generating activities project told us that she had sold all of the goods she used in her foodstuffs business to pay for hospital care when she had complications during her pregnancy. Though she and the baby both survived the birth, afterwards she had no remaining funds with which to replace the goods that she had sold. She now makes a far more tenuous living trading charcoal.

4.6 Vulnerability

Among the poor, certain households seem particularly vulnerable to falling deeper into poverty. The heads of these households usually lack education or formal training and have limited support from extended family or social connections. The most significant indicator of vulnerability, however, seems to be the age of the household head. We found that young people (roughly 30 years old or younger) often lack confidence, social connections and the wisdom of experience, making them more likely to engage in risky behavior that can push them or others deeper into poverty. For example, when Adama’s first husband died after only a few years of marriage, leaving her a single mother of one, she focused more on finding another man to replace her husband than on figuring out how to manage as a single mother. She met another man and became pregnant with his baby, hoping that her new boyfriend would stay and help look after the household. When he didn’t, she had become a single mother of two in her mid-20s, with no clear plan for how to manage on her own.
Households where elderly individuals (roughly 60 years of age or older) are caring for younger children also seem especially vulnerable to falling down the ladder. Though these households are not incredibly common, we met some older people, whose children had died in the war, who had taken responsibility for raising their grandchildren. Age is an advantage to some extent, since older people generally command more respect than youth do, and they have had the time to develop social networks that can help them on various levels. However, at some point, elderly people often begin to lose the physical and mental capacity to work as hard as they did when they were younger. As their income-earning capacity decreases, so does their ability to meet the basic needs of the children they care for.

Female-headed households are not automatically vulnerable; however, they do seem to be overrepresented among the poor, because of a number of sociocultural and economic factors. In Freetown, relationships among young people are highly unstable. Many young people are uneducated or undereducated, and so there are large numbers of underemployed, “idle” youth. Relationships within this pool often result in pregnancy, and yet such couples rarely stay together. Men are the traditional heads of household in Sierra Leone. When a man feels unable to provide for his family, as often happens in the slums, he will sometimes abandon it, leaving the woman to manage as best she can. Some women with a small number of children sometimes find a new husband who is willing to take on the added responsibility, but it is rare for men to marry women with a large number of dependents. Meanwhile, it is expected that women will remain with their children and serve as their primary caregivers. While it is relatively easy for men to simply run away from household difficulties, women must see them through. This probably explains the very evident presence of so many female-headed households among the poor.

### 4.7 Conclusions on Poverty Dynamics

- In most cases, there is no “quick fix” to poverty. Moving out of poverty within a five-year period is occasionally possible. However, for most poor households, who struggle day-to-day to meet basic needs, moving out of poverty is probably unlikely for the current generation.

- Secondary education, advanced skills training and/or experience in medium/large-scale business seem strongly linked to income-earning potential. Poor households including a member with high income-earning potential seem better primed to cross the poverty line rapidly. “Not Poor” households headed by someone with high income-earning potential seem better equipped to avoid falling into poverty in the face of shocks.
• Certain households seem especially vulnerable to falling deeper into poverty. They usually are headed by someone without education or skills training who is either young (<30) and inexperienced or elderly (>60) and infirm. They often survive off of a single income and lack valuable social connections.

• Female-headed households seem to be overrepresented among the poor. This is partly because of the notable instability of many relationships among young people in Freetown. The abundance of uneducated and undereducated youth seems linked to this instability. It is very common for couples with low income-earning potential have children, and men often flee the situation, leaving women to cope with it alone. There are cultural factors at play here, as well; women are expected to provide direct care for their children, while men are traditionally less involved in the day-to-day affairs of the household.

• In addition, the rainy season is a significant barrier that prevents many poor households from building wealth. As a lengthy period of increased costs and decreased income, it depletes much of the wealth that poor households have managed to accumulate during the rest of the year.
5. Findings: Major differences between study communities

5.1 Overview
While the results of many parts of the survey, including the ladder of life, were similar enough in all four communities studied that we have aggregated them for the purpose of discussion, it is a mistake to think of the four communities as homogenous. Though Upper Jalloh Terrace and Marbella are located no more than a dozen kilometers from each other, in certain senses, they are worlds apart. In this report, we often speak in generalities in order to present a broad set of data in a fairly concise manner. We draw out common patterns that seem to apply in all four study communities. For example, we have noted that strategies for accumulating wealth and reasons for losing wealth are more or less the same in all of the communities. However, each community has a rather specific array of characteristics and livelihood strategies, and each faces unique challenges based on its geographic setting. Any NGO or other actor hoping to put the information presented in this report to work on the ground must take the specific context of the community or communities where an intervention is planned into account in project design and implementation.

Whereas the rest of the report dwells on commonalities, this section illustrates the differences among the four study communities. We first provide a brief overview of each community, then discuss any wealth indicators or challenges that are particularly prominent.

5.2 Comparison of study communities
Lower Bottom Oku is situated some distance east of central Freetown. There is a marked difference between the wharf, located on the flats next to the shore, and the larger upper section located between the wharf and the main paved road. While the wharf is crowded with dilapidated shacks, muddy and often busy with activity, the upper area appears relatively prosperous, with generously spaced and multi-storied cement block houses, many large trees and a somewhat sleepy atmosphere. The wharf is a hub of economic activity, dominated by mining for sand, which supplies contractors engaged in Freetown’s ongoing construction boom. Other products, such as firewood and fish, come through the port in lesser quantities. Freetown City Council also uses part of the wharf as a municipal dump. Finally, there is a fairly extensive network of gardens in a large, swampy area east of the dump. While the upper section of the community has been established for some time, much of the activity around the wharf only began recently. Many people have moved to the wharf in recent years in hopes of riding the wave of this economic growth.

Many of the wealthier families in Bottom Oku live in the nicer houses on the hillside leading up from the port. The decent road and access to town means that those who can afford it keep personal vehicles and/or motorbikes at their homes. Many of them own boats used for sand mining, though generally they hire poorer people to do the actual physical work of harvesting rather than doing it themselves. Meanwhile, many of the community’s poor residents live in zinc shacks in the wharf area, which provides them with several opportunities to earn income. Some of the Very Poor go house-to-house collecting garbage, which they bring to the dump. Many poor men harvest and load sand, while women

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gather tailings of sand piles until they have a quantity sufficient to sell, act as “agents” for boat owners, finding buyers for boatloads of sand, or sell cookery to the port’s many laborers. Many poor women tend a personal plot in the vegetable garden, especially during the dry season.

The rainy season is very hard on the entire community. At times, the entire wharf area floods, damaging homes, other buildings and garden plots and rendering the port inaccessible to trucks. In addition, construction throughout Freetown slows considerably during this period, so the demand for sand declines, impacting households both poor and Not Poor in Bottom Oku whose livelihoods are entwined with the sand industry.

**Marbella** is located adjacent to Marbella Market, the largest, busiest market in Freetown. Space is at a premium here. Houses are squashed together, with passageways barely wider than a person between them. Every dry season, entrepreneurial young men extend the community farther into the sea by banking trash and stones; they can claim any land that they create for themselves, then either sell it outright or build homes to be sold or rented out. Many residents once worked for the government-owned Sierra Fisheries Company. Since the company’s closure about 15 years ago, many have turned to petty trade or business schemes for survival, though artisanal fishing continues. Many lament the lack of work opportunities in Marbella, especially for young men and women. Like Bottom Oku, Marbella has a section located at sea level, with residents who are mostly poor, and an upper section, closer to the market, where the population is on average a bit wealthier.

Wealthy Marbella residents generally do not have cars, since there is nowhere to keep them, and no road access to some parts of the community. Many of them do own pigs, but it is handful of poor people who live near the water who take care of them, in rough, zinc pigpens attached to their homes.

Marbella’s crowded conditions make it particularly vulnerable to fires and contagious illnesses. Few residents have access to latrines, so most people simply defecate in buckets, which they then dump in the ocean, creating highly unsanitary conditions that encourage the spread of disease. In 2012, Marbella was among the areas of Freetown hardest hit by a major cholera outbreak. Further, every year brings boat accidents, causing loss of life and/or property that impacts people involved in fishing and trade. As in Bottom Oku, the rainy season means frequent flooding in the lower section of the community, leading to lost income and increased expenditures for many poor residents.

**One House** is a hillside community relatively close to Freetown’s main business district. Currently, it cannot be accessed by motorized vehicle. The lower portion is only about 10 minutes from the road on foot, while the upper portion reaches high up on the hillside, towards Gloucester. Many residents conduct petty trade, bringing goods from the center of town to resell near their homes for a profit. Land here is much more affordable than it is town, and so One House has become a hub of construction activity. Households that have accumulated some wealth move here to construct homes that they would not be able to build in Freetown. In the past few decades, the burgeoning population has developed institutions like schools, churches and mosques and has elected community chiefs. The community’s expansion has rapidly depleted the area’s natural resources. Whereas, 10 years ago many
people cut firewood and broke stone for a living, only a few do now, chasing the receding tree line to as far as Regent, roughly four miles away on foot.

On the whole, One House’s population seems more well-to-do than the other study communities. For example, according to the ladder of life developed in discussion groups, households living just below the Community Poverty Line are in many respects comparable to households living just above the Community Poverty Line in the other study communities, in terms of education and skills training, income level and housing conditions. This implies that even the poor of One House are, on average, better off than the poor in Bottom Oku, Marbella and Upper Jalloh Terrace. However, almost all of the homes here are constructed with mud, rather than cement, apparently because cement is prohibitively expensive, even for the wealthy. In nicer homes, some cement/sand mortar and plaster are often used to reinforce the mud blocks.

The rainy season can make traveling on foot through and around One House hazardous. Rivers are swollen, and footpaths can be slippery, especially for those carrying heavy loads. The dry season brings water shortages, and the search for sufficient water can be time consuming. Finally, several residents reported that the community’s distance from the nearest health center has led to some deaths, since severely ill people or pregnant women were not always able to receive health care in emergency situations.

**Upper Jalloh Terrace** in 2012 may resemble the One House of 10 years ago. Another roadless hillside community with relatively cheap land, its greater distance from the center of Freetown seems to have moderated the rate of population growth somewhat. Land and natural resources are still fairly plentiful in Upper Jalloh Terrace. There are quite a few absentee landlords - people who have purchased tracts of land, or even begun to build houses here, but who live elsewhere. The population is still increasing rapidly, the low price of land drawing people from Freetown and the provinces.

As in One House, the nicer homes of Upper Jalloh Terrace are made of mud rather than cement, with plaster and/or cement-based mortar for more structural solidity. Many poor residents break stone, harvest wood or make charcoal for a living. Given the absence of reforestation efforts, however, it is unclear how long wood-based livelihoods will persist here. Absentee land or homeowners who are concerned about the security of their properties will sometimes enlist poor people to serve as caretakers. For example, some allow the Very Poor to reside in their partially constructed houses, free of charge. Because of the abundance of unfinished houses, most Very Poor people in Upper Jalloh Terrace have access to some kind of housing, even though it may be dilapidated. Other absentee landowners allow poor community members to garden or raise livestock on their plots of land in exchange for ensuring that no one else builds on the land.

The rainy season makes Upper Jalloh Terrace’s footpaths quite dangerous; one girl was even killed after being swept downhill in a swollen stream a few years ago. Many community members feel that the lack of roads in the community is a major impediment to its development.

### 5.3 Conclusions on differences between study communities

- While the same forces of poverty dynamics seem to apply throughout Freetown, poor people in different sections of the city pursue livelihoods opportunities and challenges that are quite specific to their geographic locations.
6. Findings: The role of livelihoods interventions

6.1 Introduction
Our goal in looking at recent livelihoods interventions in poor areas of Freetown was to see if we could extract general lessons learned from what has already been done in an attempt to move people out of poverty or to protect them from falling deeper into poverty. We found that residents of the four study communities had participated in livelihoods support projects implemented by dozens of organizations in the past decade. Though our focus was on interventions that had taken place during the last five years, a few people spoke to us about projects they had been involved in shortly after the war. Since some of these post-war interventions may have helped determine their current placement on the ladder of life in their respective communities, we include them in our discussion as well.

Though we asked discussion group participants about all types of livelihoods support and explicitly prompted for information on governmental entities, community members largely responded with information about NGOs, microfinance institutions and some religious groups. It is possible that they responded this way simply because we were from an NGO ourselves, or it may reflect the fact that much of the support that governmental organizations offer has only an indirect relationship with livelihoods. For example, the government provides infrastructure like schools and health centers that are crucial to developing and maintaining the income-earning capacity of household members; however, many residents probably do not think of these institutions as livelihoods interventions. Marbella residents also mentioned that the government had provided materials to reconstruct houses in a section of the community that had been damaged by a fire, but this was the only example of a direct government intervention that we heard of, so we do not discuss it further here.

Generally, each livelihoods project that we learned about was successful in some respects and less successful in others; rather than single out any one project or one organization, we group the projects into seven categories for the purpose of discussion: cash for work programs, agricultural support efforts, education and literacy programs, skills and business development projects, formal microcredit programs, community level savings and loan groups, and community sympathy groups. For each category except education and literacy we discuss the types of activities carried out and what worked versus what didn’t. At the end of this section, we look at overall lessons learned from our review of livelihoods interventions. There are many ways of evaluating projects; as a reminder, our focus is on what helps people to move out of poverty or to avoid slipping further into poverty.

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20 We do not discuss education and literacy programs further in this report, simply because we did not receive enough detailed information about them from community members in order to comment on their efficacy. However, our sense is that supporting the education of young people who would otherwise not be able to attend school is a crucial part of breaking the cycle of poverty.
6.2 Review of different types of programs

6.2.i. Cash for Work (CFW)
Community members in Bottom Oku received a low daily wage over the course of one to two months for carrying out "environmental cleaning," which involved sweeping the street in order to create more hygienic conditions.

What worked:
- Some poor beneficiaries of the project made positive investments with their earnings, for example to start small petty trade businesses.
- Beneficiaries appreciated the reliable nature of the income, compared to other unskilled livelihoods strategies, which sometimes produce inconsistent income. The assurance of a fixed daily wage made it easier for them to plan how they would use the money.

What didn’t work:
- Not all of the beneficiaries selected for the project seemed to really need the money. While some were Very Poor, others were not at all poor. For example, one beneficiary, a young, single man from a wealthy family, used his earnings to go on holiday.
- The CFW project took place just before the Christmas holiday, so some beneficiaries apparently spent their earnings on "frivolous" things like gifts and parties, instead of on livelihoods-related investments.
- Some beneficiaries felt that the program was too short-lived, given the relatively low wage, to make much of a lasting difference in their lives.
- For some poor families, it seemed that the impact of the program was short-term only. For example, one mother interviewed saved enough of the CFW money to pay a semester of school fees for one of her children. Though doing so satisfied one of the household’s immediate needs, it probably did not improve its capacity to meet those needs in the future.

6.2.ii. Agricultural Support Efforts
Residents of two different study communities received some form of agricultural support. A resident of Upper Jalloh Terrace attended an extensive, yearlong agricultural training program, which covered everything from business skills to vegetable gardening, animal husbandry, job safety and seed saving. In the second instance, various NGOs provided tools, supplies and fertilizer, along with money for the purchase of seeds, to female vegetable gardeners in Bottom Oku. One of these NGOs also provided the gardeners with a short training on land rights.
Box 6: Gardening in the Slums

During the dry season, several dozen women make their living working in the swamps of Bottom Oku. By banking the heavy, saturated soil with trash from the nearby dump, the women have created a spread of small gardening beds on which they grow vegetables - okra, pumpkins and, above all, cooking greens – which they sell in the local market.

The rainy season is another story. When heavy rain falls, the stream that feed the swamps swells over its banks, flooding the surrounding area. Before long, the banks that protect the garden beds are destroyed, and gardening becomes impossible until the rains begin to subside, many months later. At the beginning of every dry season, the gardeners pay laborers to re-bank the soil, a time-consuming job that often drains them of any remaining savings left over from the previous harvest.

In recent years, an NGO supported the women’s group during the dry season with various inputs for the garden, including seeds and tools. The women were grateful for the seeds, which helped boost their productivity slightly. However, the tools they received were of very poor quality. The heads of the hoes fit so poorly on their handles that they were unusable from the start, and the wheelbarrows broke within the first few months of use. When the next dry season came around, it seemed that any benefit from the NGO’s intervention had been exhausted. The tools were all out of commission, and the seeds had been used up during the previous growing season.

Fatmata, the leader of the gardening group, told us what she felt the women really needed: financial support to pay for the costly repair of the garden banks at the start of the dry season, or, even better, support to construct more permanent banking, in order to extend the growing season and to avoid the costs of repairing the banks in the first place.

What worked:

- The inputs, particularly the seeds, provided to the female gardeners in Bottom Oku prompted a slight boost in yields, and therefore, earnings, for one season.
- A very motivated female gardener from Upper Jalloh Terrace community apparently took the yearlong training program very seriously. She claims that the program gave her motivation and new ideas about how to improve her production. Neighbors have begun coming to her for advice about farming, so the benefits of the training may ripple through her community.

What didn’t work:

In Bottom Oku:

- The benefits of the inputs were short lived. Access to high quality seeds may have increased yields and therefore income for one season; however, the next season, the women were back on their own, with no plan for how to purchase the improved seeds. In addition, the tools distributed were of poor quality. Most broke within the first season, and some were unusable from the start.
- The land rights training did not seem relevant to the beneficiaries’ immediate priorities. Land tenure seemed relatively secure in Bottom Oku, so losing the land for gardening did not seem like a threat to their livelihoods. If the NGO felt that the subject was pertinent, it did not
successfully communicate its rationale to the training participants. The beneficiary we spoke with lamented the fact that the training did not cover agricultural techniques. Since many of the gardeners in Bottom Oku are self-taught horticulturalists, and the growing conditions in the community are quite challenging, this seems like a blatant missed opportunity.

- The interventions did not address the biggest threat to the gardeners’ ability to grow their wealth, the annual floods that damage the banks that protect the garden plots.

In Upper Jalloh Terrace:

- The yearlong agricultural training seemed like too much of a commitment for most participants, presumably because while they were at the training, they could not earn income. Though the NGO provided some compensation for the participants’ time, it was apparently less money than the participants would have earned had they not been at the training. According to the woman we spoke with, only two people (herself included) out of a group of 25 completed the full training.

6.2.iii. Skills and business development projects

Skills trainings were focused on imparting high-level skills, such as masonry, to youth, who in some cases had to meet minimum education requirements in order to participate. Meanwhile, small business development projects tended to target vulnerable youth, providing them with training in financial management and other topics that lasted as long as a year, before distributing kits that contained the core inputs needed to launch their businesses. During the training, some NGOs set up bank accounts for each participant. The recent skills training and small business development projects we heard about all took place in Marbella, though we also spoke with beneficiaries of two post-war programs, one based in Moyamba and the other elsewhere in Freetown.

What worked:

- A former sex worker who benefited from one of the small business development projects found the training a positive and formative experience. She claims that it encouraged her to improve her life. Though her business is no longer operational, she is no longer working as a sex worker, which she considers a positive change.

- A beneficiary of a masonry training who is now among the wealthiest members of his community felt that the training helped him by adding to his existing knowledge and capacities.

- In some cases, at least, the small business development projects in Marbella seem to have targeted appropriate beneficiaries, including some quite vulnerable youths.

What didn’t work:

- At least some of the bank accounts started for small business development beneficiaries are not actually being used to save money. There seems to be a perception that the money in banks is not as readily accessible as money kept in an osusu or elsewhere, since the bank is located outside of the community and is open only during business hours. Nonetheless, some beneficiaries seem to feel that there is some advantage of keeping their accounts open, even if they do not use them. In addition, the bank has a minimum balance requirement of Le 50,000.
(roughly 11 USD), quite a large sum for some poor households, which means that the people who likely need this money the most are not able to access it.

- Start-up kits for small businesses do not always contain sufficient material to really start a business. When start-up costs are high, as they are for tie-dyeing, for example, beneficiaries do not always have the means to purchase the additional materials needed to actually pursue the trade that they have learned.
- While the start-up costs for certain other trades, such as soap making, are more affordable, the potential profits in a given market are not always sufficient to provide the business owner with a reasonable income.
- Community members told us that few youth who received trades training and/or small business kits in Marabella are better off today than they were before the training, for a variety of reasons. Some claim that, because of poor targeting, many beneficiaries did not take the projects very seriously. Many graduates of the skills training programs have had difficulty finding work. Most of the small businesses that are still in operation are reportedly not very profitable.

6.2.iv. Formal Microcredit Programs
Residents of Bottom Oku and One House have worked with at least three different organizations, external to the community, that offered small-scale savings, loan and support programs. These were mostly more "traditional" microcredit programs, in which beneficiaries receive small-to-medium loans that must be repaid over a specified period of time with a predetermined interest rate. There was often some kind of training in small business development prior to the distribution of funds.

What worked:
- Several community members reported that microloans had helped them and/or people they know to grow their businesses. Those who had positive experiences with the loans were often living above the Community Poverty Line before they took the loan.

What didn’t work:
- The amounts of money loaned and interest rates seemed often quite high in relation to the recipients’ wealth and business management capacities, and many beneficiaries reported that they had not been able to build any wealth with the money that they had received. This was especially true for beneficiaries who were living below the Community Poverty Line at the time of the loan.
- In addition, pre-loan training provided was not always sufficient. One beneficiary, a Middle Poor with no formal education or vocational training, was given a three-day training in business, before the lending institution lent her Le 500,000, a very substantial amount of money for someone of her wealth level and experience.
- People who failed to repay on time were sometimes threatened with arrest, which seems out of keeping with a program ostensibly intended to help move people out of poverty.
6.2.v. Community-level Savings and Loan Groups

Local savings and loan groups exist in numerous incarnations in all four communities that we studied and are commonly known as osusus, mothers’ clubs, or traders’ clubs. Members of such groups contribute a predetermined sum each day or month and receive money on a rotating basis. In groups with poorer members, osusus function primarily as savings clubs, and members receive only the money that they have paid into the group. Contributions are normally quite small, as little as Le 1,000 per day. When groups involve wealthier people, each member contributes a larger amount, usually on a monthly basis, and the entire pool, generally a pretty substantial sum, is given to each member in turn. Some groups reserve a small pool of money to loan to members in times of need.

What worked:

- Savings clubs allow poor members access to relatively large amounts of money with relatively little risk. Members can usually just withdraw from the group temporarily if they can no longer afford to participate. Any loans taken may be paid back interest-free. Many people reported that osusus help them to manage costly household expenditures, like rent and school fees.
- Many wealthier osusu members have reportedly used their osusu money to bolster their existing businesses or even to start new, capital-intensive enterprises.
- Savings clubs have numerous benefits for households and the community. First, they offer a form of organized savings that is much more accessible to poor people than are banks. Daily contribution requirements are as low as Le 1000 per day.
- Because members are accountable to the other members of the group, who are normally close friends and neighbors, there is social pressure to behave responsibly. By the same token, this closeness allows for some leniency and generosity when one member is facing particular hardship.

What didn’t work:

- Some Very Poor and Middle Poor people who would like to join osusus do not, mostly because their daily income is either insufficient or too variable for them to commit to a daily payment.
- Osusus can present more risk than formal banks. The osusu “master” is well known within the community and thus sometimes the target of theft; one osusu master in Marbella told us that his house had been broken into on three separate occasions. In addition, there is always the possibility that a dishonest group organizer could make off with everyone’s savings, though we heard no reports of this actually happening in the study communities.

6.2.vi. Sympathy groups

As mentioned in section 4.5, sympathy groups help community members to mitigate the negative impacts of shocks like the death of family members and accidents. They also help provide households with injections of capital prior to important socio-cultural events, such as weddings and naming ceremonies. As a reminder, members of churches and mosques frequently contribute money for fellow members-in-need, but many sympathy “groups” are actually informal collections of friends and neighbors who chip in whatever they can to help out.
What worked:

- Sympathy groups offer near-guaranteed support for many community members in times of distress or societal importance.

What didn’t:

- People must be known and respected within the community in order to receive help. This might exclude some people who either have few social connections or who are disliked in the community for some reason.

6.3 Conclusions on the role of livelihoods interventions

- Overall, recent NGO-led livelihoods interventions have not succeeded at moving Freetown residents out of poverty within their project timeframes, though some of them may have social and/or longer-term benefits.

- The beneficiaries of many NGO-led livelihoods interventions do experience a short-term increase in income. However, very often, the project’s benefit decreases or even disappears at the end of the project or as soon as the beneficiary experiences a significant shock.

- Some forms of livelihoods support, particularly microfinance programs, have the potential to actually push people farther deeper into poverty in some situations.

- Existing community institutions (e.g., osusu clubs and sympathy groups) play important roles in helping many poor people meet their households’ basic needs and cope with shocks. However, they generally serve to manage risk rather than to build wealth.
7. Summary of conclusions

Profile of poverty

1) Poor households in Freetown struggle to meet basic needs, like decent housing, minimal caloric intake and education for their children, and live an existence that is largely hand-to-mouth.

2) The members of poor households are almost universally self-employed and survive off income-generating activities that require no formal training, such as unskilled labor, harvesting of natural resources, small-scale petty trade and begging. Their income varies from day-to-day and is never guaranteed.

3) There seem to be two types of Very Poor people. One type seems to have the potential to become self-sufficient, if circumstances allow. Most of these people are young and capable, but they lack training, education, confidence and social networks. The rest of the Very Poor seem destined to remain heavily dependent on others for the rest of their lives. Many of these people are elderly, and they often have some physical or mental condition – blindness, dementia, frailty - that makes it difficult for them to earn money or to care for children or other dependents in their community.

4) Households at different wealth levels are very much interconnected. Wealthier people are often key figures in the poor’s livelihoods, for example by directly paying them wages for a service or by lending them goods to sell.

5) Certain households seem especially vulnerable to falling deeper into poverty. They usually are headed by someone without education or skills training who is either young (<30) and inexperienced or elderly (>60) and infirm. They often survive off of a single income and lack valuable social connections.

Poverty dynamics

6) In most cases, there is no “quick fix” to poverty. Moving out of poverty within a five-year period is occasionally possible. However, for most poor households, who struggle day-to-day to meet basic needs, moving out of poverty is probably unlikely for the current generation.

7) Secondary education, advanced skills training and/or experience in medium/large-scale business seem strongly linked to income-earning potential. Poor households including a member with high income-earning potential seem better primed to cross the Community Poverty Line rapidly. Not Poor households headed by someone with high income-earning potential seem better equipped to avoid falling into poverty in the face of shocks.
8) Female-headed households seem to be overrepresented among the poor. This is partly because of the notable instability of many relationships among young people in Freetown. The abundance of uneducated and undereducated youth seems linked to this instability. It is very common for couples with low income-earning potential have children, and men often flee the situation, leaving women to cope with it alone. There are cultural factors at play here, as well; women are expected to provide direct care for their children, while men are traditionally less involved in the day-to-day affairs of the household.

9) In addition, the rainy season is a significant barrier that prevents many poor households from building wealth. As a lengthy period of increased costs and decreased income, it depletes much of the wealth that poor households have managed to accumulate during the rest of the year.

10) While the same forces of poverty dynamics seem to apply throughout Freetown, poor people in different sections of the city pursue livelihoods opportunities and challenges that are quite specific to their geographic locations.

Livelihoods support

11) Overall, recent NGO-led interventions have not succeeded at moving Freetown residents out of poverty within their project timeframes, though some of them may have social and/or longer-term benefits.

12) Existing community institutions (e.g., osusu clubs and sympathy groups) play an important role in helping many poor people meet their households’ basic needs and cope with shocks. However, they generally serve to manage risk rather than to build wealth.
8. Recommendations for government, donors, financial service providers and NGOs engaged in livelihoods support work

As this study has shown, poverty is an extremely complex issue. Our attempts to alleviate it should respect this complexity. Moving up often involves a combination of household-level strategies, external resources, coping mechanisms and shock avoidance. While no single livelihoods actor can address all the factors at play in poverty dynamics, there are plenty of ways to improve programs intended to alleviate or reduce poverty. This section presents some broad suggestions for any actor engaged in `livelihoods support to Freetown’s poor.

Expectations for interventions

1) Livelihoods actors should establish project goals that are achievable within the project’s timeline. A 3-5 year timeline is not unreasonable for a project intended to move people out of poverty if a decent success rate is desired. There are many options for shorter-term projects that could offer valuable support to poor households without aspiring to move them out of poverty during the project’s timeframe. For example, projects could focus on helping households to reduce the impacts of shocks, to develop their coping strategies or to manage their day-to-day responsibilities, such as paying school fees for their children.

2) Given the complex challenges of those living below the Community Poverty Line, livelihoods actors should be willing to invest an adequate amount of financial resources per beneficiary in projects specifically intended to move people out of poverty. In analyzing the high cost per beneficiary, it is worth considering how interconnected households are in Freetown communities, and that moving one household out of poverty will likely provide not only direct benefits to its members’ lives but also a slew of indirect benefits to other poor people within the community.

Targeting

3) To really tackle the problem of poverty, livelihoods actors must simultaneously target a spectrum of poor people in the same communities with different types of interventions. The types of interventions should align with the specific needs and challenges of the target group. For instance, overburdened households may need assistance with coping strategies or paying school fees for their children, while vulnerable young men and women could use support to reduce their chances of falling deeper into poverty.

4) While some Very Poor people are legitimate targets for livelihoods projects, livelihoods actors should avoid targeting Very Poor people who are severely incapacitated by a physical or mental condition for livelihoods support. Since these people are heavily dependent on others for
survival, it would be more effective to consider targeting the people who look after these individuals, rather than the individuals themselves.

Project design and implementation

5) As part of their project design process, livelihoods actors should require an assessment of potential risks of participating in the project that beneficiaries might encounter. They should consider how the proposed project might lead to unintended consequences that could actually force people farther into poverty. For example, training a Middle Poor person whose current income is low but fairly reliable in a potentially more lucrative trade could make the person’s household more vulnerable if the trade being promoted tends to produce highly variable income. They should then modify their project design in order to minimize the risk of short or long-term negative impacts on beneficiaries and their households, bringing in complementary organizations as necessary. This is particularly critical for microfinance institutions.

6) Livelihoods actors must ensure that their programs do not compromise beneficiaries’ abilities to provide for their household’s short-term needs, even if the goals of the project are longer-term. This is especially critical for beneficiaries below the Community Poverty Line, since they normally depend on the day’s earnings to feed their families. Any project activities, such as trainings, should be timed to minimize any loss of income. Organizations should compensate beneficiaries for their time if the expected commitment is regular or substantial (e.g., more than a few hours) with an amount roughly equivalent to their average daily earnings.

7) During both the project planning and implementation processes, livelihoods actors should also think through all of the elements that will help a beneficiary to succeed, even if they are not directly relevant to the project’s activities, and then try to incorporate as many of them into the project as reasonably possible. For example, the outcome of an agricultural support program for women might be improved if beneficiaries received practical and technical training that covered more than just horticultural techniques. Additional project elements could include assistance in money management, sourcing agricultural inputs, family planning, care practices and/or numeracy, depending on the needs of the group being targeted. If a livelihood actor lacks the capacity to provide an especially important project component, it should try to develop linkages with other organizations that are willing and able to help out.

8) Project planners and staff should adapt interventions according to the particular challenges and available resources of each community. For instance, a sheep multiplication project that might be quite appropriate in the relatively undeveloped community of Upper Jalloh Terrace would be completely impractical in Marbella.

9) Livelihoods actors should design activities with the rainy season in mind. Rainy-season specific projects could attempt to help the poor better cope with the rainy season, perhaps by helping them develop multiple income streams or strategies for addressing recurring flood-related
losses. When developing the timeline of any livelihoods project, planners should remember that the rainy season is a time of extended hardship for poor households that normally drains them of any surplus resources. For example, planners should ensure that any injections of capital or other inputs to occur during the dry season, when beneficiaries will be most likely to use these resources to build their wealth.

Exit strategies

10) NGOs and donors should budget time and resources for follow-up after the main project activities have been carried out, with the goal of increasing the project's long-term impact. Through follow-up, NGOs can help beneficiaries to apply new skills in the real world and effectively problem solve as challenges arise. They can also learn about what is lacking in their project design and adapt their projects accordingly in the future.

11) Whenever possible, NGOs should connect beneficiaries with accessible, appropriate support that will continue after the project's lifespan in order to enhance the potential long-term benefit of their projects.