

**INVESTIGATING URBAN HOUSEHOLD POVERTY  
THE CASE OF LIBERIA**

Ansu Sherrif  
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and Philosophy  
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Author Ansu Sherrif	
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<p>Abstract</p> <p>Poverty research is not a new paradigm even in the impoverished country such as Liberia, but through appropriate poverty research living condition of a given population can be fully examined and comprehensively understood. It is from this perspective this study aims to investigate urban household poverty in a specific Monrovia communities to illuminates on some of the primary causes of the recent rapidly emerging household poverty. The study intends to provide new information on the living condition of the poor households in the three choosing communities for this research and present a new approaches on how to confront the principal contributors in declining living standard of these communities. Through Multidimensional Urban Deprivation Index (MUDI) the magnitude of poor households deprivation are efficiently examined, the theoretical insights incorporated diverse deprivations confronting poor households in the community with a clear threshold. The study applies mixed method approach to incorporate diverse viewpoints into the study, and to analytically contribute to the unique circumstances undermining the good living condition for the communities. Several poverty definitions are provided in this study, the definitions incorporated all aspects of the study beginning from the overall poverty definition to urban poverty specific definition. Data are analysed using descriptive and qualitative content analysis, from the perspective of the archival data these were the most appropriate data analysis methods for this study, and its provides answer regarding key determinant for the increasing descending of urban household into poverty. Existing poverty data were used to efficiently analyse and compare incident and intensity of poverty and to comprehensively understand household poverty status within each community, it enable me to conduct accurate comparison in several aspects of household poverty. For example, the magnitude of current poor households compared to the same time period year ago etc. some distinct changes were found in different life circumstances of these communities . Finding of this study shows that there more poor households in the Republic of Liberia currently than any other time in the history of the country, its highlights several factors contributing to the current household poverty situations. Some of the key factors found includes lack of education, unemployment, corruption, bad leadership, transgression in the system, dependency ratio, and location of the community. The finding shows that quality education plays an important role in reducing household poverty and individual poverty rate (micro-economic) substantially. In conclusion, this study contributes to the significant of community-based poverty investigation in Liberia as one of the pioneer studies in household poverty research. At the end the study provides relevant recommendation as to how to proceed with future household poverty research and highlights some of the most important issues to consider during community-based research in general.</p>	

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# 1. INTRODUCTION

The household poverty situation in Liberia is pervasive, but the recent rapid urbanisation has been one of the Liberia's core driving forces of urban household poverty. This has led to an increase in the accelerating of peri urban community residents around Monrovia the Capita City. The urban household poverty situation was increased by the prolong and brutal civil war in the country while exacerbated by the COVID-19 pandemic. It is important in urban household poverty investigation to consider the foreseeable future regarding the growth of the World population, that would be concentrated in cities and towns mainly in developing countries (UN, 2000). The World population will surpass current population about two billion people, of whom considerable number of them will be concentrated to the urban regions of Africa, Asia, and Latin America, United Nation ( 2000).

The above statement by the United Nations indicates that it is necessary for household poverty researchers to efficiently set their focus within the surrounding of urban context, especially the informal settlement areas and slums during their investigations. The decade long debates in developing countries surrounding urban household poverty has commonly been framed from diverse perspective while concentrating on the living conditions of households in peri urban settlement areas. United Nations Huma Settlements Programme (UN-HABITAT, 2000) about thirty-eight percent of urban residents particularly in the cities in developing countries are living in slums (Sundholm, 2013).

The United Nations (2000) indicates that total of dilapidated neighbourhood population in Africa was estimated about one hundred and twenty-six million people (126 m.) four hundred and thirty-three million (433 m.) people in Asia, and eighty-seven million people (87 m.) in Latin America (Herr et al. 2002). Indeed, the emphasis and focus has been on the dilapidated neighbourhood population living conditions in developing World, by the United Nations Declaration for the purpose of ameliorating their living standards. It is difficult to find general consensus within poverty research community regarding slums and informal settlements definition and it is complex to differentiate overall urban household poverty and slums dwellers in developing World (Sundholm, 2013).

It is difficult also to differentiate the proportion of urban poor households and non-poor household living condition in terms of criteria relating to income and subsequently other livelihood strategies issues as well as the proportion of slum dwellers(Sundholm, 2013). For urban poverty investigations, scholars and educational institutions have reflected unanimously on the combination of different perceptions from a range of academic disciplines for resilience and comprehensive understanding which includes economics, Sociology, and Political science (Ravallion, 2010). The combination of these disciplines provide the ultimate anticipated objective of the

study it intends to find out from whatever poverty research dimension may be conducted (Aguinaga et al., 2014). Relevant poverty theories and empirical studies are considered and explored in this research, to link with the theme of this research.

The theoretical and empirical reviews of basic concepts and frameworks of household poverty are also considered in this study within the context of the geographical research area. Liberia's poor households are currently facing a serious poverty dilemma and begin when the country's economy growth was estimated 2.5 percent in 2018. Since then, the country economy has not made any progress in terms of growth including the decline of value in its currency with an extraordinary depreciation (Dabalén et al., 2014). The slow economic growth have taken over the country for years, while traditional revenue such as small business is declining considerably at the same time, additional compulsory expenditures are on the rise for the poor households particularly in the urban communities.

To further comprehend the household poverty situation, (2020) poverty data of the country reveals a series of gaps of inequality in urban areas and among regions. The research also reveals an existing gap among social groups in the rural areas and in Montserrado county, the Capita area (Kamuzora & Mkanta, 2016). The inequality and the slow of economic growth have contributed enormously to increase household poverty percentage, which is now extremely alarming in several parts of the country, urban centre is not an exceptional Monrovia and its surrounding (Gupta et al., 2021). The country poor households are the main groups that bearing the severe consequences of inequality and the slow economic growth as compared to the middle income and wealthier households countrywide.

The recent most country survey of Liberia during the pandemic reveals that the number of poor households have increased considerably in the country in the rural areas than urban centre compared to the same time before the COVID-19 pandemic (Angeli & Montefusco, 2020). The evidence and insights provided above are the consequences of several factors deriving from the poor governing system which includes the unfair distribution, and malpractices in the country, bad agricultural practices, poor leadership, disrepair road conditions in the country most remote regions (Basco et al., 2021). The focus here is on the level of increasing number of household poverty during this COVID-19 pandemic era which is among other relevant issues often discussed by development agent at national and international level with the aims of finding sustainable solution (Aguinaga et al., 2014).

In regard to household poverty discussion has been concentrated and always raised amongst others, in the context of developing countries and in sectors on development agendas (Aguina et al. 2014). In developing country like Liberia major conversations and even debates rarely distance from poverty related discussion, vulnerability, deprivation, and inequality exclusively (Piazza & Diaz, 2020). Therefore, this research attempts to utilizing both subjective and objective methods of

poor household analysis, which could significantly contribute to the assessment and observation effort using multidimensional household poverty deprivation assessment approach (Tavares & Betti, 2021, p. 26). Research shows that community-based poverty research in Monrovia communities limited and that, this research investigation attempts to illustrate on household poverty by analysing it from community perspective statistically.

Seven years ago Liberia was one of the few countries in South Sahara-Africa were considered as unexploited countries by the World Bank (2016). The country has diverse natural resources, varying from diamond, gold, iron ore, timber, rubber, lead, palm oil, water, and wildlife on the account of these abundance natural resources, it is inevitably worth investigating as to why the country is too rich and to be too poor. From inquisitiveness, the hope is that the analysis will also shed light on other elements aggravating household poverty (Basco et al, 2021). Though, the individual household poverty status are diverse, the study paid key attention to any possible effective measure that could aid mitigating household's poverty while improving living conditions. The reality about the country leadership is another concern in terms of policymaking that make positive impact on communities, especially in term of distributions, diversification of economic, cohesiveness and promoting equality (Tavares & Betti, 2021).

There are several others driving forces that also increasingly contributing to the level of poverty in the communities of Monrovia in additions to the limited progress made in poverty eradication, and effective policy implementation (Angeli & Montefusco, 2020). It is not easy to define a better living condition in household poverty research in regard to the community that is difficult to differentiate its residents characteristics because of the existing similarity in poverty pattern (ibid). When the country lacks appropriate system that track fraud and manipulation it normalises transgression, corruption, and unfair distributions, this is exactly the characteristics of Liberia for the past decades.

In this research, investigator acknowledges the limitation of statistics done merely by the Liberia Institute of Statistic and Geo-Information services (LISGIS)<sup>1</sup> only, without a cooperation with an international organisation. This indicates that to efficiently analyse poverty in poor household in Liberia, will require extraordinary effort to access the data you need to achieve your research objective (Alkire & Foster, 2011). In this study, I intend to explore the most recent poverty data in the country to examine the key determinants of urban household poverty in the research communities.

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<sup>1</sup> Substantial works of Liberia Institute of Statistic and Geo-Information Service (LISGIS) are conducted in collaboration with the international community and the local non-governmental organisations, particularly around poverty research investigation and economic related issues nationally and internationally in the region.

## 1.1 Research investigation gap

There is an abundance of literature available on how to analyse the severity and aggravated impact of poverty, on poor households especially in developing countries through different approaches and techniques, albeit most of this research are concentrated on the wider scope of poverty impact on the population instead of at community levels (Alkire & Santos, 2013). There are a lot of empirical studies that reveal diverse concepts of poverty and techniques regarding its measurement, some of the approaches are related to the specific type of the study and its scope, while the nuance in these concepts indicate the multifaceted nature consists within the poverty substantially regardless of type of poverty (Atkinson, 1992). In most of the studies poverty is conceived as either chronic, temporary, absolute, or relative poverty to be without income or unable to accumulate income (ibid.).

Regardless of type of poverty, the situation of poverty is often associate with social exclusion, inequality, and even vulnerability within the particular community and commonly correlated with stigma for many (Tavares & Betti, 2021). Household poverty is often conducted on different range and magnitudes, national or international level with several research papers applying the longitudinal data approach to capture the persistence patterns of poverty over a given period. To produce valid and reliable results in such research will requires tremendous effort, iterative data collection, and time consuming. Its implementation process often expand beyond community level with diverse complexities involving due to the levels of the magnitude scale if conducted in Liberia (ibid., 2021).

The main type of poverty investigation need extensively right now for Liberia's poverty impact analysis, is to conduct poverty research by sections basis, (community) to fully capture the multidimensional deprivation aspects in the communities. This is exactly what this research investigation intends to do. The implementation of the approach will help provides new information on poverty investigation for the government of Liberia and international organisations in the country that priorities poverty eradication, reducing vulnerability, social exclusion, and hunger, (Cacciattolo, 2015). The technique will accurately produce a comprehensive understanding of existing variation of poverty between communities and its dwellers in the urban region.

This method has not been considered by the authority in the country and therefore remains as a gap in the research community, Cacciattolo (2015) point out that concepts deployed during defining the term poverty, it boundaries the approach considered to quantify it, in addition to subsequent policy related issues to appropriately address it (ibid., 2015). The fundamental assumption of poverty is commonly associated with it nature and factors, this research attempts to efficiently investigate relative poverty that might had been investigated on limited scale in

Liberian communities (ibid., 2015). Finally, to be specific about the poverty investigation gap as mentioned earlier, there are an abundance of poverty analysis investigation at national level with national poverty research indicators. The common distinction of this study includes the exclusive analysis of poverty at community level by exploiting existing poverty statistics that has to do with household poverty from a new perspectives and manifestation that inefficiently categories indicators and measurement to accurately reflect the overall understanding of poverty in the community (Cacciattolo, 2015).

## **1.2 Research significance**

Household poverty research is a uniquely researchable topic within a specific context, it is educative for researcher, it provides inclusive insights and awareness to the community from social economic and cultural dimension. It produces relevant information on the aggravated barriers of accessing healthcare services for example, by the poor households, which is one of the reason makes this research relevant for development studies (Bill et al., 2014).

The apparatus of this study goes beyond the existing poverty statistics data within the research environment over the past years. On the account that when taken close look on the existing data and trends in poverty, it usually tell what had happened in different periods to poverty and provides information on different decomposition of poverty from the previous years, Bill et al., (2014). Through observation of existing poverty data it will provide a clear glance of previous poverty incidence, which is vital for this study, because it indicates the status of poverty whether increased or decreased over the periods. Nevertheless, information perceiving from the existing poverty data does not indicates any details about main factors of current worsening poverty situation, especially if the research was conducted years ago (ibid.).

Therefore, for the fact that this research investigates the different factors of current poverty makes it relevant in the research community, and it increases the need for investigating the main determinants and factors of recent poverty. The study is more relevant since understanding of these determinants and factors significantly help in designing effective policy that reduce poverty in the research community ( Bill et al., 2014). One of the distinctions of the study not only for development studies but also for poverty research community is the efficient analysis of aspects of lives of the community that have being impacted by multidimensional deprivation. Typical example is the many barriers in the country in term of accessing healthcare services by poor households despite accessing healthcare service has becomes a significant universal priority (ibid.). Its inquiry have risen globally to decrease the magnitude of economic disastrous and its impoverishment due to health-related expenditure (World Health Assembly, 2011). The out-of-pocket expenditure is growing rapidly in

recent years than projected by several researchers and it has been substantially recognised as relevant barriers to accessing good healthcare services in the country (ibid., 2011).

Another important nuance of this study is the inquisitiveness of the investigator to thoroughly analyse recent data on poverty, from the Liberia Institute of Statistics and Geo-Information Services (LIGIS) and incorporate the result into the study finding. The study also attempts to analyse most recent Liberia Demographic and Health Survey Statistics (LDHSS, 2016) for possible variations and risks of poverty impact on poor community and for feasibility of catalyse poverty mitigation. Bill et al. (2014) there is a growing recognition in terms of effect of healthcare intervention on poverty condition and equity and must be synthesise into social-economic evaluation especially in developing countries and in research investigation (Bill et al. 2014, p.12). This research investigation provides useful information concerning the characteristic of the poorest households in the research community.

The household poverty research can change perceptions and provide new ways of observation in the community, its discovery can help the influential to rethink, adjust, and engage with communities in a meaningful way through appropriate policymaking (Amri et al., 2022). The reality of household poverty research can ensure and proactively provide relevant information about the community in terms of living conditions and deprivation about poor households (Harring et al., 2021). Poverty investigation presents the reality of constraint and suffering of poor households in the community, categorises the various classes in a particular community with non-judgemental attitudes, poverty investigation provides a strengths-based approaches that could be well understood in the community, which means the research process could articulates means of earning livelihoods (Alkire & Santos, 2013).

The research has the ability to provides investigator the understanding of what contributing to the slow progress in Liberia education sector as one of the core determinants of poor household in the urban region. There are numerous ways of which this research would provide robust assistants to the community leaders and authorities through which they could provide appropriate help for the poor household in the societies. Finally, this research attempts to explains whether the systemic nature of household poverty in Monrovia was created by the so-called structural and societal inequalities in Monrovia (Amri et al., 2022).

### **1.3 Research objective and questions**

In this manner, to appropriately approach the poverty analysis in the research community in Monrovia, the purpose of this study is to investigate and analyse the determinants of poverty from multidimensional deprivation perspectives. In order words, the objective of this thesis is to investigate the determinants of poverty through

descriptive analysis including the existing poverty data from the Liberia Institute of Statistics and Geo-Information Services (LISGIS). The study aims to answer the subsequent specific research investigation questions and have substantial fruitful discussions around them.

The two main research questions are:

1. What are the current elements and factors determining urban household poverty in the research communities?
2. How can a poverty status in the poor households within the research communities be reduce?

## **1.4 Research method**

This poverty research investigation in intends to answer the questions about the determinants of household poverty in three selected communities in the urban region in Monrovia Liberia. Mixed method approach was employed in this research for its comprehensive analysis in poverty research and for providing detail insights than standalove qualitative and quantitative method. To efficiently answer the research questions through the archival data including the existing data from the Liberia Institute of Statistic and Geo-Information Services (LISGIS), the applies the Multidimensional Urban Deprivation Index (MUDI) the new modelled of the Multidimensional Poverty Index (MPI) which is designed specifically for the urban poverty deprivation (Akire and Santos, 2010). This new modelled of theoretical framework threshold is utilized to exonerate the most deprived poor households from the non-poor households before proceeding to find out the key determinants of household poverty in the community. The study than incorporates the literature review and the theories to investigates the effective means of enhancing better living conditions of the poor households in the research community.

## **1.5 The structure of the thesis**

The articulation regarding the structure of this thesis, following the introduction section which comprises research significance and research gap it also presents the research objective and questions. Second chapter provides the glance overall picture of challenges facing poor households economically, important of human capital development, achieving eight Millennium goals in Liberia, the chapter also discusses the theoretical approach of the research from Multidimensional Urban Deprivation Index (MUDI) perspective, which is used to answer the research questions.

Third chapter provides various definitions of poverty including the four dimensions of poverty which has substantially influenced and impact the country position from faster growing economic to one of the least underdeveloped country in

the region. It presents the conceptualised meaning of dignified life, consisting of underlying factors that hindering dignified life for the poor households. Fourth chapter introduces the methodology of the study including methods of data analysis, and seasonality on household poverty in Liberia, the chapter discusses ethical considerations as well. Fifth chapter presents the finding of the study which begin with the overview of the research community, this chapter discusses a range of deprivation related topics that underpinning the level of poverty on poor households in the community. It presents several underlying factors and relevant issues exacerbating vulnerability of dwellers, hindering better living conditions, and underpinning the descending of several households into poverty. Chapter six provides conclusion of the research which includes summary of the main findings, contribution of the study, and in-depth theoretical discussions, threshold of poverty deprivation (poverty line) is presented in this chapter, which is utilised in the study to evaluate household living condition. The chapter provides various comparative and analytical theoretical discussions, and finally, the thesis ends with recommendation suggested for future household's poverty researcher at community level.

## **2 LITERATURE REVIEW AND THEORETICAL APPROACH**

Liberia is one of the world's poorest countries in West Africa though several research papers showed that the sub region of West Africa comprises large proportions of the continent wealthiest households especially within Liberia English-speaking neighbouring country Nigeria. Oxfam (2020) the sub-region of West Africa wealthiest one percent owned exceeds everyone else in the sub-region owned combined, this gap and its differences have contributed tremendously regarding the rapidly exacerbated of emerging poor household in different communities in the regions( *ibid.*, 2020). This has contributed to the descending of substantial number of households into poverty in the urban area around Monrovia where wealthiest households are residing resulting in the increase of inequality (Oxfam 2020).

Individual poor households have systematically increased in the sub-region since the COVID-19 pandemic began beyond expectation and the level of suffering of poor people has increased rapidly(Majeed & Malik, 2015). Most governments in the region are not doing enough to improve the livelihood of the poor households at the results the descending of households into poverty is consistent with no route for escaping poverty(*ibid.*, 2015). The government of Liberia is not investing in healthcare services which is vital for poverty reduction, no means of safety net for citizens residing in Monrovia with pre-condition, elderly people, and the most vulnerable population such as children and women (World Health Organisation, 2020).

The performance of government of Liberia has led significant number of the poor households in urban areas to be pushed into poverty especially in terms of nutritional deficits (adequate food). Key perpetuator of such action from the government includes lack of appropriate poverty reduction strategy, rampant transgression in the system and lack of investment in human capital (World Bank, 2021). The lack of appropriate poverty decreasing strategy by the government has led thousands of people especially poor households' stagnating in poverty, hunger, and pervasive social exclusion in several communities, but the gravity of its severity is enormous for poor households (Chamhuri et al. 2012). Investing in education has been found to be one of the most appropriate ways of reducing household poverty, this conclusion has been made by several prominent poverty researchers around the world ( Backer, 1962).

The most appropriate way of human capital accumulation is through educational investment which includes both formal and informal educations as well as additional education attainment by household heads and acquiring relevant skill that provides employment (ibid., 1962). The dimension of education attainment by members of the household is considered as the most productive and yielding strategy in lowering household poverty in several developing countries (Mincer, 1958). Human capital accumulation that can be led to eradicating of individual household poverty can be effective through acquiring higher education as point out by several poverty researchers, since poverty researchers unanimously considered education as one of the key determinants of household poverty(ibid., 1958).

A comprehensive investigation regarding the determining of household poverty was conducted through multivariate research investigation, the result found out that, there is high risk of descending into poverty for persons with limited education and high rate of dependence ( Coulumber & Mckay, 1996). This means that higher education can be consider as the most appropriate level of education for effective household poverty reduction (ibid., 1996). Another extensive poverty investigation conducted by Gundlach, et al. (2001) in numerous countries the result shows that the income of members of lowest quintile accelerates when rising quantile-modified and improve human capital(Gundlach, et al. 2001).

The research investigation regarding poor household from the perspective of change and good experiences of life (well-being), in consideration of education as reflection towards household poverty, its finding shows that household poverty is best eradicated by higher education acquisition, relevant skill, and additional schooling (Tilak, 2002). Higher education is considered to have a positive link toward micro-level incidence of individual poor household particularly among the illiterate household heads, and macro-level of incidence has an impact of the population poverty (citizens) (Beyer et al., 2021). Relevant details of education impact on poor household was provided by Okojie (2002) all levels of educations are relevant in term

of household poverty reduction, but the most significant level is acquisition of higher education, household head skill improvement is important as well including member of the household (ibid., 2002).

The risk of being poor is high for female headed household compared to that of male headed household in this comparison, means per capita spending was applied as dependent variable and the value of education which was important in accelerating per capita expenditure of poor household (Okojie, 2002). Men still remains in control of several source of income in developing country such as land, family property, and power politically within which Liberia is not an exceptional. Research shows that both consisting of money and non-monetary have an impact on education in terms of income including household poverty (Zuluaga, 2007).

These research results showed that skill improvement and additional schooling can substantially reduce household poverty with the potential of providing a regular source of livelihoods to an individual poor household, the researchers are pointing at the acquiring of higher education which is the best and the most relevant level for reducing household poverty (ibid.). Fink et al., (2014) argues that the sentiment of female headed household likely to be poor is diminishing gradually by rising in income quantile towards non-poor households ( ibid.). The effect of education varied considerably in regard to income quantile, for example, there are substantial impacts of education on the lower quintile, but it declines as higher education level is achieved, this simply signifies that individual lower quantile gains enormously when come to education achievement and skill (Kathiresan et al., 2020).

Research shows that lower quantiles benefit more than their counterparts from the high quantiles in term of formal education from the perspective of accommodation and healthcare services in regard to non-monetary impact of education on poor household (Kathiresan et al., 2020). Higher education can play an essential role in accessing healthcare services its impact is enormous because it improves attitude and behaviour of people and their decision-making ability in regard to basic necessity (Yoshida & Walt, 2017). Education was found as an essential determinant of household poverty in the Uganda National Household Survey (UNHS, 2007), the research provides relevant information regarding the impact of acquiring higher education by head of household in Uganda, it shows that acquiring higher education can positively impact member of household through productivity and earning exclusively (Abuka et al., 2007).

The research found that location of household also play an important role as well because location contributes to the probability of being a poor household in a community, by accelerating the chance through different dimension surrounding livelihood strategy (ibid., 2007). Tilak (2007) argues that poverty line (threshold) for human capital is considered as basic education while higher education include understanding of modern technology are considered to be the essential determinants

of household poverty (ibid., 2007). Its impact does not only limit to economic growth and development, but extended to eradicating cyclical effect of household poverty, in regard to urban community (Iqbal & Awan, 2015).

Research reveals that there are positive link between illiteracy, literacy, and basic education in terms of household poverty connection, its also point out that higher education has negative link toward household poverty ratio (Iqbal & Awan, 2015). The analysis of different research results provides an important insights regarding key determinant of household poverty and it helps in providing effective poverty mitigation strategy, that can be implemented in different dimensions of poverty reduction amicably. The study of micro-level individual household poverty is relevant in providing appropriate evaluation of determinant of household poverty (Majeed, 2012). To access accurate individual micro-economic characteristic while capturing the actual story behind it in a particular research community, it is important to consider the specific micro-level data of the community (Iqbal & Awan, 2015).

For example, in impoverished country such as Liberia, root causes of household poverty are extensively embedded in the system which has makes it difficult to exonerate absolutely poor household from relatively poor households (ibid., 2015). Majeed and Malik (2015) argued that micro-level data helps considerably in evaluating individual household characteristic as a determinant of household poverty (ibid.). The consensus deriving from the literature review perspective is that education is the most relevant and key determinant of household poverty in regard to developing countries, especially for the head of the household.

The MDGs summit (1999) and several other international organizations such as World Bank, IMF, etc. unanimously considered education as a relevant determinant of household poverty collectively (ibid., 2015). Education has received an increased attention as key determinant of household poverty for decades, while emphasis is plaid on schooling attainment and improvement of skills been an important one among others, regarding economic growth and development on the account of its essential role play in poverty reduction strategy (Shultz & Becker, 1961).

## **2.1 Importance of human capital development in Liberia**

The education sector must be the main concentration area if Liberia household poverty is to be reduced in short period of time because progress in this sector would contribute considerably to speeds up delivering of substantial social benefits in the long term (World Bank, 2022). It is important for Liberia to invest in its human capital development on the account of its outcomes since the country human capital are far from any forms of lucrateness and are among the worst outcomes, simply because of the limited progress in education and health sector (ibid., 2022). The World Bank (2022) report indicates that for Liberia economic to growth faster in the next few years

would require significant intervention in education and health sector, this will be vital for improving the country human capital outcomes (World Bank, 2022).

The high level of poverty impact on the poor households and the increasing circumstances of vulnerability in the country was proving recently by the conceding of International Development Association (IDA, 2020). Through thorough assessment while analysing diverse sectors of potential economic related activities includes employment, livelihoods of the poor households, food security, vulnerability, and the ability to efficiently manage social protection program in the country (IDA). The World Bank approved \$20 million an assistance to improve the livelihoods of the poor households and the vulnerable (World Bank, 2021). The IDA funds are provided for the 76 poorest countries 39 of which are in South Sahara Africa, the IDA was formed 1960 and its principal objective for the grants are to assist improve and boom economic growth and reduce the level of extreme poverty (ibid., 2021).

For the purposes of this research investigation it is a pivotal moment to be specific and details about the significant of human capital development in Liberia. From the wider perspective suggested by the framework of the Total Factors Productivity (TFP), that set the boundaries how precisely and thoroughly inputs are apply in production and affect by representatives and other related factors such as digital technology and robust institutional quality (Caselli & Wilson, 2004).

The framework provides three dimensions through which human capital development illustrates in terms of operating within cross country disagreements in gross domestic product (GDP) and subsequently per workers (ibid., 2004). It begins with the reality that human capital development is a causes of production by itself (Caselli & Wilson, 2004). This is why a country with sufficient human capital capacity likely to have tremendous path of acerated levels of upright equal growth rates per se workers, which may be a positive signs of human capital development in return(ibid).

Caselli and Wilson (ibid., 2004) argued that this is feasible only through the channel of individual human capital accumulation levels, because it is determining the precise aggregator of human capital with substantial numbers of different professional workers (Caselli & Wilson, 2004). The second dimension of the channel is the individual and physical capital which are complementary in productivities, a reasonable size is obtained for famer enthusiastic through gathering of the end results and its extent likely to dissimilar across different types of physical and human capital (Krusell et al. 2000).

This empirical evidence shows that digital computers are more sophisticated complementarily with human capital than any other relevant equipment which also consistently associated with higher education level workers (Krusell et al. 2000). The third dimension of the channel is the internal growth model that explains the estimate worth of Total Factor Productivity (TFP) increases which is defined by the quantity of

economic agents, and the accessibility of human capital development in question (ibid.). To further proceed in this context, human capital is considered as valuable instrument in terms of improvement and development, and for practical method for modern technologies (ibid., 2000).

Nelson and Phelps (1966) argued on the account of direct implicating determinant by the level of human capital within a specific period of time has an impact on the estimated growth rate of the gross domestic product per workers in regard to future performance (Nelson & Phelps 1966). Human capital development outcomes remain poor in Liberia, all the three channels mentioned are missing and they are the main hurdles in the country because of lack of robust institutions, especially the education sector which is the key area contributing to the whole system. Several international organisations have equivocally advised the government of Liberia to pay attention to human capital development for its critical role in economic development such as World Bank and IMF (ibid., 2000).

The slow progress in education sector and health continues to have no positive impact on the country growth and its human capital outcomes, reducing poverty and closing its gaps within the population would require doing more in the sector despite all the strides made (ibid.). The inflation estimated 7.2 percent 2022-2024 by the (World Bank, 2022) remains relatively unchanged and it is one of the lowest compared to neighbouring countries in the region. Sustaining this level of inflation would have positive impact on poor households in terms of maintaining their purchasing power (World Bank 2022).

It is predicted by 2023 the overall poverty rate will begin declining and fiscal deficit would widen to 4.3 percent but the feasibility of the lingering and existent effect of the current war in Ukraine may have serious impact on the country economy outlook (World Bank, 2022). The economic growth of the country was 5.0 percent in 2021 after the COVID-19 pandemic that was considered key factor contributing to the 2020 recession. The economic growth of 5.0 percent was vital for the country's effort to continue reducing poverty and ensuring the inclusiveness of economic growth that support social protection, and labour-intensive productive sector such as agriculture sector as the major sector for the employment in the country (World Bank 2022).

## **2.2 Social-economic challenges of poor households**

The level of structural challenges facing current leadership of the country is becoming more complicated than ever, and its extensiveness is enormous from several dimensions of the current political arena of the country (World Bank, 2022). The poverty stagnation is pervasive in every segments of the country, the current household's poverty situation in the urban region around Monrovia has received more attention from the international community particularly the World Bank. The

prediction made regarding the urban-migration and the over population of the capital city of Monrovia occurred faster than anticipated, which has changed the household poverty dynamics of the urban region (Morton, 2020). More than two-third of the current households in the urban region are classified as either relatively poor or absolutely poor, with high level of illiteracy rates among the young people in the country resulting in increasing crimes rate than ever in the history of the country (ibid., 2020). The burden and the severity of its consequences are mainly on the shoulder of poor households' heads particularly household head with limited education and non-educated household head (Morton, 2020).

The education system in the country is not performing as it should, because of several factors includes but not limited to budgetary constraints, malpractices and the system of transgressions, this deterioration is immense due to the current volatile political system (Bank et al., 2021) When the country has a poor education system it affect all aspects of the country progress and underpins the prosperity of its residents living conditions, education is vital for a country to make progress and consider changes in the system (ibid., 2021). The slow progress in this sector does not only has consequences on individual poor household but it is extended to national level by increasing the crime rates, worsening living conditions for citizens of the country and finally, attributing to the high level of illiteracy of future generation the youth (Dabalén et al., 2014).

Liberia is among the countries with low level of quality education system in the West African sub-region making it difficult to hire competence professionals in different area of disciplines, and it is now explicitly clear that education attainment is the appropriate and one of the efficient way of improving human capital (Bank et al., 2021). Due to the massive international migration by the Liberian during the civil conflict, contributed extensively towards the deficiency of professionals in the country. Liberia had more competence professional priori to the conflict than today and most of these professionals are now in the exile working for different country. Lack of competence professional workforces can affect the country in different dimensions which is not limited only to poor households (ibid., 2021).

The lack of qualified workforces also hinder progress of the country for example, most of Liberia qualified workforces found refuge in different countries in the region leaving insufficient experience professionals in the country. Even the private sector has limited productivities in the country the entrepreneurship for example, is at the lowest level which has affected the unemployment levels significantly (Morton, 2020).

The fragmentation of Liberia political elite is beyond imagination, it has been broken for over a long period of time due to the increasing malpractices and corruption which is often linked to non-governmental organisation interest such as private organisation, making it more difficult to officially work together

(cooperations) and accomplish a meaningful and successful project in the country (World Bank, 2019). Research has shown that Liberia populations is growing faster than projected, in 2019 the growth rate was about 2.4 percent which is affecting the country in different dimension because the country is not appropriately prepared for the high growth of the population for example, the country resources are rapidly turned into consumption instead of real investment that will makes a change in the country (DHS, Liberia, 2022).

Another example is the high level of pressure that is on the labour market contributing tremendous constraints within the system due to the country's underdeveloped infrastructure, vast majority of the poor households are in the agriculture sector and even those that are not officially in the sector (smallholders) (ibid., 2022). They are all consistently confronting enormous challenges in regard to accessing the labour market in the appropriate time, but the poor households whose are socially excluded and deprived in several dimensions in the society are the one that bearing the severity of it consequences (Dabalen et al., 2014). Albeit the country has some level of export commodities, but the country is still facing a low level of production than ever in recent years, and challenges of prospect for expansion of these commodities due to the leadership and lack of appropriate system that can yields productively for all citizens (ibid., 2014).

Another serious challenges confronting the country's poor households smallholders, and agriculturalists includes the widespread of clay-rich soil associated with humid tropical climates has extensively restrict the agricultural practices in the country for the poor households in the agriculture sector (DHS, Liberia, 2022). Th ecosystem is another hurdle also facing these farmers it contained high risk of eroded soil and ecological degradation due to these restriction on the sector, it has been predicted to have a serious challenges on the economic outcome and causes less demand for agricultural products because of the kind of existing soil (Charmaz, 2017). Due to all the circumstances surrounding the economic crisis in the country, key element of urban public life around Monrovia is heavily depends on diverse forms of livelihood strategy association (ibid., 2014). Significant number of these associations are actively involved in the country politics and several of them are based on professionalism and on business interest (Charmaz, 2017).

The international support is crucial for several sectors in the country includes human rights sector which is one of the of devastating sectors, Liberia human right sector has been affected for so long due to the bad political system (ibid., 2017). The human rights violations are not fully captured by international community, human rights violations are mainly caused by the government and the influentials in the country such as the elites (Desai & Randeria, 2020). The media has been the main critical voice for a while especially when it comes to community presentations and investigating corruptions related allegation, and when concerning living condition in

various communities in urban region (ibid., p. 4). The media investigates several of the malpractices occurring in the governing system in terms of different funds, and corruption allegations are mostly captured by the media includes the systematic impunity that rampant in the country (Desai & Randeria, 2020). These are some of the most recent social economic related issues worsening the household poverty situation in the research communities, contributing pervasive stagnation among poor households with limited chance of escaping poverty (ibid., 2020). There are different challenges poor households go through to access a basic necessities, research shows that most of daily difficulty faced poor people includes nutritional deficits, (lack of adequate food) and adequate sanitation (David McLachlan, 2020).

### **2.3 Overview of Liberia economic challenges**

There are several challenges facing the leadership of Liberia that are contributing to the prevalent of emerging of poor households in the various communities precisely in the urban areas, one of those challenges is the economics of the country at macro-level (World Bank, 2019). The recent update shows the overview of the country's economic, illuminated a glance of positive sign recovery if continues on the recent path to the end of the year, but the country is facing a serious challenges when comes to the fiscal space of extension (ibid., 2019). It was estimated that the expansion of the economic will accelerate up to 3.6 percent in 2021-2022 (World Bank, 2020).

The estimation indicates that this expansion was to occurs in the same years presented before proceeding to the previous projection of 5.2 percent for 2022-2025 (ibid., 2019). In this period growth was also forecasted in other sector such as mining industry, the sector which often supports change in prices of commodities in the country consistently (Asano et al., 2021). Though, significant impact was made on the country infliction 2020-2021 due to one of the top expansion that was made earlier in 2019 in the country history which was approx. 31.3 percent, but since than the country socio-economic policies has tremendously contributed to the declining of the prevail digit level in the country (Asano et al., 2021, p. 11).

In this period external factors also impacted the economic situation for example, the declining of the international commodities such as oil prices 2020 demonstrated and plays an important role in the country's fuel prices skyrocketing which support the continuation of inflationary pressure (Ali et al., 2021). There was an introduction of moderation at the very early stage of the same year in an exercise tax strategy, but the challenge remains at the implementation of microeconomic policy executed in the middle of the action, some success were made due to the important role it played in easing self-reinforcing cycle of decline inflation that was scrutinised early in the year 2018-2019 (Ali et al., 2021).

This plaid an important role to help in the area of lowering the mountain demand pressure in the country (ibid., 2021). The 2021 outlook of the country third years of declining of the gross domestic product GDP was estimated to rise up to 3.1 percent, the result of 2020 highlighted the lead of COVID-19 pandemic descending the external demand of the country main export (World Bank, 2020). The country faces enormous challenges in several sectors related to the economic growth of the country during the COVID-19 pandemic. For example, several sectors impacted by the hardest of the pandemic includes the local services such as hospitality industry, which is an important sector in the country, different category of sales were also seriously impacted by the pandemic (Ali et al., 2021). In the event, the impact of the pandemic inflation was projected to decreased from 23 percent 2019 to 17.2 percent 2020 while fiscal deficiency estimated to decreased from 3.5 percent of GDP 2020 in evaluation with 4.5 percent 2019 (World Bank, 2020). This was done after the government has decreases its expenditure due to importance budgetary capacity in accordance with the IMF's 'Extended Credit Facility (ECF) programme' (ibid., 2012).

The recent estimate shows deficit is narrow to 21.3 percent of GDP from 21.7 percent due to reduction in oil import bill while public debt accelerate considerably from 49 percent of GDP shortly at the end of 2020, in evaluation to the 38 percent 2019 (World Bank, 2020). In 2021, GDP growth was estimated approx. 2.8 percent due to the constant growing demand of the country's main export product and inflation estimated to dropped to approx. 13 percent(ibid.). On the other hand, downward feasible risk towards the outlook could shows from high vulnerability to external shock and the prolong of COVID-19 pandemic (Agarwal, 2021). In terms of solutions leading to the recovering of economic growth, option considered as part of the ECF programme the government of Liberia attempts to reduce external debt on concessionary basis and demands lowering domestic borrowing (Agarwal, 2021).

The aim of the Extended Credit Facility (ECF) process was to promote the recent implementation of local mobilization strategy with the objective of accelerating domestic revenue such as small business, by expanding the revenue while balancing the tax losses by promoting the capital market for appropriate and efficient labour market (ibid.). With all of these analysis the country still faces significant challenges to arrives appropriate resilience recovery especially in terms of providing relevant fiscal space and to appropriately improve fiscal space in this manner, may requires the combination of a sound fiscal policy on debt sustainability in general (Ali et al., 2021).

It is estimated that about 25 percent of Liberians currently accessed clean and safe drinking water, the infant maternal mortality rate is high in the country which is one of the challenges facing the country(ibid.). Ever since after the civil conflict no progress has been made in the integration process of former combatants(World Bank, 2019). The unsuccessfulness of the former fighter's integration is a serious problem

contributing to numerous challenges in the country (World Bank, 2019). For example, there are several armed groups existing in every part of the country, some have joint regional militants creating chaos in the region which has significant impact on the country (Ali et al., 2021). The increased levels of households living under national poverty line currently, its percentage has considerably risen from 55.5 percent 2019 to 68.9 percent 2021 which indicates the significant number of households being at risk of descending into poverty with overwhelming multidimensional deprivation from different dimensions (Agarwal, 2021). The table below presents key indicators of GDP and estimates for current economic status of the country (IMF, 2021).

**Table 1.** Current economic status of the Republic of Liberia

<i>Main Indicator</i>	2019	2020	2021	2022	2023
<i>GDP (billions USD)</i>	3.08e	3.04e	3.38e	3.66e	3.79e
<i>GDP (regular prices annual% change)</i>	-2.5	-3.0	3.6	4.7	4.9
<i>GDP per capita (USD)</i>	673	647e	703	743	751
<i>General Government Gross Dept (% GDP)</i>	54.8	61.9e	56.6	54.8	55.0
<i>Inflation Rate%</i>	27.0	17.0	5.9	11.8	9.6
<i>Active Account (billions USD)</i>	-0.60	-.53	-0.56	-0.75	-0.79
<i>Active Account (in% of DGP)</i>	19.4e	-17.6	-16.6	-20.5	-20.8

Note: Source: E-forecast data IMF 2021 Liberia.

## 2.4 Conceptualizing MDGs poverty reduction strategy

In conceptualising the poverty reduction commitment made by the MDGs, it is vital to reference the fight against poverty that begun centuries ago especially in developing World, this fight has intensified in recent years beyond overreaching objective (OECD, 2019). The intensification of the fight against poverty got more attention recently again on the World stage due to the announcement made by the Development Assistance Committee of the Organisation (DACO). The announcement comprises a comprehensive guideline which explains the appropriate path to proceed with the fight against poverty, which was adopted by all-member countries of the United Nations (OECD, 1996). The involvement of range of international donor communities and organisations in the fight against poverty has led to the recognition of several prominent poverty researchers around the World.

All of these researchers are from different disciplines investigating poverty from different dimensions of poverty (OECD, 2019). The announcement made by DACO was the first of its kind during that period in related to the fight against poverty to be adopted by the United Nations membership collectively, as a commitment targeting proportion of dwellers around the globe that are stagnated in poverty by 2015 (ibid., 2019). After the confirmation of the International Financial Institutions (IFIs), the announcement was considered the most empowering moment for the

cooperation in the fight against poverty, the subsequent support highlight the intensification of the fight targeting specifically the developing countries (World Bank, PRSP, 1999). Prior to this, the PRSP was already launched and activated with the aim of it been a specific framework to be consider for debt relief strategy and mechanism with concessionary multilateral lending (World Bank 1999).

After all of the consensus and commitment were reaffirmed by the various international organisations and institutions subsequently in 2000 the World leaders unanimously lunched the Millennium Declaration comprises eight underline goals (Nelson, 2007). Each of the goals was associated with numerous targets, DFID and IFIs both were robustly commented to the accomplishment of these goals as their key focuses of activities in their development projects around the World (ibid., 2007).

The MDGs is vital for all dimensions of multidimensional deprivation due to its targeted indicators that selected for the monitoring in 2001, the validity of the goals can be resonated in all dimensions of poverty especially in the health sector-as mentioned in Policy Coherence for Sustainable Development (PCSD, 2019). For example, some of the progress made in various dimensions of poverty including the decline of child and infant mortality up to half and maternal mortality up to three-quarters, reproductive related health services (ibid.). Accessibility improve considerably while the rapidly increase in occurrence of communicable disease is either temporary cessation or tremendously declined worldwide (Nelson, 2007). Significant reductions was possible in malnutrition in several impoverished countries including huge proportion of people confined in hunger around the World(ibid., 2007).

## **2.1 Achieving the eight MDGs in Liberia**

Liberia is not an exceptional from the South Sahara countries with limited progress made to achieve the eight Millennium Development Goals (MDGs), for Liberia to makes progress in chieving some of the key targets that achieved did not happened without several challenges that contributed to the slow progress in accomplishing the eight goals (Chamhuri et al., 2012). There were several hurdles and challenges in achieving the eight Millennium Development Goals in Liberia compared to its neighbouring countries, for example, reducing the extreme poverty and hunger in Liberia has not been possible since the MDGs was launched. Research shows that current living condition of poor households have gained some attention not only from the government of Liberia but international organisations as well (ibid., 2012).

In Liberia, little progress was made in some of the key area considered as vital for determinant of household poverty such as education for example, achieving universal primary education in Liberia has not been possible up to today. There are several part of the country that are still struggling to access primary education for their

children, research shows that more children are out of school in Liberia compared to its neighbouring countries (Chamhuri et al., 2012). The level of vulnerability is high in Liberia huge proportion of children from poor households are deprived from education attainment, the document shows that children and young people are pulled out of school for different reasons which has increased their vulnerability and makes them more exposed to several other risks in the community (ibid., 2012).

The country legacy of the 14 years of civil conflict was considered one of the key factors attributed to its slow and limited progress made in achieving the eight goals, especially in achieving the quality universal primary education, no indication as whether Liberia successfully achieved the quality universal primary education (Ali et al., 2021). There are still several parts of the country lacking primary school, poor children from these regions walked distance to accessed school and some of them do not continue with the struggle and constraints involving accessing the school, at the end they dropped out of school and remain deprived of school in their own county and district. The research shows that poor children are found everywhere in Monrovia during school hours in the street of Monrovia doing nothing tangible for themselves, most of them in the street are often begging which inevitably indicates the level of deprivation of poor children (Ali et al., 2021).

The country still have one of the low levels of education system in the region because of different challenges and complexity in achieving the Millennium Development Goals, for example, Liberia lacks reliable and independent indicators, and this was cleared during the period of the civil conflict 1990-2003 (ibid., 2021). In this period, everything was destroyed due to the conflict leaving the country with no capacity of any of possible progress in achieving the eight goals of Millennium Development (Chamhuri et al., 2012). Today, Liberia still facing enormous challenges to eradicate or reduce the extreme hunger especially from the poorest area and pursue primary education for all for all Liberian, this has not been possible in the country (ibid., 2012).

World Bank (2015) Liberia has made progress in term of promoting gender equality in the sub-region, so far it is the only goal among the eight Millennium Development Goals that has been publicly acknowledged for its progress. (World Bank, 2015). In this conflict era, pursuing to achieve the MDGs eight goals will require tremendous effort from the State and systematic in several dimensions and sectors, it will begin with appropriate policy implementation that will resonate not only acquiring the goals but also inclusion in the society exclusively (Fukuda-Parr, 2016). The success involves in achieving these goals and its likelihood has been illustrated through the strategy of comparison on the achievement by 2015 (ibid., 2016). In during the event, glance of the country progress was compiled using diverse data set and instrument to present the appropriate and comprehensive understanding of welfare

and other social trends for the proportion of the population mainly the poorest households (Fukuda-Parr. 2016).

Several different indicators and instruments used in the progress includes Common Welfare Indicator Questionnaires (CWIQ), Liberia Demographic Health Survey (LDHS), Comprehensive Food Security and Nutrition Survey (CFSNS), and the United Nations Statistical Database etc. (Arakpogun et al., 2020). The country's policy implementation incorporated into the annual growth considerations (ibid., 2020). There has been no substantial achievement completely around the MDGs in Liberia particularly on poverty per se 2015, it was estimated that Liberia was likely to makes an important gain in consistent with the MDGs (World Bank, 2000). In the analysis of the United Nations Liberia was likely to makes some sort of progress inline with the MDGs but not priori to the per se 2015, it was estimated that the country to achieve other sub-target, promoting gender equality for example, and empowering women (ibid., 2000). The civil conflict of Liberia contributed immensely towards property statistic relenting within a se period (Backiny-Yetna et al., 2019).

## **2.6 Theoretical approach**

This study utilizes Multidimensional Urban Deprivation Index (MUDI), this framework was chosen based on the nature of the research and the research environment in urban communities. The MUDI is re-modelled from the Multidimensional Poverty Index MPI (Alkire & Santos 2010). Since this research is limited only to the urban communities, MUDI was found the most appropriate and suitable framework for the study due to the fact that it provides exclusive and the most comprehensive research result on urban poor households. (ibid.).

Alkire & Santos (2010) poverty research that aims to investigates urban deprivation focusing on household poverty from the dimensions of poverty only rather than measuring the poverty and its chronic pattern and dynamics by income line approach, MUDI is the most appropriate framework for such poverty investigation (ibid., 2010). The framework focuses on series of urban deprivation within a specific context such as targeting population, a group of people etc. depending on the research, though, the model acknowledges different urban poverty on the account of dimensions index to be considered as Multidimensional Urban Poverty Index (MUPI) (Alkire & Santos 2010).

The framework concentrates on distinct deprivations index consisting in urban community that possibly results in hindering descent and better living condition of urban community (ibid., 2010). The MUDI can be conceptualised in measuring urban poverty deprivation within the specific urban dimension, the representation of the

model entails various deprivations including “living conditions, accessibility, social integration, social fragmentation and socio-economic” (Akire & Santos, 2011, p. 41).

The aggregate system of this dimensions is based on the beginning of the theoretical and empirical studies prior to the modelling of the proposal, it provides an important insights when aggregated directly on urban deprivations in a specific research community (ibid., 2011). The MUDI was designed specifically for the measurement of urban household’s deprivation in distinct different dimensions on the account that urban poor households are not deprived only in one dimension (Akire & Santos 2010). The authors argued that urban poor household deprivation can extends from income-deprivation to healthcare services, and social-aspect deprivation etc. since significant number of urban poor households are deprived in multiple aspects of life, to efficiently understand the level of urban deprivations it is vital to conduct appropriate and empirical investigation that will uncover all the multidimensional deprivation urban households faced (Akire & Foster, 2011).

In conducting such a research, the dimensional of deprivation must be based on the appropriately selected indicators that can be transform into meaningful result at one hand, and at the same time the intensity of deprivation for every single dimension is on the other hand (Alkire & Foster, 2011). In this case, the MUDI helps in identifying incidence of multiple urban deprivation and its intensity of urban deprivation if applied appropriately. The combination of intensity and incidence of urban deprivation in this procedure provides substantial insights regarding patterns of urban household’s deprivation in subsequent manner (Alkire & Santos, 2010). The authors argued that the comprehensive understanding of urban poor household’s deprivation presents a range of scenarios that distinct from overall poverty analysis which likely to require more tools and competence techniques (ibid., 2010).

The MUDI must be used only in poverty research investigation that is solely aimed to be conducted in urban households’ poverty deprivation setting-areas (Alkire & Foster, 2011). The MUDI has the ability to efficiently present the distinct deprivations that are embedded in the system which is more difficult to be presented by the previous MPI empirical studies, on the account of distinct dimensions specifically in the urban household’s poverty investigation (ibid., 2011). It provides extensive insights in urban communities in terms of different dimensions of deprivations particularly in regard to lack of financial accessibility and extremely poor living conditions (Alkire & Santos, 2010). In the absence of accessibility of regular income earning possibility by any member of the household, resonates the full deprivation in the dimension of socioeconomic perspective in urban community and this can lead to the highest worsening of cyclical effects of household poverty (ibid., 2010).

### **3 DEFINITION**

In this section, various definitions of poverty are presented to clarify different meaning of categories of poverty, all definitions presented here are based on the research context. The overall poverty definition is presented first. Next, urban poverty definition is presented followed by the definition of household poverty; the section ends with the definition of dignified life.

#### **3.1 Definition of poverty**

The overall poverty definition considered here is solely based on the context of this research investigation, Sen Narayan et al., (2004) defines poverty as “multidimensional deprivation which comprises of hunger, illiteracy, illness, poor health, powerlessness,” and voicelessness as well as lack of basic infrastructure (Narayan et al., 2004, p. 4-5). The definition simply referring to the condition in which a person or household lacks the absolute capability or means of fulfilling his or her basic needs, which may include healthy and adequate food, (nutrition) (Dabalen et al., 2014). The definition of poverty from multidimensional deprivation perspective must include lack of appropriate housing, and clothing, not been care for when sicked, and bad experience of life (ill-being) (Dabalen et al., 2014). This study key focuses is on relative poverty deprivation in the urban area so, the defined provided here are with the consideration of various dimensions of urban deprivation (ibid., 2014, p. 21).

#### **3.2 Definition of urban poverty**

The definition of urban poverty presented in this study is based on the context of the study from the concept of relative poverty perspectives, when conceptualized the relative poverty definition it appears to be more explicit and flexible for any absorbed, with detail explanation that allows limited needs to be considered as the projection of standards of living in a particular urban society alter (Baharaoglu, 2002). The definition of urban poverty encompasses social exclusion and deprivation of poor households from actively participating in membership of their community (ibid., 2002). Poor households are relatively deprived in different dimensions that allows them to obtain a standards of living considered in the society as amenities, that eventually provides them the potential to carry on their customary behaviours which many in the society expect of them, especially their virtue of society membership (Mitlin & Satterthwaite, 2012). They are deprived from actively playing their roles in diverse community engagement participation in urban society (ibid.).

In this case, urban poverty can be referring to as multidimensional distribution of poverty, it is because of its nature a series of complications are

illuminated during its measurement (Baharaoglu, 2002). Several approaches of measurement are applied in measuring of urban poverty since it goes beyond income poverty and comprises of different measurement challenges in several dimensions such as the measurement of deprivation and vulnerability in urban setting (Baharaoglu, 2002). Another challenge faces poverty investigators is how to easily exonerate the relatively poor from the absolutely poor that resonate the reality of the poverty condition in the society, because of the social challenges in involves in urban poverty deprivation cannot be capture fully without panel data.

Therefore, poor households are evaluated from the perspective of their purchasing power especially food basket, etc. (ibid., 2002). There are several factors that are contributing to the challenges of urban poverty this includes the rapid urbanisation, ensuring the appropriate satisfactory of living standards in the society, and disintegration in the society (Brickell et al., 2020). A common characteristic of urban poverty comprises poverty of industrialized societies, but in recent years it has been increasingly found in cities of Global South for example, in Monrovia and its surrounding (Chamhuri et al., 2012).

Urban poverty definition consist of two main concepts absolute poverty and relative poverty though, this study focuses on the investigation of urban poverty deprivation in Liberia, research has shown that the sentiment regarding the concept of absolute poverty emerged from the idea surrounding the substances that may includes accessing basic needs that attribute to healthy and descent living conditions (Majeed & Malik, 2015). Subsequently, the notion regarding relative poverty is related to the belief that criteria of substance for persons is the same and that no exceptional in other context and circumstances(ibid.). Research shows that poor households that fall below the ratifying national and international poverty line are classified to be in poverty regardless of their geographical location (Mitlin & Satterthwaite, 2012).

### **3.3 Definition of household poverty**

The household poverty definition considered in this study is based on the context of the study from multidimensional urban deprivation index perspective, household poverty is defined as a person or household maybe considered as poor when living in a household where the standard of living is not up to the national poverty line or when they live below the threshold (Chamhuri et al., 2012). In this definition, consideration must be based on its relative terms, the threshold maybe determined within the framework of distribution of the standards of living of the particular society (ibid.). The level of poor household percentage is increasing considerably World Bank (2021), Liberia has large proportion of the its citizens living below the national and international poverty line 2USD per day which is estimated to accelerate more than 52 percent before the end of the year (World Bank, 2021). It is extremely difficult to scale

exactly the impact of the pandemic on the welfare of poor households in the country particularly in the urban region (Monrovia areas) (ibid., 2021).

The multidimensional deprivations is rapidly emerging in several communities resonating the effect of undesirable conditions of large number of poor households in urban setting (Bett et al., 2008). The effect of undesirable manner was predicted due to the potential employment circumstances for people with non-self-employed in the urban area, which includes the skyrocketing of food prices, the continues restrictions on trade, losses either in terms of transformation of marketing in productivity, or the rapid increases of consumption of saving for the survival (Cardwell & Ghazalian, 2020).

This study utilizes the archival data constructively to provides more detail of conceptualisation of this definition, through various approaches with the appropriate questionnaires that probe respondents to elaborate on their living conditions and circumstances inclusively. On the account of the initial inquiry the study proceeds with descriptive statical analysis approach in this investigation (Majeed & Malik, 2015). The study efficiently examines several factors contributing to the undesirable living condition of urban poor households to apprehend the principle elements and factors determining household poverty in the research community (Bonnjuego, 2021). The study applies the Multidimensional Urban Deprivation Index (MUDI) as the main theoretical framework to provides insights on the poor households living underneath the relative poverty line in the research community.

### **3.4 Main dimensions of poverty**

In this section, the four key dimensions of poverty that underpinning the emerging of pervasive poor household in the research communities are presented, these dimensions are the main scenarios contributing to the systematic descending of individual households into poverty stagnation with limited or no possibility of escaping poverty. I attempt to explain this key four dimensions into details together with its glance overall picture that insistently repetitive in the country (Bonnjuego, 2021). The four concern areas including 'resource opportunity, choice, power and voice, and security' (Economic Watch, 2020) Liberia is among the countries that have different resources in the sub-region.

There are serious concern regarding the gravity of global and the country political volatility that has substantially influence and impact the country position from rapidly growing economies country to one of the world most underdeveloped countries (ibid., 2020). This country was among the region faster economic growing countries for several years, but all of this eventually changed overtime switching the country not only from the sub-region but from the global stage as well. Citizen of

Liberia are poor in terms of resource management among other countries in the region, which is consistently contributing to the stagnation of several poor households in the country (Nelson, 2007). Lacking the ability to manage natural resources can impact negatively towards achieving descent and better life for the citizen leading to poor living condition in the country (ibid.). Nelson (2007) defines resources as “material and non-material resources including decent income-physical and human capital” for example investing in education, and acquisition of relevant professionalism and not being spectator of your own natural resources overtime that confine poor households enduring hardship (Nelson, 2007, p. 701).

Citizens of Liberia do not have opportunity and choice due to the poor management of natural resources which has constantly attribute to the stagnation of the country’s poor households in every segment of the State, consequences of lacking opportunities and choice goes beyond expectation while undermining progress of the state (Dabalen et al., 2014). For example, it undermines the possibility of accessing interactive educational experience and descent living condition, with national nutritional deficits, and hindering the chance of escaping poverty for individual poor households (Okoi & Bwawa, 2020). There are several consequences of lacking the opportunities and choice within one’s own country it limit the possibility of enhancing appropriate livelihood strategy and leading to insecurity and prevalence of vulnerability country wide (Dabalen, et al., 2014).

Third dimension of this poverty is power and voice, the magnitude of vulnerability that result in lacking both power and voice is enormous and can led to extensive deprivation in the country, it is only through power and voice citizen of the country have the ability to articulate their concerns, needs, and rights efficiently (ibid.). The politicisation of every activities in the country has also increases the level of vulnerability forcing thousands of households into poverty, for example, during the election period citizens are promised with power and voice that it is belong to them, but immediately after this season, power and voice never belong to the people (Nelson, 2007).

It is only through power and voice citizen of the country can properly understand meaning of “social-cultural hierarchies”, but citizen of Liberia lack power and voice due to the unfair political system established in the country for the past decades, power and voice are two rational concepts that allow people to efficiently understand the spectrum of diverse political situation in the country (ibid., 2007, p. 31). Finally, the fourth dimension is the security for the citizens which is the most essential issue the citizens lacked in the country for so long, and it is now resulting in pervasive violent in the country especially in urban societies (country report, BTI 2022). The consistency of different violent in the country has been astonishing since the recent government took power, violent has increased considerably in the country particularly in the urban region, the report indicates that the gravity and nature of

recent violent in the country is volatile and increasingly changing with no amicable solution to put it under control by the government( *ibid.*). The incompetence of the government to control this situation is contributing rapidly to descending household into poverty, because of this, no substantial investment or company in the country to provide job and employment ( *öDhungana, 2020*).

### **3.5 Conceptualizing meaning of dignified life**

The poverty has different manifestations and observable conditions that can be inevitably aggregated through discrimination, social exclusion, insecurity, inequality, and deprivations ( *Bundervoet, et al., 2021*). To properly apprehend the underlying factors of all that hindering a dignified life for the poor households in the context of this study, will requires an explicit comprehensive observable condition approaches that capable of capsulating in the concept which demonstrates robust sustainable development with the concentration of both immediate and all underlying factors ( *Bundervoet, et al., 2021*). To present key underlying factors contribute to dignified life for the poor households will require addressing the social protection issues concretely within the society and tackling social exclusion related issues while eliminating inequality by promoting equality of opportunity in the society for all, regardless of living circumstances ( *ibid., 2021*).

The above analysis is essential in achieving dignified life for all the residents in the society because the worsening of these conditions can result in tremendous deprivation for the poorer households in the community. Under the umbrella of “mapping the essentials” and most vital for dignified life by the UNDP (2000), every angle must be considered in poverty assessment especially household poverty [ *Dhungana, 2020, p. 12*]. Foremost, to shed light upon the key substance that contributing to dignified and decent life from multidimensional deprivation perspectives, that can be observe from different dimensions of deprivation facing poor households consistently( *ibid.*). It can result in bad living conditions and cyclical effect of household poverty, including critical observation of education attainment as key determinant to dignified life ( *Richey et, al., 2021*).

Regular school attainment of poor households resonates living condition and it helps in exonerating the poor from non-poor households ( *ibid., 2021*). The accessibility of healthcare services by poor families must be observe, accessibility of safe and clean drinking water by poor household must be observe, and accessibility to electricity. The dignified life is accessible when these conditions are met in appropriate and consistent manner ( *Richey et al., 2021*). In the case of Liberia all the above conditions are accessible by non-poor households only particularly those that are working in the government. Multidimensional deprivation index looks beyond income, the framework provides detail insights how the poor experiences poverty in

different dimensions, for example, extensive poverty research conducted by the UNDP (2019) which covers more than 70 percent of the World's population using multidimensional deprivation index, finding shows how incredibly poor people in different part of the World have left behind in terms of education, healthcare, living standards, and high level of deprivation (Akire & Santos, 2013).

In the UNDP research finding, one who is deprive "from one to three of the selected indicators and weighted were classified as lacking dignified and descent life" they were also classified as multidimensionally deprived [Akire & Santos, 2013,p. 26). It was based on this finding the UN concluded by saying if ending poverty is the most valid rock of Sustainable Development Goals (SDGs) than it is difficult to access a just and realistic equitable future without collecting all of these important and crucial goals (ibid).

In this study, dignified life means a possible chance and opportunity to fulfil an individual or household potential by accessing quality education, good healthcare system, sustainable income and security(Dhungana, 2020). The dignified life begins when the citizens accessed to the most needed health care system of the time, and with excellent experience of the most interactive education system regardless of their location. The above mentioned will follow the concrete and realistic poverty eradication strategy (Bromiley & Rau, 2017).

## **4 METHODOLOGY**

In this poverty research investigation, various approaches are applied including mixed methods approach but the used of these methods depend on the context, and nature of the poverty research. However, in this chapter, the overall methodological approach is introduced which includes method of data collection, data descriptions, data analysis, ethical consideration, positionality, limitation, and the chapter ends with seasonality on household poverty in Liberia.

Mixed methods approach was considered in this study for its comprehensive analysis in articulating research problem and providing detail insights than standalove qualitative and quantitative method. Mixed method is defined as a method of knowledge "theory and practice" that incorporate several 'viewpoints, perspectives, positions,' and permanently including the standpoints of qualitative and quantitative approach (Johnson et. al., 2007, p. 35). The consideration of the mixed methods approach in poverty investigation and its analysis has the ability to produce substantial contribution in terms of furthering the overall understanding of poverty in general, and in assisting in terms of formulating poverty mitigating techniques, policies and implementations(Caracelli & Greene, 1993).

Each method may reveal and capture the reality by reflecting the specific way that could bridge differences within several disagreement of poverty mitigating

techniques, Kanbur (2003) point out that, usually numerical information is not difficult to be aggregated but it is likely to miss out a minor distinction and substance in the information, general coverage assistance in term of representing, it may likely lose real circumstances surrounding it (ibid.). However, descriptive reference could assist in conversation of causality and randomness, but it is possible to misses out (Kanbur, 2003). In the case of poverty investigation during the analysis and measurement of poverty quantitative method often uses random sample system techniques especially during data collection (ibid). It applies structured interviews approach in obtaining data from representatives and utilises descriptive techniques in analysing the data (Carvalho & White, 1997).

On the other hand, qualitative data is referenced as the one that consistently applies the purposive sampling system and interactive interviews approach during data gathering that reflects on all aspect of people of way of lives (Carvalho & White, 1997). In several research papers there has been a concern raised regarding the characterisation of the mixed approaches as being 'somewhat challenging in terms of avoiding biases(ibid).

Kanbur et al. (2001) argues, the terms quantitative and qualitative are used when describing both approaches of data gathering and type of data obtained, but analytically quantitative approach capable of producing qualitative data and vice versa (Kanbur et al. 2001). The authors points out an important nuance between types of data gathering and types of data gathering methods. The contextual information and non-contextual formerly yield with the meaning of attempting to capture a social characteristics within social context and its related issues such as economic and cultural activities(ibid., 2001).

In observing all other best practices that are designed solely to gather untainted information from the perspective of peculiarity and context that precisely described, and to prevent confusion in the overall usage of the approaches, it is recommended to use the terms numerical and non-numerical data instead of quantitative and qualitative data (Booth et al. 1998).To ameliorate the efficient understanding of the terminology quantitative and qualitative Carvalho and White (1997) elaborated on the strengths and weaknesses of each of the approaches which provides the analytical insights of contextualisation regarding advantages and disadvantages of each approaches.

The numerical data strengths includes the ability to makes aggregation capable of producing finding that can be measure, accept diverse policy alternative simulation(ibid). The approach weaknesses, include errors in sampling strategy and non-sampling strategy, difficult to capture unquantifiable variables, and misses out intra-household activities (Carvalho & White 1997, p.32). On the other hand, the strengths of non-numerical data includes the following: details definition of the concept poverty, substantial insights in term of casual procedures, efficient accuracy,

and rich information on some specific enquiry. The approach weaknesses include inability to generalise result, extremely difficult to verify information collected (Carvalho & White, 1997).

The analysis here was considered in characterising quantitative method as possessing the process of breadth while quantitative method possessing the process of depth (ibid). Albeit a concern of classification was raised from the perspective of qualitative appraisal, that contains enormous range of situations within the same content, typical example of this is multidimensional deprivation while quantitative method observes critically to more details of the process of breadth and depth (Combs & Onwuegbuzie, 2010). The outline of this stimulating analysis easily combining from its action of typology and distribution of types of data, and data gathering which entails path of proceeding including room for complication and confusion in understanding the entire process (Kanbur et al. 2001).

The important of the approach in terms of compounding its magnitude to yield with efficient result in poverty research, is that it comprises composite variables from several dimension. George (2021) it is a “hybrid methods that can be used in multidisciplinary setting” in societal research, it is used in terms of leveraging benefits of other research methods and when integrating benefits of qualitative and quantitative methods (ibid., 2021, p. 12). Since the study is about people with different life experience in their respective households in the community, it is pivotal to apply such approach that display a variable with the characteristic of both methods. This is what makes this approach was found the most appropriate choice for this research investigation. It is essential to understand that there are diverse reasons for considering mixed methods approach in poverty investigation. Bhandari (2022, p. 29) point out that, it is necessary to consider the method of triangulation in mixed method approach which is referenced as a technique that can be apply in terms of using several theories in one investigation, datasets, and methods in attempt to address research a specific questions (ibid).

The technique helps in reducing biases while enhancing authentic result, it is the most widely used approach in triangulation, Middleton (2022) it allows multiple methods in a single investigation to answer the research questions (bidi.). The approach is not fastened to any specific discipline and forms, or a research paradigm it has the ability of “combining theory generation and hypothesis testing” in single investigation (George, 2021, p. 11).

The hybrid method consideration must be associated with the appropriate type of data process involved, that comprises the characteristics of non-numerical and numerical methods by interpreting and focusing on words and its meanings analytically while analysing existing data (Johnson et al., 2007). The key focus point about the approach include the display elements of both methods. Pritha Bhandari (2022) quantitative research involves analysing its data to examine and make

predictions and find pattern of a specific issue and average while qualitative research involves in analysing its data to access insights of people experiences regarding the World (Falkingham, 2002).p

#### **4.1 Method of data collection**

The archival data was collected online, which means online interview was conducted using structured and semi structure questionnaires that consists of both open ended and closed ended questions, closed ended questions were considered quantitative data while open ended questions were considered qualitative data. However, most of the questions were close ended questions. The total of 24 closed ended questions and 5 open ended questions. The online technology, Zoom, a “cloud-based conferencing software program” was used for the online interview which vary between 30 to 45 minutes, and it was conducted between 18 September 2022 to 19 October 2022.

The data collection initiated after the aim of the study and what the study was set to achieve were all explicitly articulated which includes investigation of household poverty in Liberia urban community, the principle determinant factors, its characteristics, and the impact of poverty on poor households from multidimensional deprivation perspectives. Once data has been collected by the investigator it can be ‘coded into number and analysed with statistical approach regardless of its size, the procedure is often described as quantitative (Becker et al., 1996 ). If the collected data remains in its forms and interpret the texts the procedure are most described as qualitative (Sieber, 1973). In either case the most concentrated feature of data coding and analysis is the social reality investigator captured during interaction with respondents and observes (William et al., 2006).

The study intends to contribute to the existing studies on household poverty research in the urban communities of the country and provides recommendation. To explore previous studies done on the topic and provide the most updated information on condition regarding urban household poverty in the region through quality data collection. The research questions were formulated that incorporate diverse viewpoints and position feasible of leveraging benefits from multiples dimensions. A question that probe participants to share their experience with the interviewer without any interruption, questions that incorporates both qualitative and quantitative perspectives. Bhandari (2022) argues that before commencing with data collection investigator must identify what the research intends to achieve before proceeding to formulate research questions that would define exactly what the study aims to find out (ibid.).

According to William at al. (2006), upon the articulation of the research aim and its problem statement, researcher must consider the appropriate accuracy in data

collection when contriving mixed methods approach( *ibid.*). Data collection is defined as the approach of ‘accumulating and measuring information of interest in the form of orderly fashion, that assists investigator to answer a formulated research question, ‘test hypotheses, and evaluates outcomes’(George, 2021).

To efficiently select respondents in the study purposive sampling technique was used, this technique is not limited to qualitative only it is often used in mixed methods as well. Since context analysis was used on qualitative data, it allows the open coding system, which is commonly generated by investigator, purposive sampling technique was the most appropriate approach. Nikolopoulou (2022) ‘purposive sampling’ is also known as “judgemental sampling technique” it is suitable for the research that has participants with similar characteristics within a specific society, it can provide an important insight(*ibid.*, p. 19).

Getting in-depth insights of each participant was vital for the study after the recruitment of special assistance in the research community, mixed method data collection strategy was designed to consider element of one approach with other methods. Such as structure and semi-structure interviews in other word, the approach desirable only if the characteristic of several methods is desirable simultaneously or sequentially (William at al., 2006).

To effectively conduct the data collection pilot survey was conducted in advance, the pre-testing produces relevant feedback enabling investigator to modify the questions appropriately. To decide on the clarity of the linguistic and understanding in several areas including the questionnaire by respondents, appropriate sampling size and its accessibility, timeframe, and possible participants for data collection. After defining the group of respondents for data collection household heads (HH) were the fundamental target for obtaining data from, particularly working age group both male and female (HH).

The systematic orderly incorporation of mixed method strategy could reveal two important themes, it provides the opportunities to utilize the strength of other methods to counterbalance weaknesses of other and it is a relevant strategy in terms of yielding a comprehensive empirical information about the investigation (Rosenbaum, 2001, p. 13).

The comparison made between the data collection methods in the context of this study to highlight some distinctions and counterbalance when deploying Hybrid method data collection strategy in household poverty research in developing country such as Liberia, provides meaningful insights for alternative approach. According to (George, 2021), involving hybrid data collection strategy in research investigation would not instantly superior to non-mixed method data collection but it likely to indicates the “composite variables” for the research(*ibid.*, p.2). Several studies found indicating differences between methods and highlighted advantages that can be generated in in-depth information(*ibid.*, 2021). While afford by some than others

during interview using structure and semi-structure and observation about the lives of people in the investigation (Bazeley 2003).

The distinction between the two data obtained was explained earlier, Sieber (1973) regardless of either method investigator considered, must summarize the text during data analysis because it is a critical moment for much to be learned from the research investigation. The procedure helps investigator to understand the limitations of evidence during the investigation process (Becker et al., 1996). The researcher must consider the critical distinction between descriptive “analysis of data coded as number and the interpretive analysis of data coded as text” for their impactful consequences on the finding (Burawoy, 1991, p. 34). The debate involved in the use of hybrid methods data collection through less structured interviews has started long ago, its critical contribution in different dimensions of poverty research investigations has gained momentum and it has helped in decreasing non-sampling mistake by producing relevant information from different sources (Axinn et al., 1991 p. 13).

The example of studies used mixed method data collection successfully and made valuable contribution in several areas in poverty research investigation, including the research of theory of social behaviour that updated on the consequences of poverty on different group of dwellers, such as the New Home Project (NHP) by Huston et al. (2003). The study used mixed method data collection through structure and less structure interview to investigate consequence of poverty and welfare in the United State of America. A study was conducted using mixed method to better understand the organisation of Black Community in South Chicago by (Drake & Cayton, 1993) who provided valuable contributions to the society. The research of “Social Demographic-study on fertility behaviour” uses structure and semi-structure through mixed method data collection approach conducted in Latin America by (Back & Stycos, 1967, p. 11).

## **4.2 Description of data**

The data collection was initially scheduled for the maximum of five to six weeks because of the concern of timeframe and technical difficulty including response from participants, openness (intimacy). The endline data collection was originally scheduled before the end of October. English language was spoken during the interviews, the questionnaire comprises of open-ended questionnaire and close ended questionnaire all data were collected within the same period.

Special assistance was recruited and well informed on the involvement of human subject in research investigation, he was recruited to be on the ground for any feasible enquiry from the respondents. He assists in educating participants of what the research investigation is all about, large part of the data was collected from men household heads then women household heads. Respondents were more enthusiastic

to participate in the investigation than anticipated prior to the data collection, there were some challenges and obstacle at the initial stage of the data collection, some of these challenges derived from the constraints of seasonality and weather conditions. eventually at the end all factor oriented seasonal were amicably resolve and the process proceeded according to the plan. Ethical related issues were priorities to get valid and meaningful result from the data collection, it was conducted in peaceful environment with good atmosphere and all necessary documents regarding data collection were appropriately safekeeping since this is online data collection.

Anonymity of participants was taken into consideration, respondents signed research consent, privacy note, and research notification. Five female household heads were interviewed and twelve men household heads, attempt was made to code quantitative data into numbers and qualitative into texts before adding the frequency values. The data must be coded only if the coding process is appropriate and understandable by the research investigator because there is no specific way of coding a set of data (Essentia Guide to Coding data, 2020).

Data collected from men households were identified as M-HH/M001, M002, M003 etc. as seeing bellow in the table and data collected from women household identified as F-HH/F001, F002, F003. The total number of seventeen participants were considered for the interview and some data collected were removed from the process to avoid distorting data. Most of the respondents are within the age group between 35 to 60 and the selection was done randomly in the community by the assistant on the ground. The data was collected from household heads only within the research community no other respondents were considered for data collection. Detailed description of participants in the investigation are as follows.

TABLE 2. Participant information.

PARTICIPANT	OCCUPATION/PRO.	DEPENDENTS	AGE
F001-HH	NGO worker	6	45
F002	Petty-business	4	41
F003	GOV. employee	8	43
F004	Not specific	9	39
F005	Not specific	5	40
M001	Educator	12	48
M002	Retail seller	7	37
M003	Not specific	3	36
M004	Driver (NGO)	2	44
M005	Not specific	9	53
M006	Not specific	4	35
M007	GOV. employee	5	38
M008	Petty business	6	37
M009	Not specific	3	36

M010	Agriculturalist	11	49
M011	Agriculturalist	10	60
M012	Religion leader (com.)	13	52

The data analysis indicates that majority of participant in the study are not married but living together, and over half of participants have family members living with them, though it is the culture and way of life, but it has different consequences on family which is not limited to increasing hardship only but also from religious perspective.

### 4.3 Method of data analysis

Descriptive analysis approach applied in this study it was the most appropriate data analysis method for this research based on the context of the research, its degree of precision and what the study intends to find out. IBM SPSS software was used since the software also has a unique system for statistical solutions. Greene et al. (1993) descriptive approach in data analysis is widely used in science and economic but the approach has been extensively applied in social science in recent years (Caracelli & Greene, 1993, p.17). It helps to investigate trends, uncover patterns and relationship in poverty investigation, Middleton (2022) argues that it is appropriate in research investigation upon the data collection investigator summarize data obtained from sample immediately by applying descriptive analysis(ibid.).

It is depending on the size of the investigation ungrouped frequency distribution table can be applied to begin analysing the frequency of the data meaningfully before proceeding (Middleton, 2022,p. 112). The main reason for choosing descriptive analysis in this research was based on the data type large number of the data was quantitatively collected. If the data collected comprises qualitative and quantitative data is called mixed data. The qualitative data in this research was first analysed separately because it cannot be measure neither to describe quantitative (ibid., p.11).

The study chooses descriptive statistical analysis to focus on the content of the sample despite both “inferential and descriptive analysis” can be combined in one research investigation depending on the data type (George, 2021, p. 16). This allows me to better explore the existing research on the topic within the research area and make prediction, comparison, and conclusion. Prior to the descriptive analysis, 5 qualitative questions answered produced an important insights regarding answering the research questions. The qualitative data was analysed through qualitative context analysis (QCA) though, it was not extensive compared to the data considered as quantitative data (closed-ended questions).

A note taken during interviews and the size of the data make the process straightforward, the three major steps of context analysis process, technique of open coding system mentioned in (data collection), creating the categories of main themes and concepts which often follow by abstraction (Caracelli & Greene, 1993). The process was intended to efficiently explore and make sense of qualitative data before proceeding with descriptive analysis.

For me, I initially begin with the process of the qualitative context analysis (QCA) with the combination of all relevant elements while organizing appropriate information into categories, at this stage, to distinguish the various sections I underline during coding and used symbols. Bowen (2009) explains context analysis as a process of reading the data efficiently after it is coded, researcher must connect the iterative themes and expressions by differentiating denominators (ibid). The qualitative data provides relevant information from respondents' experiences surrounding factors and determinants contributing to recent poverty in the community. This process helps extensively in establishing ungrouped frequency distribution table, the step was taken though the study relies on the existing poverty statistics. The core principle of the statistical hypothesis or the prediction in this study is to assist in the investigation surrounding the relationship between the composite variables in the research population.

Frost (2022) suggest that when descriptive data analysis method applied in social science study it clarified and illustrate on several issues that could be the most likely or the least possible scenario in the particular research (Frost, 2022). The analysis in this study means simplification of complex issues from its complexity by breaking it in to components for better understanding (Caracelli & Greene, 1993). Every individual piece of facts and evidence collected or recorded for purposes of analysis in a research investigation are considered data and all are based on qualitative foundation, Campbell (1974) argues that every situations in research investigation comprises qualitative and quantitative data both numeric and nominal are representations of all occurrences in research (Campbell, 1974).

Regarding the interpretive orientation surrounding descriptive data analysis in mixed methods Howell (2014) suggested that to be realistic about scientific interpretation in this approach, qualitative data must be re-established through grounding of quantitative because descriptive analysis does not limit only to numbers it is all about our inquisitive understanding about our World (Howell, 2014, p.6). The analysis in this case is about interrogation, and its process involves examination of evidences collected as data and accurately deconstruct and reconstruct these evidences and rethink critically about the research questions designed to produce constructive and meaningful result (Combs & Onwuegbuzie, 2010).

The authors added that in every research investigation data analysis comprises different phases, and procedures, some are purely scientific or mathematic

contrary to that is social science( *ibid.*). After the data collection and subscription, it was carefully explored for better understanding of all that it contained, it was reduced before proceeding with the analysis to inquisitively identify relevant themes, concepts, and variables in the data. Everything that revealed by the data were systematically described before undertaking any comparative analysis that could possibly provide deeper meaning in terms of differences in the data, and which could possibly answer research questions designed. During this moment, investigator considered interrelated predictive statements since descriptive data analysis involves diverse texts and in the context of mixed methods data analysis is considered continue process throughout the data process.

Combs (2010) mixed research is challenging and the most complexity part is its data analysis therefore, researcher must have determination, motivation, and courage in proceeding with the technique involved in mixed method data analysis (Combs et al. 2010). In mixed research data analysis, preliminary steps are considered qualitative after which it is transform into numerical codes that allows the data to be analyse descriptively (Onwuegbuzie et al. 2007). In descriptive analysis during conducting mixed research, minimum analysis of both methods maybe possible before transforming qualitative into quantitative data depending on the research objective (Creswell & Tashakkori, 2007).

Studies suggest that converting qualitative into quantitative in conducting mixed research analysis sequentially or chronologically would depends on the investigator understanding of the data, Teddlie (1998) the iterative approach in mixed data analysis is the choice of investigator because there is no specific tied discipline which way to proceed and how far to proceed (Teddlie et al. 1998). There are several other data analysis approaches that can be used in conducting mixed method but choosing of the method would depends on the type of research study and its objective. One of the example of the most commonly used is parallel data analysis approach (Combs & Onwuegbuzie, 2010). The degree of interaction between both data set involves several decisions, but prior to that it is pertinent to know that each data set are independent, they produce separate relevant insight about the situation to be investigated, these relevant insights must be linked and integrated into the system of meta-analysis (Combs & Onwuegbuzie, 2010).

These decisions are considered by investigators at different level depending on the analysis approach considered and type of data, it is also known as phase-based in nature procedure. Some researchers consider these phases from four to seven phases including “data transformations, correlation, data comparison and analysis” for interrogation that could lead to possible conclusions and inference in data analysis. The fourth is the “implementation of single methodological tradition” during the analysis from different tradition(Caracelli & Greene, 1993, p.19).

Onwuegbuzie (2003) analytical approaches are only another consideration for research investigator in mixed data analysis (Onwuegbuzie et al. 2003). In terms of types of mixed data analysis as mentioned earlier, there is typology that was developed by Teddlie (2009) point out that, data analysis in mixed method can also be considered as based-designed with the ability of linking directly to the research investigation designed. The typology comprises several techniques for mixed data analysis includes the system of parallel analysis technique that can be linked to its research designs etc. The integrated analysis that linked to its research designs, etc. including the transformation of techniques from one tradition to another tradition (Teddlie & Tashakkori, 2009).

The authors suggests techniques involved in mixed data analysis vary considerably it solely depends on the specific research design and what the study intends to find out. Creswell (2010) decisions involved in mixed data analysis are made at the *posteriori*, or iteratively which means that some are made at the early stage while other are made later (Creswell et al. 2010).

According to Onwuegbuzie, mixed data descriptive analysis comprises different combination and it can be any of the following combination, “case-oriented, variable-oriented analysis, process - experience-oriented analysis” (Onwuegbuzie, et al. 2009, p. 31). In case-oriented analysis, the focus is concentrated solely on the selected cases only during the analysis of data and its interpretation of the data revealed from representatives experiences and their perceptions, belief etc. This is mainly because it assists in terms of understanding the situation referring to single case or somewhat few cases, they are commonly applied in qualitative data analysis, it is used in quantitative data analysis techniques like one subject analysis or descriptive analysis(Onwuegbuzie, et al. 2009).

The other technique is Variable-oriented procedure it helps in unifying various relationships between constructs such as variables, it can some time produce external generalisations in the analysis, albeit this technique is widely used in quantitative data analyses regardless of the sample size it helps reveals variables relationships among variables data analysis (Caracelli & Greene, 1993). Variable-oriented analysis procedure was best suitable for this study.

#### **4.4 Ethical consideration**

From the very scoping stage of this poverty research investigation paradigm, ethical consideration was the priority and pertinent because data obtained from representatives are mixed, its analysis require accuracy to avoid unintentional biases. Albeit due to the content of the study and its methodological tools used in obtaining data from respondents, the significance of the concept require demonstration. Not only for the understanding of the analysis but also to be aware that aspect of what

constitutes ethical considerations are vital for the study. Several measures were taken at the beginning of the study to avoid barriers that influence unintentional biases, such as hierarchical related scenario and linguistic.

Cacciattolo (2015) mentions that several aspects of research required ethical consideration especially when dealing with human subjects investigator must ensure that respondents are safe from any types of harm and stress, and that they are protected from any unnecessary pressure (Cacciattolo, 2015, p.21). Though, the endeavour and assiduous effort to prevent bias, there is a tendency that unintended bias may occur due to factor-oriented culture during data collection and due to the mixed methods approach procedure used (ibid., p.15). Albeit the used of pseudonyms during data collection the realisation of anonymities issue become visible in the analysis. This leads the discarding of some of the most substantially sensitive document to prevent its influences from misinterpretation in the analysis.

To maintain appropriate research criteria neutral behaviour was practiced while preventing unnecessary complexity in the analysis, appropriate environment was secured for data collection which helps considerably in the process. Ethical documents pertaining to the research investigation perceived by participants and signed. Copy of these documents were submitted to the University, the documents include research consent for participants, privacy notice, and research notification. Representatives were interview individually to maintain confidentiality, and albeit the significant of the topic to the community that does not justify the defying of research ethics in related to their participation, rather than complete voluntary.

They were given a chance to ask questions about the interview in case of any doubt concerning their participation in the study. Responsible conducts and ethical considerations in research investigation are now becoming increasingly extensive than ever. Ethical considerations from scientific research perspective, it must include liability, credibility, and responsible conducts in its process (Ethics Guide Helsinki University, 2022).

There has been no agreed definition on misconducts in research investigation, including even areas that comprises universal agreement on several key elements of research behaviour (World Conference on Research Integrity 2007). Regarding the online research investigation particularly online data collection, Rafael (2002) points out that the digital services are increasing considerably in the academic disciplines, online research investigation has become common with tis frameworks and its digital system (Rafael et al. 2002). The investigator argues that there are several key principles of ethical considerations involved also in online research investigation, from the perspective of tension not necessary dichotomy concerning interactive interview and interface communication.

It has not per se higher level of degree in terms of moral authenticity as a researcher regardless of the discipline, it is possible to implement responsible

conducts completely in online data collection, while misleading in face-to-face data collection and vice versa (Capurro & Pingel, 2002). Research shows that there are distinctions within research ethics around the World according to Capurro (2002) who argues that European research investigators are more deontologically focused while the American researchers more utilitarian oriented (Capurro & Pingel, 2002). The concept of online identity protection of respondents during obtaining a data can be analyse from several dimensions and it requires special attention during research investigation, the concept can be consider from a twofold view, as a “metaphysical concept” referring to anything that permanently remains in its original form (Combs & Onwuegbuzie, 2010, p. 21).

According to Plato ontological understanding regarding identity simply means the feasibility of sticking out, or projecting research participant’s life within distinct existential possibility (Boano, 2016). The last concept is the most important part since it has the means of relating to diverse possibility without expelling them out. In this study, bodily identity of respondents is conceived through metaphysical understanding. When it is possible to relate to identity through our genes, the cohesion of human eye and fingerprints as well as several other types of data that may possibly be digitised by any means (Cacciattolo, 2015).

Online research related identity as an ontological type may also be refers to diverse types of life planned endeavour, which may not be identical, but it may be related (ibid.). Typical example, a different kind of identities maybe selected by a researcher through digital medium which might not be identical, but remain fulfilling a relation to respondent bodily existence and vice versa (Arakpogun et al., 2020).

To avoid unethical behaviours and biases in online research that could compromise the trustworthiness in the data collected, multiple steps must be taken into consideration. Axinn (2006) suggest that the online research investigation maybe carried out only after respondents in the study has been provided with the free and informed consent, this must include the appropriate information that surrounding the purpose and nature of the participation, its consequence and the risks involved and that participant must be allow to freely withdraw their consent whenever they decide to so (Axinn & Pearce, 2006).

Another important issue that constitutes ethical consideration which come alone with the research paradigm that must be discuss is the classification of linguistic ability in empirical research. This was among the pioneer concern of this study and led the investigator to carried out a pre-testing survey to examine the understanding of the language before proceeding with the data collection. It is an essential issue for any research especially research conducting in non-native English speaker-community, and it requires thorough ethical consideration.

Koulouriotis (2011) the category of non-native English speaker vary considerably from second language to foreign language (Joanna Koulouriotis, 2011).

The research involves in any of this categories of English language community requires investigator to ensure commitment and relevant strategies for collecting data in such community (ibid., 2011). There are also cultural boundaries to be consider and the involvement of translation. Tierney (197) these are key “ethnographic fiction which might constitute numerous fictional vignettes” that sometimes have the ability of drawing attention to fictional events and its emotional distress, that could emerge when research investigator goes awry (Tierney, 1997, p. 13).

As mentioned earlier the important of privacy and confidentiality in research investigation it is important to understand the distinction of these terms according to Wiles (2008) argues that privacy in research is referring to the systematic controlling of information collected from the respondents during conducting research investigation, their privacy must be protected professionally (ibid.).

On the other hand, confidentiality is referring to the appropriate management and restoring of data collected from participants regardless of the size of data (Wiles et al. 20 08). It is about the accessibility of data outside, to minimise and avoid respondents’ exposure to outsiders, because of this research protocols and ethical considerations, it is robustly recommended the used of pseudonymise to safeguard respondents identities throughout the research investigation (Fouka & Mantzourou, 2011).

## **4.5 Positionality**

Transparency has been a key principle of this poverty research investigation on the account of my analytical memos and from my professional setting during a priority management which was robustly implemented in this study. Avoiding every subjectivity and compromises in my several years career and maintaining liability and truthiness has been steadily consistent, and it is vigorously important consideration in this research investigation.

I am always inquisitively curious to understand the reality contributing to the slow progress involved eradicating poverty and the alternative paths that exist for mitigating and escaping from poverty in my home country. It is well understood that this is only possible through credible and empirical research evidence, and through a research investigation that its data collection, and analysis are reliable, trustworthy and that it is not compromised. Poverty research investigation has long started decades ago and it is a global fight that comprises several factors and dimensions. Albeit to distinct the reality from the diverse notions and views surrounding poverty, is to study it to understand the root causes and its determinants through vintage ethnography and empirical evidence. Implementing and conducting of such research investigation has become important across several disciplines within the abundance research methodological arena.

As a novice researcher it is a dilemma that I must be face especially during creating a room for purpose of new learning and feasibly a change in the realm of demanding activities. Archive pressure balance of positionality has stimulated self-reflection, and controlling of self-perception in this study, especially during collecting data, analysis, and during the conclusions. It has contributed considerably in term of influential component for distorting bias mindset. The articulation of self-positioning is the only way forward for me to maintain the acceptable standardbreeds, and expectations that entails not only limited to poverty research but also other disciplines, regardless of what subject or research in question.

It is understood that valid and reliable poverty research result can be successful only through appropriate data management strategies and transparency. The approach considered in this study is the most appropriate method from the perspective of the study content, it assists in analysing the root causes and determinants of poverty from several dimensions. Albert the manifestation can yield with diverse meaning in poverty research investigation, though mixed method data analysis approach in this study require analysis of existing data considerably.

The analysis of combination of the approach produced valid and reliable results that allows the investigator to get the sight of the principal root causes and determinants of poverty within the research community. The approach comprises several techniques, but because of the context of the study, a limited numbers of these techniques are implemented in this study. The inquisitive level for this approach is high, since it yields with great details in poverty research especially during data analysis and ultimately provide meaningful result.

There are numerous approaches and techniques can be applied in poverty research analysis, especially in social science discipline, but mixed method analysis was choosing for this study for several factors including acquiring understanding of mixed method analysis. The viable knowledge achieved and the detail insights the approach produced would help considerably to shed light on the way forward. It would help point out solution to mitigate poverty, and to escape poverty within the research community with vigorous recommendation to the influential, to appropriately allocate resources to the neediest.

Finally, for me to fully evolve with the catalyse of poverty reduction strategies intuitively, including the efficiency of characteristics that influence and shaped the different constraint surrounding livelihood of poor households, it is possible only through the combination of existing statistic. Abundant arrays of livelihood techniques and strategies have been implemented in these communities for the past years, to reduce the pervasive poverty situation. Unfortunately none of these arrays never been archival for the dwellers in the research environment. However, this does not necessarily mean it is not possible, but it would require extensiveness

and robustness with valid and reliable data including appropriate approach that produce meaningful result.

## **4.6 Seasonality in Liberia**

Regarding the concept of seasonality in Liberia, this section explores the importance of seasonality in poverty research investigation in developing countries, especially when the data collection happens during the raining season on the account of the diverse experiences of the respondents during this period compared to dry season.

The seasonality in Liberia is not different from other developing countries in South Sahara-Africa that comprises agrarian societies. The archival data shows that there is variation in household poverty during the raining season in the country and the risk is high for many to descent into poverty during the raining season due to several factors. The level of deprivations is also often high during this period, especially food deprivation can be extremely prevalent in the urban setting as well as in the rural areas. The impede scenario of this period usually has considerable impact on poor household consumption and income level.

It was important to mention the significant of seasonality in this investigation since the data obtained from the respondents was done in October which is one of the main raining season months in the country. Several participants experienced some sort of changes in their households from economic perspectives, and it was within this period that the country principle stable food price was a skyrocketing because it was out of market due to incompetence leadership. World Bank (2021) Agricultural sector is an important sector for the country economic it plays a critical role in the country economic prosperity, food security, and reducing vulnerability, it is made up of subsistence farming inherently (World Bank, 2021). Atkinson (1992) in the urban setting, poor households and non-poor households are confronted with multifaceted nature of poverty disproportionately in terms of systematic changes in their expenditures, the period is also considered as pre-harvest season in the country.

Khandker (2012) to contain or prevent seasonal poverty and deprivations, relevant policy must be made to promote income diversification combining with seasonal movements. The durable, and adoptable microfinance systematic plan that provide affordable loans, including “consumption and production based on flexible payment terms” must be accessible with applicable mechanism that assists to diversify income and reduce seasonality suffering and poverty’ (Khadker,2012, p. 18). The data analysis shows that vulnerability and systematic changes in household expenditures are consistent during the seasonality, which is not limited only to Monrovia but also other part of the nation including North-West, the main food producing county.

Raining season in Liberia can be extremely challenging for poor household with large family, several participants admitted the incidence of poverty and severity of food shortages remains prevalent in their households during the raining season. The ungrouped frequency distribution table established indicates food deprivation is one of the most frequently appear variables in the table from the respondents.

The unsteadiness of seasonality can be found in every developing county in South Sahara-Africa, for example research conducted in Akwa Ibom State Nigeria by Umoh (2002) indicates that over seventy percent of the population of this State live in the rural areas and seventy two percent of 3.92 million residents of the State live below the poverty line, and the fifty seven percent of the population are categorised as poor households. Raining season is a major concern in this State, the wavering conditions are consistent with aggravated vulnerability during the seasonality. The core perpetuating factors mentioned including inappropriate and irrelevant policies, lack of alternative for diversification for the economic, and insufficient agriculture productivity in the State (Umoh, 2002).

The impact of seasonality of poverty found in Madagascar Dostie et al. (2002) seasonal wavering in the country stable food price production obliged nearly a million into poverty during the lean or incline season, rising of the stable food price in Madagascar symbolizes the arrival of seasonal fluctuation within the commodities especially the agriculture productivities. The severity of seasonal multidimensional deprivation mainly confronts poor households with large family size in every part of the country (Dostie et al., 2002). In Sierra Leone, seasonality of poverty has devastating impact on consumption smoothing due to inappropriate policy and lack of relevant credit market as the result it hinders the consumption system (ibid., 2002). The seasonal poverty in this country can force thousands into poverty in every segment of the country, Sierra Lone is a poor country vigorously depends on agriculture, the sector account for more than half of the population, seasonality of poverty is a major concern in the country (World Food Program, 2021).

Liberia has two major staple foods, though rice is the most recognisable one and cassava, the country Northwest rice is the major food, while East South cassava is the major food, addition to that is vegetable. Nevertheless, during the seasonal period, rice and cassava barely see on the market with affordable price for many poor households, beginning from June to October, though vegetable always available but never enough for large family. Seasonality of poverty can be aggravated for the entire country disproportionately poor household or non-poor household; thus, the severity of seasonal fluctuation can be exacerbated for the poor forcing many to live below the poverty line.

## 5 FINDING

The main finding of this study is discussed in this chapter, which is based on the finding emerged from the archival analysis in consistent with the theoretical framework introduced. Direct quotations were made from the data and the two main research questions are answered in sequence, the study first present overview of the research community.

### 5.1 Overview of research community

This overview intends to present a glance picture over the levels of the magnitude of lamentation regarding quality public service delivery in the community, the document show that deterioration in public service has been persistent, and several poor households have experienced systematic decline in welfare for years. The quantitative and qualitative data both identified agricultural practice constraint as one of the influencing factors in deterioration of living condition particularly for smallholders in the community.

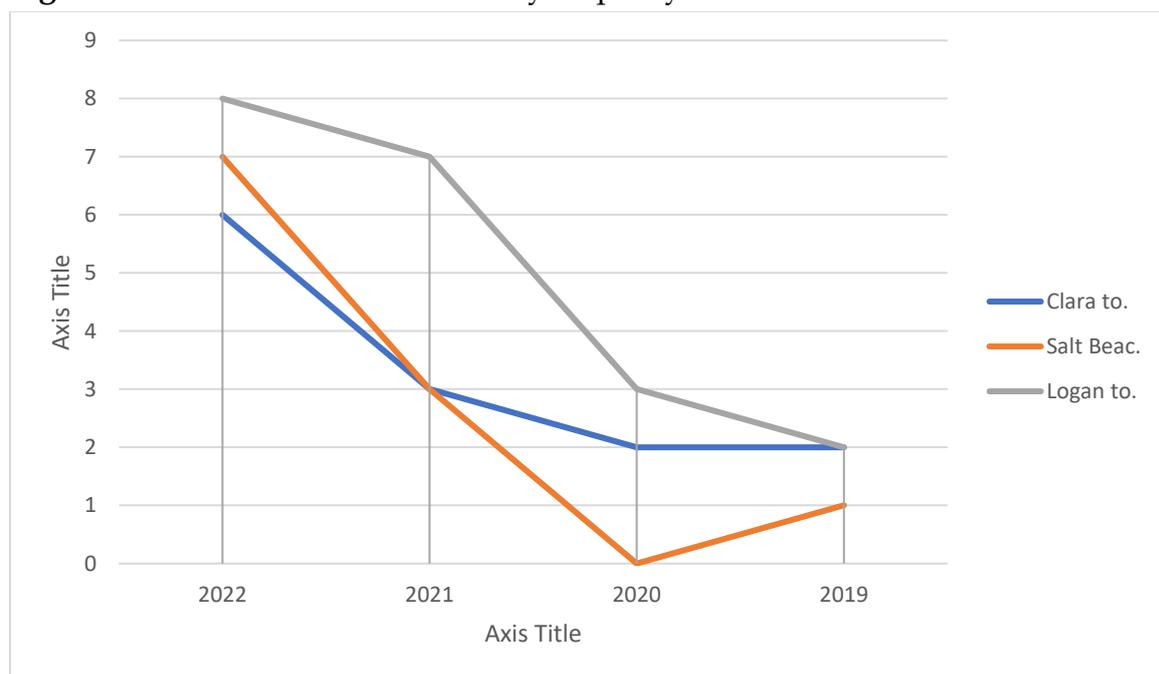
Meanwhile, the levels of pervasive insecurity, and bad governance are among the important factors influencing livelihood of many poor households. The main community services provider in the research communities is Monrovia City Corporation (MCC) that is mandated by the law of the state, in additions, there are some local NGOs and organisation also provide community services. The city corporation body is tasked to be the bridge between other community services providers and local community across the entire city of Monrovia transparently, and as a core liaison between the city corporation and dwellers of the region. This body is one of the principal drivers contributing enormously towards the aggravated deprivation in several communities in the urban region including the research communities. Substantial community development funds are provided to this city corporation to be distributed among communities every year by the superintendent from the county development funds.

The malpractices and transgression have always been widespread in the system of the government in the country, but it has been exacerbated since the MCC began the core liaison for organizing community engagement strategies through diverse community outreach. There are several adverse that are outside these communities' control because of their powerlessness and exclusion, especially community dominated by supporters of other political party than the ruling party. The vulnerability and deprivations are high in such community because the body that charged with the responsibility of working with communities to promote harmony and different community participation programs is controlled by central government. The community development funds distributions are concentrated to the ruling

partisan communities than other communities. poor households are found in every community, but the worsening situation are found mostly in other communities that are dominated by members of none ruling partisan.

Over 60 percent of the country population depends on agriculture and vast majority of these farmers produced agriculture productions on the small-scale level mainly for their household’s consumption only (Woodbank, 2019). The study shows that most of the residents in the research communities are small farm holders and petty traders. To have a good agricultural practice in Liberia that yield on the large-scale level requires support and help from the state, but because of transgressions it is not possible for all small farm holders to access this opportunity in the country. The most common support for Liberian’s famers including agriculture tools such as farm equipment, seeds, fertilizers, and sometime cash etc. Thus because of deprivations poor households are increasingly emerging in several communities in recent years, contributing to the exposure of several poor households to multiple risks and inevitably they become vulnerable in the community. More livelihood related difficulty found in Logan town compared to the other two communities as showing in the chart below.

**Figure 1.** Livelihood related difficulty disparity in the research communities.



Note: Source: author constructed.

More disadvantage groups found in Logan town known as “Zogoes” compared to the other two communities such as the Ex-combatants whose never been rehabilitated or acquire a successful integration, includes both gender and especially those that are affected by different problems.

## 5.2 Informal settlement deprivation

The document shows that slum settlement is considered factor by itself in regard to deprivation, because living in slum settlement can underpin deprivation substantially, this was clearly confirmed in the document that in Liberia, people are deprived and discriminated against because of where they live, their ethnicity, and political affiliation. Therefore, living in slum settlement is considered in this study as an important influencing factor declining in living standard, and on the account of demographic factor high dependency rates.

Factors influencing livelihood of several poor households including activities they engaged in on daily basis, which can be considered as an essential driver to deprivation leading to consistent household poverty. The document confirms that households that are persistently lamenting deterioration in living conditions including those without education and relevant training that provide them employment. All the above provide richer understanding leading to the factors and elements determining the emerging household poverty in the research communities, and provide settlement deprivation glance, including its multivariate summary that must be consider and assess collectively from the perspective of determinant of household poverty.

The document confirms that very limited number of poor households have the opportunity to acquired assets either through inheritance or family assets, and those that fell in this category including educated household head, and member of their household. Relative poverty is prevalence in the urban region of Liberia, but exacerbated in these communities nearly half of the population are poor (Work Bank, 2019). Discrimination and social exclusion are highly associated with the disadvantaged people namely 'Zogoes' in urban region, increasing their vulnerability and deprivation, whose vast majority live in these communities. The document highlights some of the important reasons behind the rapidly growing of "peri-urban communities" around Monrovia.

Albeit the robust determination and hope for decent and better living condition by these communities' dwellers, succeeding in their ambition of achieving a better and quality life will be determines by the length of time and possibility of employment. 'Peri-urban communities' around Monrovia are considered receptions and first settlement areas for several of the residents live there, most of them faced multiple deprivations and they are economically not strong and living there also helps them develop their connection with the city. Alkire and Santos (2013) point out that people live in 'peri-urban community' because for some, it functions as footpath out of poverty, another reason is that land in urban region and the labour markets both are 'fluid' and they are capable of adjusting in a smooth manner in terms of entering a "successful cohorts of working age adults" (ibid., 2013).

Significant variation was revealed among the participant in this study in different aspects of life at individual poor household level, this provides an important insights regarding determinant of household poverty in the community. For example, some household heads both spouses are educated including member of their households, with some sort of household livelihood's strategy, while some other household heads are not educated. It resonates enhancing of better living condition not for the illiterate poor households only but the community at large if the uneducated households are in majority. There was a clear indication that some of the residents in the community are well resourceful and motivated, capable of analysing their own testimony regarding the meaning of poverty to them than any other person could do.

Monrovia Liberia is one of the capital cities in South Sahara-Africa that comprises several slums settlements, but more attentions has been focus on the five most crowded and densely populated areas. Three of which are discussed in this study, and its residents faced enormous deprivation. Namely, Salt Beach, Clara Town, and Logan town, and there is more disadvantages than advantages living in the 'peri-urban communities'. Living in such community contain high cost of living for many shack residents, especially in Logan town area, and they are associated with different stigma and stereotypes. The document shows that slums dwellers likely to face the high-risk probability of contracting some of the most infectious diseases in the country such as tuberculosis, fever, typhoid, and malaria.

### **5.3 Community deprivations**

The key focus of this study is urban relative poverty deprivation, to conceptualise it I attempt to distinguish absolute poverty from relative poverty deprivation, the two concepts are clearly differ from one another, though both have some core related phenomenon at some extent(Alkire & Santos, 2013). The document shows that relative poverty is insistently repetitive in the urban communities, with limited escaping route for many poor households with the enormous difficulty and stress in prevailing it. For the above reason, relative poverty is considered in this study as persistent even more than absolute poverty, and its persistency will continue in the urban region for a long period of time, because the republic lacks a comprehensive social protection system in place (Dabalen et al., 2014).

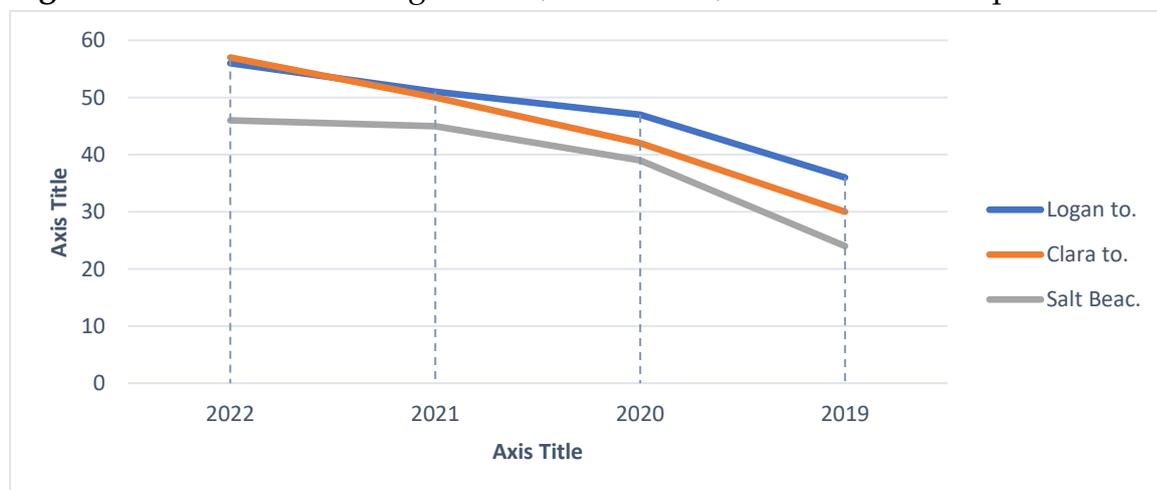
Relative poverty is pervasive throughout the research communities, it is a circumstance in which limits poor households from actively participating in discussing matters that relevant for their living condition in the society(Alkire & Santos, 2013) . It is a circumstance that contributing consistently towards the weaken condition that confine many poor households, in the slums settlements from experiencing activities that others considered to be granted. Relative poverty was easily understood and observed in these communities after the investigator carried

out a comparison between upper and lower segments of the community dwellers. The both trends of absolute and relative poverty may even move completely in opposite direction in terms of comparison, the document indicates that more attention of the state is directed to absolute poverty than relative poverty in urban region.

In this case, primary poverty is considered as absolute poverty or “indigence” while secondary poverty is considered as relative poverty or “overall poverty”(Tavares & Betti, 2021, p. 105). Qualitative document shows that all respondents in this research have some sort of suffering situation that eventually classified them either as indigence, or the opposite. For example, there are several respondents whose barley access daily needs in their everyday struggles at the result, several of them daily engagement or routines are differs for the survival of their households. The above statement shows that forms of poverty can determine the level of degree of deprivation above the threshold, the document indicates that several poor households have no characteristic of possessing any commodities. Although, there are substantial geographic variation in living cost in Liberia, even within Monrovia as well as the entire urban region, the cost of living for the poor household depending on the geographical location they live.

Another issue the study paid key attention to is the changes circumstances of urban living condition, which involved in cost of compositions of food basket on the account of data collection period, in October as insistently repetitive food shortage period in the country. However, in several poverty research is commonly regards as not having efficiency of “economic resources” and for decades this phenomenon has been considered attentively from the perspective of ‘material shortcoming’ particularly in term of income. In recent years “poverty is no longer defined objectively but exists in multidimensional nature” (Narayan, 2000). There are more deprivations in the three research communities combined compared to central Monrovia 2019-2022.

**Figure 2.** Research areas: Logan town, Clara town, and Salt Beach deprivations.



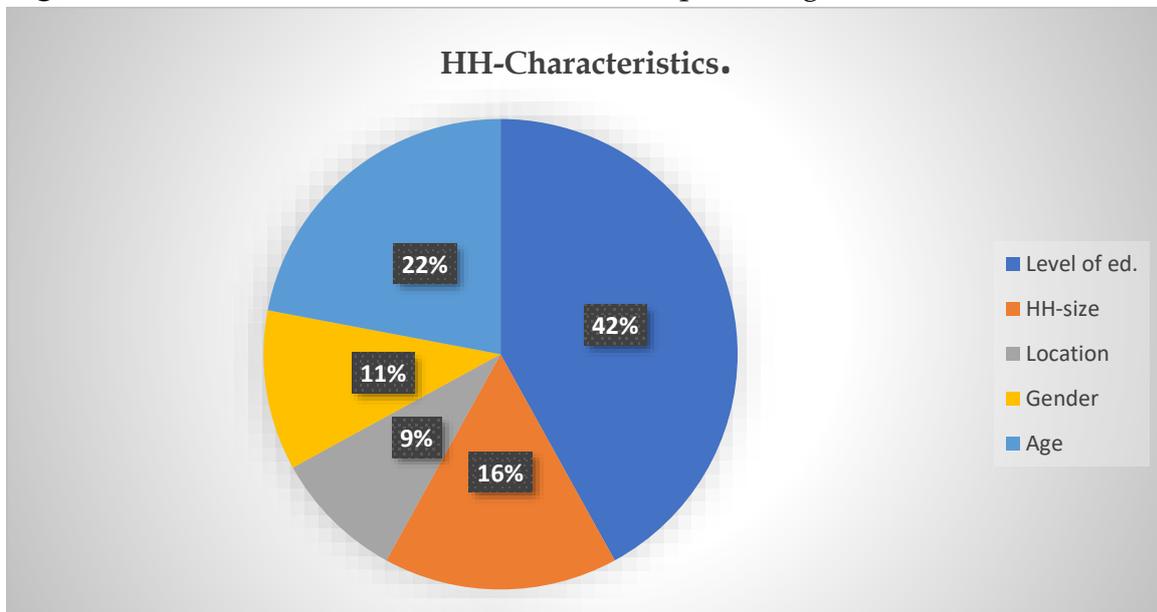
Note: Source: constructed by author.

The above chart shows that Clara town community is slowly overtaking Logan town community with the level of increasing of deprivation rapidly which is underpinned by different factor and elements in 2022.

### 5.4 Main household characteristics found

The investigation examines and aggregates the overall individual poor household characteristics which was found actively contributing to current emerging increasing household poverty, these characteristics includes the following: household size, age difference, level of education, gender, "feminisation of poverty" and location of household (slum). To further understand the overall proportion of the effect of these individual household characteristics, it is visualised through poverty representation assessment chart below.

**Figure 3.** Effect of household characteristics in percentage.



Note: Source: constructed by author.

The above chart clearly indicates the negative effect of the key characteristics of individual household found in this study, which is further explains substantially in the section, implication and causes of household deprivation below. In regard to the above key characteristics, skill advancement and experiences are also considered as a relevant improvement of expertise in related to age and gender. In terms of working age, the study examines that when working and earning regularly there is high implication for household poverty elimination. On the other hand, those that are not working in the country the likelihood of non-escaping poverty is high, similarly with gender. Female headed-household likely to be poor because of the systematic deprivation they faced, female also have unequal opportunity in several dimension especially when come to engagement in Liberia. "Feminisation of poverty" in this

study simply referencing the numerous challenges and difficulties they faced in poverty related suffering. The document shows that several female headed household are confronting diverse challenges compare to their counterpart male headed households.

## **5.5 Modules of vulnerability and deprivation**

The level of effect of the two concepts is high in urban communities in Monrovia but is alarming among the poor households in the research community. The two concepts are known not to be synonyms but commonly related in several dimension, even among the respondents there are variation in the level of vulnerability, some are more vulnerable than other because of their exposure to different risk factors. The variation can be categories from discrimination to vulnerability inherently perceived, social classes, partisan, and ethnicity. The combination of several of the above risk circumstances by a poor household eventually classified as a high level of vulnerability, which is robustly considered as deprivation.

In terms of poverty indicator, they are separated hence poverty is core associated with diverse deprivations, and vulnerability is also core associated with different external risks as well (George, 2021). However, on the account of the country recent demographic survey I referenced visibility bias, since participants were inquired regarding their perception on overall poverty trends and deprivations and not within an individual change circumstances. There is a tendency of bias be introduced if the level of deprivation become more visually visible to the spectator or onlooker, the occurring of this may derives from a number of factors including population growth, poverty incidence (PI) may eventually fall, but the number of poor households increased considerably [Kanbur, 2001- 2010]. The reason is not because of the rising of incidence but because of the increased of the overall individuals.

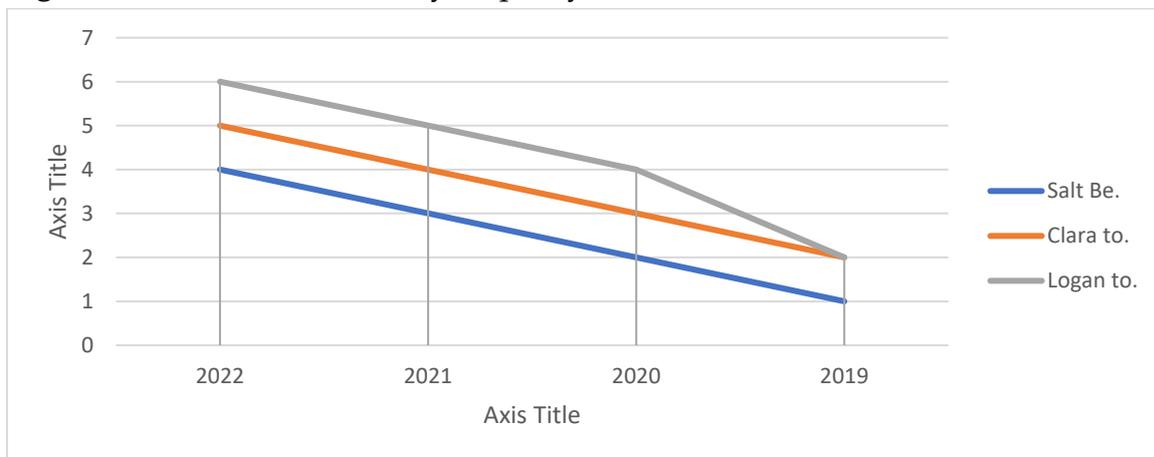
Another reason to this scenario is the level of readily observable poverty in urban region (Monrovia and the surrounding) because of the closer physical proximity among urban residents and the substantial 'visibility in 'certain characteristic' of urban poverty such as spread of street children and the increased of begging in public areas (Wodon, 2007). The perception of increasing poverty incidence and deprivation in the community may simply be due to the enormous increasing visibility(ibid). In the case of the respondents in this study, vast majority of them are exposed to numerous deprivations which have aggravated their vulnerability in the community.

Some participants have experienced an episode of income and health poverty while children are pulled out of school over a long period of time, including violence and the risk of crime against them. To collectively understand the primary characteristic of urban poverty deprivation typology, and to elicit answer to the

research questions, 48 initial codes were produced, these codes were categories into 7 general codes. Including illness, lack of profession, lack of adequate food, better living condition, lack of tuition, worsening situation, and impact of the pandemic. On the account of the conditions which articulate the circumstances that accelerate poverty deprivation among participants, two main themes were determined: unemployment and Education. Next, the general codes, the two main themes, and some examples of initial codes were all modelling into two cluster charts, one theme was designated at the beginning of each chart.

Foremost, to efficiently apprehend the proportion of the population or the percentage of the poor households that have been affected by the recent poverty deprivation and vulnerability, through the codes and conditions produced as a poverty researcher this can be accurately done only by modelling the entire codes and themes into chart or graph, which would provide detail information on households affected the most. It presents the magnitudes effect and its significant on the participants in the study, and it also presents dwellers whose are constantly confined within the debilitating condition and inevitably enduring hardship and insecurity within their respective communities. The following section instigates the aggregating explanation.

**Figure 4.** Level of vulnerability disparity in the three research communities in %.



Note: Source: constructed by the author.

Logan town and Clara town were found more vulnerable and exposed to a memorious risks than Salt Beach community. . The following section instigates the aggregating explanation surrounding the code s produced.

## 5.6 Implication and causes of household deprivation

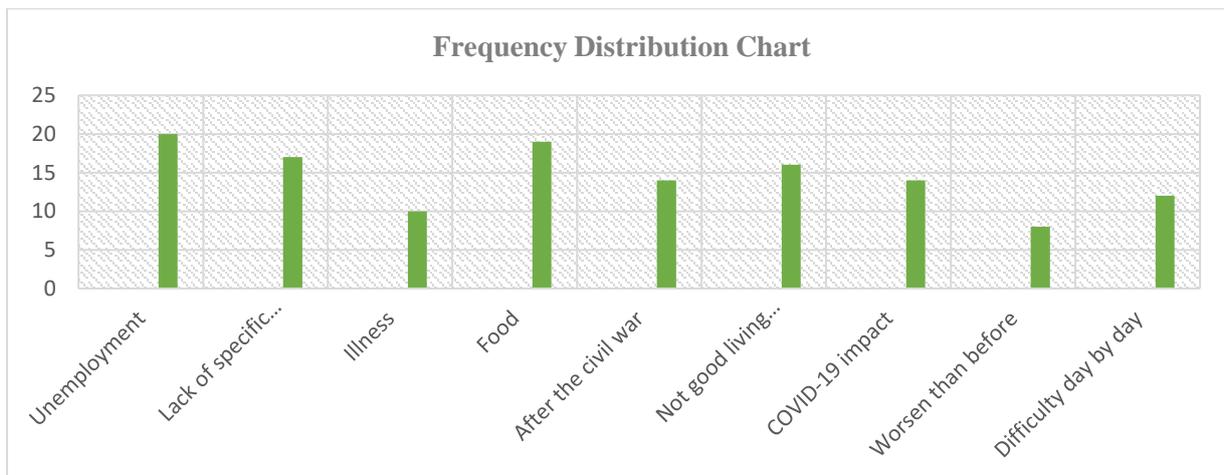
To enhance the understanding of current element and factors determining household poverty, as per the first research question: *What are the current elements and factors determining urban household poverty in the research communities?* The investigation evaluates individual poor household characteristics as a preliminary determinants of

household poverty in the community, the study demonstrates to shed light on the effect of any particular adverse on the likelihood of descending household into poverty. For example, to what extent acquiring primary education will affect negatively or positively the likelihood of being a poor household? with 'respect to no education'. This is because most of the respondents in the study completed primary education with limited number of them acquired higher education though, some have no educational background, Tilak (2007) investigated parallel "coefficient between poverty ratio and percentage of persons having differs educational levels" finding indicates that "illiteracy, literacy, and 'primary education are positively related" to poverty. Since it 'throws doubt on the role of primary education' in mitigating household poverty( *ibid.*, 2007, p. 32).

Howbeit, the document shows that education is vital for poverty reduction in poor household and its attainment raises the earning potential of individual poor household subsequently, regular earning reduces household poverty substantially. It also point out on other effective existing 'non-pecuniary effect of education' in several dimension of household poverty including deprivation in acquiring decision making skill, and the level of consciousness regarding the surrounding. It indicates that education and poverty status are linked negatively while acquiring higher education is the most effective way to mitigate household poverty. Not withstand this, all categories, themes, and conditions are conceptualised through synthesising both qualitative and quantitative data, to elicit answer on effect of these factors on poor household by answering the above research question.

Since this is poverty investigation research, the appropriate way to execute this approach was through graph or chart to provide detail insights, the concepts were divided into charts. They were not only point out but systematically explained in detail to identify the poorer households, that are bearing the severity and consequences of vulnerability, and deprivation among the participants in the community. It provides details insights surrounding the key determinants of household poverty that aggravating nutritional deficits for in the urban setting. It also highlights several implications undermining the lack of appropriate system that provides chance of escaping poor living condition. To conceptualise these concepts and categories, a chart was created to identify each of them more visually as showing below.

**FIGURE 5.** Frequency distribution chart 1.



Notes: Developed by author.

The document indicates that 20 percent of the respondents in this study are unemployed which is shown in the chart above. Unemployment is considered in this study as one of the key contributing elements of household poverty and as the preliminary step involved in answering the research question regarding the poverty status and its increasing factor. A poor household that is confine permanently and insufficiently with low income, inadequate food for member of the household, experiencing an episode of health poverty over time including long time deprivation is considered stagnation of poverty status (Stork, 2020) .

In regard to lack of profession, the document shows that 17 percent of respondents lack profession, which means their survival does not necessary relies on what they acquired from the intermediate levels of education if any, nor to exonerate them from any risk of vulnerability among the shack dwellers. Liberia as a country people who have professions are struggling on daily bases for different reasons and within different communities. What about an individual who lives in informal settlement community without no profession? This has contributed to the weaken condition that confine many shack dwellers. It has also led significant proportions of the community dwellers to enduring enormous deprivation and hardship as well as insecurity, for some poor households this is unsteady but insistently repetitive, (seasonality). The document shows that 10 percent of the respondents lament about health problems while 18 percent experience constant food deprivation in their poor households, (lack of adequate food).

The two variables are crucial in analysing the level of risk in impoverished settlement such slums and ‘peri-urban community’ food shortage is constantly occurring in the country even for the non-poor households. Now, for the informer settlers the situation is worsening, lack of adequate food could perpetuate cyclical effect of health problems and increase the risk of vulnerability in poor household. There are a myriad of factors that increases the risk of adverse that

occurred beyond the control of poor household in these research communities, illness for example, there is increased demand for health care services countrywide, but poor household with limited income or not at all, faces the main barrier of accessing such services. The adverse of health effect could result in different health problems such as obesity, fever, and typhoid etc.

The document shows that the unsafe environment effects and its factors are playing substantial role in the community in terms of health problems, especially for those in peri-urban communities. 14 percent of the respondents point out that since the era of the 14 years of civil war, they have not gained back the decent life they enjoyed prior to civil conflict while 16 percent raised the concern surrounding the poor quality of living standard. Healthy, and better living condition for the respondent in this research investigation including good experience of life, living within non-poorly constructed house, adequate food (healthy food), safe environment and neighbourhood and accessing health care services in time. Prior to the civil conflict, there were several investors and companies in different part of the country, with high employment rates, which enabled many to accumulate assets and have a good living standard while exonerated many from the confine debilitating condition.

However, since the era of the conflict poor quality of living conditions continue which has rapidly increased the level of poor households substantially including rural-urban migration with the challenge of nutritional deficits. This has been aggravated by the impact of COVID-19, the document shows that 14 percent of the respondents were affected the recent pandemic with different problems in their households, some lost their bride winner in their family, while some lost more than one family members etc. this has acerated the vulnerability of their households. Exacerbation of difficulty (economically) was point out by some 8 percent of the respondents while continuity of daily constraint and unmet social needs were raised by 13 percent of respondents in the study.

The document shows that household heads Education attainment is the most effective way of enhancing a better living condition for poor households in the community, or acquiring relevant skills that provides employment. Majeed (2012) acquiring higher education is the most effective and appropriate way of reducing household poverty and eventually improve living conditions (ibid., 2012). To enhance a better living condition would require a state intervention by investing in education sector on the account that it is a sector that is considered the key “source of human capital accumulation” Liberia is one the developing countries with the lowest human capital outcome (2021, p. 31). The prevalence of individual poor household deprivation is easily overcome by acquiring education particularly higher education by household head. The document shows limited probability for the participants acquired education in the community of being poor especially household head.

## 5.7 Effect of Social exclusion on poor households

During the 14 years of the Liberian's civil conflict social exclusion was considered as one of the leading causes including feeling of insecurity which led to the death of thousands. Today, people are excluded in the country for different reasons, especially people that live in the five most densely populated slums from which three were selected for this research investigation. People from these 'peri-urban communities' are sometime commonly referred to as '(Zogoes)' which means disadvantages people, significant number of poor households in these communities suffered from multiple disadvantages.

Prior to the civil conflict most poor household were socially excluded and denies their rights in several important issues that matter to their life in the neighbourhood, which includes their ethnicity, political affiliation and for their religion. When the feeling of exclusions and unequal rights begin pervasive, the marginalised communities started striking and demonstrating consequently resulted in civil conflict. The document shows that vast majority of respondents in this study are socially excluded because of where they live, and because of the magnitude of poverty in their communities. The sentiment in Monrovia today is that substantial number of 'identity-based gangs' are from slums' dwellers because they feel increasingly excluded and alienated from society that they want to be part of.

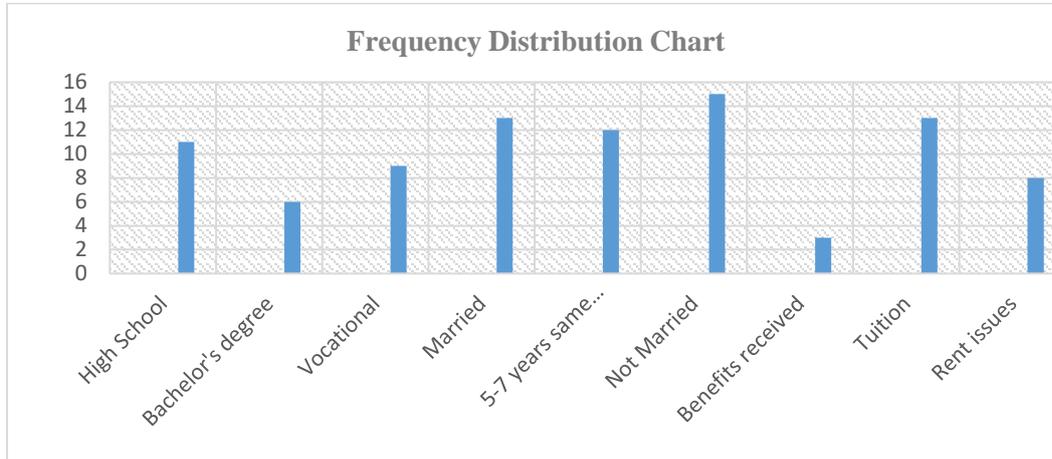
The document shows that poor households in the slums are not only socially excluded, but economically as well because of the neighbourhood they live, which has led to some households to be poorer than others. Social exclusion among the respondents in these communities has impeded several efficient operations in productivity, while restraining economic growth in the region because many of the residents are very resourceful with brilliant ideas. The systematic disadvantage and social exclusion including the level of discrimination against these dwellers resulting in denied most member of the poor households to pursue their potential dream. Especially education which is considered the key determine factor of household poverty in this research investigation, particularly acquisition of higher education by household head female or male.

To understand the important of education in reducing household poverty and it determinant effect on household poverty, I efficiently analysed different educational levels in terms of its imbedded effect and probability of a household being poor, by referencing it to poor household characteristics. Eliciting answer to below research question provides insights on the effect of education on household poverty by establishing the second chart that comprises the rest of the concepts, categories, and themes from the analysis showing the levels of their impact on poor households. The chart presents the levels of variations of these categories and their probability of descending a household into poverty. The chart constitutes all the concepts, categories, and themes from the analysis, each of these categories and concepts is

explains in a dynamic approach and systematically in detail. Below is the second research questions that was answered through the chart.

*How can a poverty in the poor household within the research community be reduce?*

**FIGURE 6.** Frequency distribution chart 2.



Notes: Developed by author.

The document shows that more than 10 percent of the participants in the study acquired intermediate level of education, more than 8 percent have some sort of vocational training, while 6 percent have acquired bachelor's degree in different disciplines. It was cleared that education is an important weapon for decreasing household poverty among the dwellers in the communities, this was proving by comparing those acquired higher education and those without higher education. Qualitative data shows that the cyclical effect of poverty is enormous for poor households that have very limited or not any formal educational background.

Acquiring education require income but the severity of poverty, social exclusion, and the level of deprivation which resists member of poor household heads educational attainment. This was also proving and efficiently illustrated through a comprehensive analysis approaches conducted by Okojie (2002, p. 703) regarding the "inverse-relationship" between the 'effect of education and household poverty' in developing countries. The severity of incidence of poverty is high among the illiterate individual poor household (micro level) and tends to decrease considerably with the level of higher education acquired by household head (ibid).

The overall poverty reduction is possible through acquiring 'high level of education by dwellers' (macro level) (Okojie, 2002 p. 702). The number of poor households finding difficult to support their children in school is high and widespread across the community. The document shows that about 13 percent of respondent in this study indicates constraints in paying tuition for their children especially in higher education with limited or no regular source of income. This clearly references the limited number of those acquired degree among member of poor households in the research community, despite the positive effect of higher education on poor

household. On the account of these analysis current element and factors determining household poverty can be consider as lack of education particularly higher education. Though, according to Bundervoet (2006) argues that all levels of education are important in decreasing the risk of being a poor household, pointing at both spouses (ibid). Therefore, the most prominent way of enhancing a better living condition in this study is through acquiring education, relevant skill, and profession. Social exclusion and discrimination against poor households those that are living in the peri-urban communities including the five most densely slums discussed, are enormous and consistent, and it is prevalent in institutions such as schools every part of the country but mainly in the urban communities.

Liberia still has challenges in policy-making that promotes inclusion and participation in society through which impact social exclusion, this can be efficiently analyse in terms of poverty reduction among the disadvantaged and poor households. The document indicates that substantial number of the poor households in the slums are rural-urban migrants, with great ambition and determination for decent and better living condition, aiming to overcome hurdle to their development and eager to learn and improve their productive capability. One of the participants who has a bachelor's degree in economic with 10 dependents was asked how do you survive in this community with this large family size without regular source of income? He responded.

*'My biggest worry in this community is to devise my narrow 'ingenious strategies' to minimise living costs for my household, which began immediately I arrived in this community from Lofa county with almost nothing to start life with. I found small unused area (site) within which I erected my initial shack which has been reconstructed several times as the family size increases, while finding adaptation mechanism in slum living from several dimensions with the little I chieived in school'.*

The document shows that poverty status is vary among the participants and its increasing factors are worsen for non-educated household heads, especially those without no formal training such as vocational training, or other relevant skills. The document indicates that to reduce the suffering situation, household head must consider education attainment, have some sort of training or specific skill that helps to easily access a daily need to balance a threshold. The level of poverty are decreased in a poor household that its head acquired some education, formal training, or relevant skill that change the course of living condition like the author point out. Zuluaga (2007) argues that acquiring additional training or additional schooling by poor household head can contribute considerably to lifting a poor household from descending poverty and enhance a better living condition (ibid)

## 5.8 Escaping debilitating living condition

The document shows that the proportion of dwellers with primary and post-primary level of education are the second largest group in the community after the non-educated group that comprises of all genders among the representatives in this study. Most residents whose are actively participating in community engagement program are those that acquired some sort of formal training at vocational level, or from middle to high education level such as bachelor's degree. The likelihood of having a chance of lowering a household undesirable living condition or even escaping some of the most vulnerability circumstances is through acquisition of education, relevant skill, or additional advancement in education.

The likelihood of remain poor and not having a possibility of escaping poverty is high for many based on the archival data for the study, which makes it explicitly that for the poor household to enhance living condition, some education must be acquire member of the household. Several poverty researchers point out the important of education in poverty eradication, Tilak (2007) argues that it is possible for poor household to escape the most undesirable living condition if head of the household is educated or member of the household. The document shows that the level of illiteracy in several households is contributing considerably to the lack of enthusiastic to actively participate in community participation, with the mindset of nothing will change and that they will not be considered because of their illiteracy. Substantial reasons found in the document indicating that an individual poor household can access a better living condition through education, and relevant skill that provides employment which is not limited only to head of the household but extended also to member of the household.

Finally, in this study, based on the archival data of this study and the numerous evidence gathered, all indicate that education is the key and most important factor of household poverty. Higher education is the most essential element of providing a chance for escaping household poverty, and enhancing better living conditions regardless of which community you live, because it provides potential employment opportunities (Tilak, 2002). Regarding accessing healthcare services was found the most disturbing experiences from the participants in the study, as mentioned earlier in community deprivation. It is extremely challenging for dwellers living in these communities to access healthcare services as they are easily deprived from healthcare services, which contributes tremendously to their undesirable living conditions in the community. The means of transgression through malpractices and bribing is the only easier way of accessing healthcare services in the country, so if one does not participate in bribing the likelihood of not having access to healthcare services is high.

## 6 CONCLUSION

In this conclusion chapter, summary of the finding is first presented after which contribution of this study is presented, followed by the presentation of the theoretical discussion. Next, discussion of the limitation of the study is presented after that, the chapter ends with the recommendation for future research within which several relevant issues learnt during this investigation to be consider regarding future community-based poverty research are discussed.

### 6.1 Summary of the main finding

This study sought to investigate household poverty in three urban communities in Monrovia Liberia namely, Salt Beach, Clara town, and Logan town, the main focus of the household poverty investigation is relative poverty deprivation from the multidimensional deprivation perspective in the urban region. The first research question is:

*What are the current elements and factors determining urban household poverty in the research communities?*

The document analysis indicates that there are numerous factors leading to the rapidly increasing household poverty in the communities, one of the key factors found is social exclusion which has contributed to several other elements and factors from diverse dimensions. For example, these slum settlement areas are popular and dwellers residing there are easily recognized even when seeking for a job, the magnitude of the level of their socially exclusion has substantial impact on their livelihoods fuelling their deprivation. This has increased their exposures to numerous risks in the region, the unemployment rate is high, the probability of household descending into poverty is emerging in the communities, and lack of regular source of income.

All of these scenarios together with rampant transgression in government systems have increased vulnerability of poor households which has consistently increased the perpetuating of cyclical effect of household poverty in the community. Enhancing a better living condition for these dwellers will require a relevant policy that addresses social inclusion and equal rights by the government, and the rampant transgression must be omitted from the system exclusively.

The second research question is: *How can a poverty status in the poor household within the research community be reduce?*

The document shows that reducing all that constitute social exclusion will enormously help not only reducing poverty but also improving better living condition for most participants in the study. This is because social exclusion has impeded several efficient operations in productivity, while restraining economic growth because many

of the residents are very resourceful with brilliant ideas. The systematic disadvantage and social exclusion including the level of discrimination against the community, denied most member of the poor households to pursue their potential dream resulting in high level of deprivation.

The document finds significant disparity in poverty status between literate household heads and illiterate households, most undesirable living condition are found among poor households with limited or no education. Education of poor household head is principal to decrease the worsening level of poverty, which includes formal training, acquiring relevant skill, and additional schooling. To further understand the important of these disparities, the author comprehensively explains, Okojie (2002) regarding the 'inverse-relationship' between the effect of education and household poverty in developing countries. The severity of incidence of poverty is high among the illiterate individual poor household (micro level) and tends to decrease considerably with the level of higher education acquired by household head (HH) (ibid). Additionally, the overall poverty mitigation is possible through acquiring high level of education by citizens (macro level) (Okojie, 2002 p. 702).

## **6.2 Contribution of this study**

There are several viewpoints contained in this research investigation from different scholars around the World, to shed light on the prevalence of relative poverty that undermining the poor living condition situations, and on the nutritional deficit for the poor households in the research community. The diverse conceptual viewpoints of these scholars emerging from different disciplines have considerably contribute to some extent that, determinants of household poverty in the selected community are understood. The combination of different knowledge, viewpoints, and theories from prominent poverty researchers has elevated the contribution of this study as one of the latest types of research providing relevant information on the current factors determining household poverty in the selected research communities. These communities includes Salt Beach, Clara town, and Logan town Monrovia Liberia.

This study attempts to highlight some of the hurdle confine poor households in accessing their daily needs in peri-urban communities. The study provides information regarding eradication of the hurdles facing the community which will requires deploying of appropriate array of livelihood strategies that can be in the best interest of the community dwellers. The study contributes to the existing poverty research in the community by enlighten on key conditions that are exacerbating household poverty, and on a myriad of factors contributing to the insistently repetitive adverse beyond the control of poor households in the community.

The context of this study from sub-national perspective has been successful after all the research, it was clear that a community-based poverty

investigation is limited in the Liberian communities. Regardless of the scope of this study it has aggregated enormous underlying issues and determinant factors of household poverty in the selected research community, which is relevant contribution that is not confine only to poverty research community but also to the influential. In the literature review, there is a diverse viewpoints regarding relative poverty in urban setting, but in developing countries there is a strong consensus from literature perspective which has been proving by several prominent poverty researchers. Indicating that education is an important and most essential determinants of household poverty in developing countries (Acuto et al., 2021).

Especially for community consists of social inclusion in its different programs, synergies, and unanimities etc. the (MDGs, 1999) summit unanimously point out that education is an important determinant of household poverty and relevant weapon in reducing household poverty. Institutionalised social exclusion is also a serious obstacle to education attainment for several social gropes in Liberian communities hindering their prospect and eventually contributing to deprivation(Tavares & Betti, 2021). “In the Uganda National Household Survey (UNHS)” education was found and important determinant of household poverty especially for household heads (Abuka et al., 2007, p. 12).

The positive impact of higher education achievement is not only confine to the household head but extent to members of the household, the author argues that location of household and the community also matter because it increases the probability of being a poor household (ibid). This study contributes to the existing research that made similar proposal considering education as the key factor and element determining household poverty in the three selected communities.

### **6.3 Theoretical reflection**

To measure the different deprivations in the research communities the study utilizes the multidimensional deprivation index theoretically, from which multidimensional urban deprivation is modelled (MUDI) comprehensively, the study applies it as theoretical framework in measuring the various deprivations. Alkire and Santos (2010) the multidimensional urban deprivation index comprises 5 dimensions with 10 indicators and benchmarks of satisfaction inline with international agreement such as (MDGs), this benchmark of satisfaction is considered as “deprivation cut-off” (ibid., p. 18). In calculating the MPI two step are added, 1: individual assessment regarding their degree of ‘deprivation cut-off’ is based on the achievement of the household, those that fall the downstream of deprivation cut-off are designated as deprived in the indicator. 2: the deprivation is weighted if the total of it is up to 25 or more percent is eventually designated as multidimensional deprivation [(Alkire and Santos, 2010, p. 66)]. It is important to understand that MPI composed of 3 dimensions and 10

indicators while MUDI comprises of 5 dimensions and 10 indicators both are subsequently explained.

**Table 3.** Poverty line of MUDI (threshold)

1. Economic indicator		
No regular income		Household is deprived if lack of regular income equivalent or above the poverty line of \$2per day for minimum of six months (members).
No regular saving		Household deprived if lack saving on regular basis.
2. Environmental hazards		
Poorly constructed house		If household lives in slums, shack, or unsafe house is Considered as deprived.
3. Accessibility		
No access to credit		Household is deprive if cannot access financial institutions for credit.
No access to insurance		Household is deprived if cannot access financial Institution for insurance
4. Living condition		
No safe drinking water		Household is deprived if accessed safe drinking Water more than thirty minutes' walk from home (roundtrip).
No access to sanitation		Household is considered deprived if share toilet
No access to electricity		Household is deprived if cannot access electricity.
5. Social disintegration		
No financial support		Household is considered deprived if cannot access financial support from the community.
No support during emergency		If household has not being visited by 1/3 <sup>rd</sup> of community dwellers after any emergency circumstances is considered deprived

Notes: Source: AF, 2011.

The following table further explains in detail the indicator, weight, dimension of compositions of multidimension urban deprivation index (MUDI) efficiently.

**Table 4.** Indicators of MUDI

Dimension	Dimensional weight	Indicators	Indicator weights
Economic	20% (1/5)	Lack of sources of income	10%
		Lack of saving.	
Environmental Hazards	20% (1/5)	Household is deprived if lives in slum, shack, etc.	20%
Accessibility	20% (1/5)	Household is deprived if cannot access credit and insurance institutions.	10%
Living condition	20% (1/5)	Lack of safe drinking water, adequate sanitation, and electricity.	6.66%
Social integration	20% (1/5)	Household is deprived if lack financial support from the community, has not being visited by 1/3 <sup>rd</sup> of dwellers in era of emergency circumstances	10%

Notes: Source: Jamalludin Sulaiman et al. (2014).

The indicators in the table are designated with two equal weights, all dimensions are equally weighted and indicators in each dimension are also equally weighted. In combining the deprivation cut-off, household number of point is calculated through the sum of total number of deprivations weighted, individual score lies between 0 and 100 which means 0 not deprived in chosen indicators and 100 deprived in all indicators. To further explain the MPI systematically, I will first present the overall proportion of multidimensional poor of the country, national, urban, and rural follow by regionally multidimensional poor, county (municipality), based on “Alkire-Foster “methodology” (AF).

**Table 5.** Overall proportion of the country (MUDI)

Area	MPI	H	A	Vulnerable	Severe poverty	Population Share
National	0.259	52.3%	49.6%	23.3%	24.9%	100.0%
Urban	0.164	35.2%	46.4%	26.4%	13.7%	57.4%
Rural	0.389	75.4%	51.5%	19.2%	39.9%	42.6%

Notes: Source: DHS 2019-2020 (Liberia).

If individual weighted number of point is either equal to or higher than the “deprivation cut-off of 33.33% is considered as multidimensionally deprived now, H” is a group that are multidimensional deprived (proportion), and A is the average quantity deprivation dimensions [ (Alkire and Foster, 2011, p. 1-3)]. The calculation is done by “multiplying the incidence of poverty (H) and the average intensity of poverty (A)” (ibid).

**Table 6.** Subnational Region Multidimensional deprivation

Region	MPI	H	A	Vulnerability	Severe Poverty	Population Share
<i>Bomi</i>	0.304	65.4%	46.5%	24.7%	21.1%	3.2%
<i>Bong</i>	0.371	71.1%	52.2%	19.3%	38.5%	10.0%
<i>Gbarpolu</i>	0.396	76.1%	52.0%	19.7%	40.9%	1.6%
<i>Grand Bassa</i>	0.391	72.0%	54.3%	19.0%	47.9%	5.7%
<i>Grand Cape Mount</i>	0.361	73.3%	49.2%	15.8%	36.8%	3.3%
<i>Grand Gedeh</i>	0.297	72.0%	47.9%	24.2%	25.7%	2.1%
<i>Grand Kru</i>	0.336	66.9%	50.2%	25.0%	33.0%	1.8%
<i>Lofa</i>	0.318	66.3%	48.0%	25.9%	29.4%	7.9%
<i>Margibi</i>	0.255	50.8%	50.1%	25.1%	24.7%	5.9%
<i>Maryland</i>	0.282	57.0%	49.5%	27.9%	26.3%	2.9%
<b>Montserrado</b>	<b>0.122</b>	<b>26.4%</b>	<b>46.3%</b>	<b>24.7%</b>	<b>8.8%</b>	<b>34.0%</b>
<i>Nimba</i>	0.326	65.8%	49.6%	21.0%	33.3%	16.0%
<i>River Cess</i>	0.415	76.0%	54.6%	20.4%	48.1%	1.6%
<i>River Gee</i>	0.280	59.9%	46.8%	27.5%	23.2%	1.2%
<i>Sanoe</i>	0.267	54.4%	49.0%	36.5%	24.7%	2.6%

Notes: Source DHS 2019-2020 (Liberia).

Liberia has fifteen (15) counties (municipalities) which are presented in the table above with each proportion of the inhabitants considered as multidimensionally poor including Montserrado where the research is conducted.

## 6.4 Limitation of the study

Limitations were revealed in different dimension of the investigation, for example, from the perspective of factor-oriented nature of the poverty within the research community. The understanding of the nature of the poverty shows that it was not possible for this investigation to capture all related factors, on account of it long existing patterns and the poor households' portfolio of income from multidimensional deprivation perspective. Even if the research was extended beyond the precise selected research community, it would still be nullified from efficient capturing of all important root causes of the poverty within the poor households.

Albeit the narrow focus of the investigation, the ungrouped frequency distribution tables established reveals several unanticipated categories of determinants of poverty. Accessing all valuable insights and evidence of the categories would requires doubling the efforts or exploring beyond the investigation boundary, this is because poverty lines are usually set only based on data obtained from household heads (Alkire and Santos, 2011). The study shows that the level of the magnitudes in which current poverty occur are diverse, it requires several steps and time consuming to exclusively articulate conditions and factors that contribute to the risk of becoming poor. Most of the respondents have some sort of deprivations that can potentially classify them as poor from relatively poor perspectives.

Although, despite the variability in satisfying human needs in certain society at certain period because of factor oriented-cultural, definition surrounding relative poverty in urban areas and its complexity, drawing on generalise conclusion was difficult for this investigation( *ibid.*, 2011). Another indication was the concept of urban poverty categories, it encompasses analytical challenges in differentiating absolute poverty from relative poverty, though both are correlated in terms of subsistence and satisfying basic needs ( (Dabalen et al., 2014).

The typology of urban poverty in a community where its poor households have substantial similar pattern and common characteristics sound laterally uncomplicated nuance. Thus, portraying respondents through their experiences in terms of suffering situation of poverty related dynamics it provides the most unanticipated insights. In this investigation, variables frequently appear including unemployment, one of the main factors currently increasing the level of poverty on poor households, and it derives from the so-called structural method exiting in the country for over decades but emerging recently in several communities in the country.

To fully understand the characteristics and patterns of the process of this structural unemployment in the society, would require time consuming with each poor household for iterative data collection and for its comprehensive understanding.

The study shows that consequence of the process involved in this approach has enormous impacts on poor households in the community, factors and

vigorous forces of the process categorises dwellers into several categories. This categories or status including partisan, social group, level of education, employability, and ethnicity etc. there is a clear understanding of two main risks of falling into poverty relatively, because of imbedded social exclusion and these are ethnicity and partisan status. The process determines distribution of resources which have contributed to increasing of poverty for several dwellers in the community. The document shows that pattern and characteristic of poor households' poverty in the community are far more complicated, and diverse than anticipated prior to the study. It automatically articulates and shed light on limitations of the archival data. It would require extensive and advance method with more competence performance in poverty research investigation, to capture the entire root causes of worsening poverty deprivation conditions in the community.

It is not an easy challenge to profoundly provide efficient and resilience answer to every research questions. Berg and Lune (2014) argued that it is barely impossible to answer every research questions merely with the data obtained from respondents or exclusively with the archival data only (Berg & lune, 2014). The research relies on the use of the existing country poverty data, within its content for providing details understanding of the poor households' characteristics. The study relies on the existing data to understand the determinants of lack of prospects, ambitions, and culture of dependency among dwellers. This study cannot sufficiently address all lacunas and gaps within the series of diverse factors, and determinants of the worsening poor household situations. To easily understand the entire poor households' deprivation, would requires incorporating several variables and conditions. This is an attribute to the circumstances that leading to providing new ideas which is possible only with the combination of existing data.

After exploring several sections of the investigations it shows that the level of poverty in the community might cause cognitive problems for some working age group dwellers. The working age groups were referenced because they are the respondents in this study speaking from their experiences. For example, a long-time unemployed condition can lead to stigmatization in the community, and it could be transfers into critical limitation, as Harvey (2007) mentions, mental obstacles during accessing employment and during the formation of social relations, could leads to discrimination in the use of national resources and opportunities for citizens in a particular community (Harvey 2007).

To conceptualize the analytical challenges surrounding the expansion of the focus in terms of analysing poor households in this context through data obtained, it would be necessary to pay key attention to the main factors contributing to the risks of the level of poverty. This is possible through longitudinal data approach, which is not applied in this in research, it is the appropriate method for producing answer to heterogenous situations.

## 6.5 Recommendation for future research

There is the need for authority and influentials to robustly consider investing in education to possibly enhance negative impact of education on household poverty in the research communities. This is easily possible through appropriate policy that promotes and facilitates not only different levels of education, but also provides relevant skills that provides employment for dwellers of these communities. Panel data is essential and most prominent approaches for poverty investigation research to fully capture patterns and persistent of relative urban poverty deprivation. This is not only limited to my recommendation, but abundance research have elaborated on it for its detail capturing capacity iteratively.

Foremost, the severity and dynamics of all kinds of poverty cannot be easily capture within very limited period, it requires time consuming and competence procedure analytically. To consider poverty research investigation as a Thesis project, it is relevant to be amenable to evolve appropriate process to efficiently investigate every hurdle faces for the respondent in the study. Time consuming was one of the challenge issues in this study due to the content of the study, but in general, it is important for 'perpetuate cyclical effect' of urban poverty deprivation researcher to first consider time management. Insufficient time for poverty research investigation can result in missing out an important ingredient of the research, while drawing on conclusion be more difficult in several aspects.

One of the appropriate ways to access panel data by any future researcher is to have at least one internship in a particular country that has been considered as a case study, to begin the data collection as early as possible beforehand. Moreover, to robustly, and comprehensively capture all patterns of urban poverty deprivation in the research community, it is important to focus more on the aggravating causes from all dimensions especially from cultural-oriented perspective.

I would also suggest that key attention must be paid to the most vulnerable groups in the community and their livelihoods. In conclusion, since almost every segment of the country currently has some sort of disadvantage groups, more study need to be done on the contributing factor to deprivation that aggregates social exclusion and discrimination against such a vulnerable people. The research must extend to all that increase the consistent failing of national policies to tackle institutional discrimination, social exclusion that deprived the disadvantaged from participating in matters that are relevant to them. There is the need also to promote households' poverty investigation on community-based level and not limited to the urban area only, it must be extended to the rural communities as well, to efficiently identify communities with the most multidimensional deprived households.

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## APPEDICES

The two main research questions are:

- 1 What are the current elements and factors determining household poverty, and what can be done to enhance a better living condition for the poor households in the research communities?
- 2 How can a poverty status and its aggravating elements be mitigated in a poor household?

### STRUCTURE AND SEMI-STRUCTURE QUESTIONNAIRES

#### Questionnaires on household poverty research

##### Basic information

I would like to understand the basic information about all members of your household currently living together and your relationship.

Q 1. Name

Male

Female

Q 2. How many people are there in your household? (household composition)

Household roster. Details of each household member and your relationship

Household member ID	Relationship spouse, son, or daughter	Gender	Age	Date of interview

Q 3. Which one of the following applies to you presently?

- 1. Married
- 2. Living together
- 3. Separated
- 4. Single (never married)
- 5. Divorced
- Widowed

Q 4. How long does your household has live in this community? From 1 to 5.

- 1. 1-5 years
- 2. 5-7

- 3. 7-10
- 4. 10-16
- 5. None of the above

Q 5. How best do you describe the current living condition of your household from 1 to 5? 1 is good living condition and 5 is not good living condition.

- 1
- 2
- 3
- 4
- 5
- None of the above

The first section of the questionnaires is close-ended questions in which you can choose the most appropriate one or the nearest one that matches your household living circumstances.

I would like to ask you about the overall living standard of your household.

Q 6. What do you think is the cause of the present living condition of your household? From 1 to 5.

- 1. no job
- 2. lack of profession
- 3. illness
- 4. family size
- 5. conflict
- None of the above

Q 7. How long does your household has been living at this living standard?

- 1. 3 months
- 2. 6 months
- 3. 12 months
- 4. 2 years
- 5. 3years
- I do not know what to say

Q 8. What would your household find difficult to give up when money is tight? From 1 to 5.

- 1 food
- 2 rent
- 3 medication
- 4 tuition
- 5 alcohol/drink
- None of the above

Q 9. How best do you describe your experience regarding your household living standard? From 1 to 5. 1 is very good and 5 is very bad.

- 1
- 2
- 3
- 4
- 5

Q 10. How does your household livelihood affect by the pandemic? From 1 to 5. 1 not affected, 5 badly affected.

- 1
- 2
- 3
- 4
- 5
- None of the above

Q 11. Thinking back last year this same time have things got better or worse in your household? From 1 to 5. 1 Better than before. 5 worsen.

- 1 better than before
- 2 a bit better
- 3 no changed
- 4 not good
- 5 worsening
- Difficult to say

Q 12. Over the last 30 days do you think economic hardship has been increasing or decreasing in your household? From 1 to 5. 1 decreased significantly, 5 increased considerably.

- 1
- 2
- 3
- 4
- 5
- None of the above

Q 13. What is the main challenge your household presently face in terms of needs? From 1 to 5. You can choose more than one if necessary.

- 1 food.
- 2 health
- 3 house
- 4 wearing
- 5 rents
- Debts

Q 14. I would like to ask you about your educational background, skills, and career including all members of your household. What is the highest qualification in your household? From 1 to 5. 1 Doctoral degree, 5 high school (no specific profession).

- 1
- 2
- 3
- 4
- 5
- None of the above

Q 15. Let me ask you specifically about unemployment and members of your household. How many members of your household are unemployed?

- 1

- 2
- 3
- 4
- 5

Q 16. How many members of your household are currently working?

- 1
- 2
- 3
- 4-6

Q 17. I would further like to ask you about incomes and benefits received by your household /members of your household partially or on a regular basis. How many members of your household at present receive any of the following?

- Family Credit
- Income support
- Child benefits
- Sick benefits/pay
- Retirement pension
- Housing benefits

Q 18. Do any members of your household at present own any of the following?

- Land
- Livestock
- House
- Business
- Factory
- Car

Q 19. How often does your household receive help from the following?

- Government
- Aid agencies
- International Organisation
- Local NGO
- Ministries
- Family members

Q 20. I would like to ask you about your present health status including all members of your household. How do you best describe the health of your household for the past 30 days? From 1 to 5. 1 very good, 5 very unhealthy.

- 1
- 2
- 3
- 4
- 5
- None of the above

Q 21. How often do any of these illnesses limit your household daily activities or make lives difficult for members of your household? From 1 to 5. daily, weekly, once a while, not often, often. You can choose more than one answer if necessary.

- 1
- 2
- 3
- 4
- 5
- It has no impact on our daily activities

Q 22. How often members of your household visit a doctor for the past 30 days? From 1 to 5. 1 Daily. 2 weekly. 3 twice a week. 4 monthly. 5 twice a month. None of the above.

- 1 daily
- 2 weekly
- 3 twice a week
- 4 monthly
- 5 twice a month
- 6 of the above

Q 23. Based on the information provided in question 9 about your household living standard, how do you categorize your household at present? From 1 to 5.

- 1 wealthy
- 2 relatively
- 3 middle
- 4 low-come
- 5 not wealthy
- None of the above

Q 24. I would like to know about the children in your household especially under eighteen. How do you describe your children future considering the present living standard? From 1 to 5. 1 very brighter future and 5 very bad.

- a 1.    b 2.    c 3.    d 4.    e 5.

In the second section of the questionnaires, I would like to ask you few open-ended questions. In the following answers, consider all factors that come to your mind in related to the present living standard.

The first part is about education/ qualification of your household in general.

Q 25. What is the main cause of this current living condition of your household? consider all factors.

Q 26. What do you think is the major blockage leading to lack of education and relevant skill that can provide your household a job?

Q 27. How do you best describe the challenges your household faced regarding the resent adverse?

Q 28. What are you doing to improve the level of education, skills, and professions in your household?

Q 29. What are the main reasons for the long period unemployment in your household?

