



## **Gendered Norms, Practices and Livelihoods of Rural Poor Women in Glitame, Ghana.**

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***Elvis Hlormdor***

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Members of the Examining Committee:

**Supervisor**

**Dr. Amrita Chhachhi**

**Reader**

**Dr. Karin Astrid Siegmann**

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***Disclaimer:***

This document represents part of the author's study programme while at the Institute of Social Studies. The views stated therein are those of the author and not necessarily those of the Institute.

***Inquiries:***

**Postal address:**

Institute of Social Studies  
P.O. Box 29776  
2502 LT The Hague  
The Netherlands

**Location:**

Kortenaerkade 12  
2518 AX The Hague  
The Netherlands

Telephone: +31 70 426 0460

Fax: +31 70 426 0799

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## List of Acronyms and Abbreviations

DFID	Development for International Development
FAO	Food and Agricultural Organization
FIDA	International Federation of women Lawyers
GLSS	Ghana Living Standard Survey
GPRS	Ghana Poverty Reduction Strategies
GSS	Ghana Statistical Service
HDI	Human Development Index
HDR	Human Development Report
ILO	International Labor Organization
LEAP	Livelihood Empowerment Against Poverty
LESDEP	Local Enterprise and skills Development
MDGs	Millennium Development Goals
NCCE	National Commission for Civic Education
NETRIGHT	Network for women's Rights
NGO	Non –Governmental Organization
NBSSI	National Board for Small Scale Industries
NHE	New Home Economics
UNDP	United Nation Development Programme
UN	United Nations
UNRISD	United Nation Research Institute for Social Development
WDR	World Development Report
WISE	Women Initiative of Self -empowerment
SCF	Sustainable Culture Foundation

SNA      System of National Account



## List of Glossary

Agbota	chief's representative
Agbozume	name of a town
Borbor	cooked beans with gari
Deme	share cropping
Ewe	language of the people of Volta region
Fidodo	a practice of clearing a farm in a group for one members of the group and clearing another member of the same group.As way of assisting each other
Gari	grinded fried cassava
Giltame	name of a village
Katsa	fermented maize porridge
Kete	Strip cloth weaving/ traditional cloth woven from yarns
Mawu	God
Susu	informal saving mechanism
Torgbui	chief of local community
Fiashidi/Trokosi	practice of offering a young female virgin to atone for a sin of family member
Trowo	smaller deity
Wakye	cooked rice with beans
Yeve	worship of a smaller deity.

## Abstract

Increasing poverty is one of the enormous problems the world has been grappling with in recent years, especially that which has to do with rural poverty. This problem is more acute in most developing countries. Ghana is one of the countries in the Sub-Sahara that has also been in the forefront in the fight against poverty. Although, lots of social and economic policies have been put in place to enhance the livelihoods of Ghanaians especially rural women, invisible gender ideologies in rural areas continue to thwart the efforts of policy makers. To ascertain this fact, this study investigated ways in which gendered cultural norms and practices affect the livelihoods of poor rural women in Ghana.

The aim of this paper was to investigate the livelihoods of poor rural women, the various norms, practices prevalent in rural areas and ways in which these cultural norms and practices affect the work women engage in, in rural environment. The study identified several livelihoods strategies in which there was a gender division of labour such as farming, strip cloth weaving/*kete* weaving, animal rearing, *gari* processing, collection of firewood for sales, sale of dried peels of cassava and petty trading- vending activities both stationary on table at home in forms of cooked food and vegetables and on a mobile base. It was also established that certain cultural norms and practices play role in rural women's access to livelihoods such as widowhood rites, *fiashidi/trokosi* practices, patrilineal inheritance system, *yeye* and polygamous marriages. These practices have been gendered and do not favor women largely in terms of the kind of work women do. One reason for these present livelihoods of women is due to unequal sharing of productive resources, especially land which is key in the study area. These practices have denied women access to productive resources. Additionally, in observing the various cultural practices such as *fiashidi/trokosi*, *yeye*, widowhood rites, the mobility and freedom women need is hindered as social networks and other livelihoods options are missed trapping them in low rank jobs that are not viable reproducing their poverty. This study has also shown that polygamous marriages rather disadvantage and endanger female-child in these families in their access to productive resources, positioning them with differential livelihood opportunities that are not viable especially in the southern patriarchal societies of Ghana. Despite constraints related to cultural belief systems, the research has shown that women are interested in share cropping, communal farming and informal saving mechanism/*susu* contribution as self empowering strategies to improve their life chances. Policies need to address gendered cultural norms as well as rural women's ability to access credit, have good markets and good social networks to fall on in times of shocks and stress to improve their livelihoods so as to enable poor rural women's possibility for reducing their poverty.

## Relevance to Development Studies

Enhancing the economic position of women has been of grave concern to most International Development Organizations due to the spill-over effects on

the households, especially on children in terms of smoothening consumption, education, health and the shocks that most rural women face in getting their way out of economic poverty. This has led to several International Development stakeholders, social and economic researchers in the academic circles to formulate policies to enhance the livelihoods and sensitize the citizenry on cultural practices that create great inequalities between men and women. The study was conducted in the context of Ghana's contribution to this fundamental problem offering more nuanced recommendations.

## **Keywords**

Poverty, livelihoods, gender, norms and rural women

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# Chapter 1 : Introduction

## 1.1 Background

*“ Too many women still lack basic freedom and opportunities and form huge inequalities in the world of work”(WDR 2013: IX, Jim Young Kim).*

This study examines ways in which gendered cultural norms and practices affect the livelihoods of poor rural women in Glitame village in Ghana and keep them trapped in poverty. Poverty is one of the greatest problems the world has been battling with for the past decades. Increasing global poverty has been perceived as a danger to the survival of human beings on earth. Unfair distribution of resources: physical, social, financial and cultural has worsened the situation for those people living particularly in developing countries. Since 2000, Africa has experienced several episodes of acute food insecurity, with immense loss of lives and livelihoods. The Human Development Report pointed out that more than one in four Africans-close to 218 million people in 2006 -2008 are under nourished and food security is precarious and that until this situation improves, the lives, livelihoods and human development prospect of millions of Africans will remain at risk (UNDP 2012:9).

Despite relatively large progress being made in the Human Development Index (HDI) most African countries have low human development. Of the 187 countries with the Human Development Index for 2011, the 151 lowest ranked are in Sub-Saharan African countries. Of the 46 Sub-Saharan African countries only two countries are in the high index category, nine in the median Human Development Index category. The low level achievements were registered in health, education and income (UNDP 2012:16). According to the UNDP, approximately 70% of the world's poor are women (UNDP 1999). This distribution implies that globally there are 900 million poor females and 400 million poor males (Marcoux 1998:131). Women largely find themselves in this category as their access to assets is limited. This limited access to assets position women in diverse livelihoods which prevent women from using their full potential. As stated in the World Development Report (2013:8) “The ILO estimated that almost half (forty-eight percent) of women productive potential globally is unutilized compared to about one-fifth (twenty-two percent) of men”. Numerous researches have also shown that women are frequently sidelined because of their gender in terms of performance and hiring evaluation. A World Bank Report on Africa indicated that globally women are disadvantaged on virtually every indicator-earnings, quality of employment, employment status, participation and that these differences matter for development (WDR 2013:5).

It is, however, very significant to understand how rural poor households organize their livelihoods in the midst of several formal and informal institutions in rural settings. As mentioned in de Haan (2015:10), Robert Chambers defined livelihood as a means of securing a living resulting from an interaction

between capabilities, tangible assets and intangible assets (Chamber and Conway 1992) and the British International Development Organization (DFID) looks at livelihoods as “comprising capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks and maintain or enhance its capabilities and assets, both now and in future while not undermining the natural resource base”(DFID 2000:1). Other livelihood researchers have also established the need to incorporate ‘power relations’ in understanding livelihoods of people because of the descriptive nature of the initial framework (de Haan and Zoomer 2005). The high level of poverty is blamed on unequal power relations between men and women in access, ownership and control of productive resources (Ghana of Ghana 2003, ADF-OSHD 2008, United Nation (2001).

In this study the focus is on ways women’s livelihoods are affected by gendered cultural norms and practices, restricting their lives and opportunities from working their way out of economic poverty in rural areas. Cultural norms are invisible ideologies that are important factors underlying deprivation and constraint women throughout their life cycle. Women’s poverty level, especially in rural area is the result of not having access to sustain and stable livelihood strategies. The control of women by cultural norms has disproportionately concentrated them into jobs that offer lower earnings, few rights and benefits preventing women from exercising their agency. Agarwal emphasized that the ability of a person, especially women, to individually or interactively fulfill subsistence needs outside the family depend on her bargaining power over subsistence within the family, adding that social norms and perception also affect bargaining power or fall back position of women in rural areas. The type of work women do is labelled “unskilled” and that of the men “skilled” simply because of their gender. Also, the perception about works that are “invisible” for instance house base unwaged work as against “monetary visible” works. Again, the perception of the ability of commitment to work (Agarwal 1997:9).

Similarly, Nancy Folbre called this perception “gendered structures of constraints” by which people’s behaviours are defined “citizen can do X, non – citizen cannot. Men can do Y, women cannot” (Folbre 1994:40). This ideology and perception equally manifest in Ghana in most rural areas among poor rural women. Many women in rural parts of Ghana are constrained in one way or the other in their efforts to earn a living. These constraints could be embedded in both formal and informal institutions shaping women’s livelihoods.

In line with the International commitment to reducing the world’s poverty by half 2015, Ghana has also adopted several strategies in addressing this global problem through empowerment of women especially their livelihoods. The Government of Ghana through the Ministry of Women and Children Affairs has been training and empowering women on their livelihoods through capacity building programmes (Asante 2012:345). Recent poverty reduction strategy now focuses on social protection programmes in a form of conditional and unconditional cash transfers to poor households where the unconditional cash transfer: the Livelihood Empowerment against Poverty (LEAP) has also been used in this regard in Ghana. As pointed out in de Haan(2015:25) this social protection programme has been able to increase access to and control of resources among female-headed households, LEAP did impact positively on beneficiary inclusion in existing social networks through greater self-esteem, visibility and raised social status. This illustrates how social and economic poli-

cies and programmes in enhancing and empowering the livelihoods of women need to take into account gendered cultural norms largely which play very significant role in women's livelihoods. There is, however, the need to seek a deeper understanding of cultural norms, practices and livelihoods of rural women.

Against this background, the research is an attempt to highlight ways in which gendered cultural norms and practices affect the livelihoods of poor rural women. In this study the household was a central site as this could hinder or facilitate access to various livelihood resources and strategies. The research drew on empirical field data collected through a household survey on income and asset and an in-depth interview on cultural norms and practices among selected rural poor women, men, the local chief, an International Non – Governmental Organization and the Coordinator of the National Board for Small Scale Industries working on the livelihoods of the indigenes in Glitame village in the Ketu South Municipality of Ghana.

## **1.2 Statement of the Research Problem**

Since the launch of the Millennium Development Goals (MDGs) at the United Nations Millennium Summit in 2000, reducing half the world's poverty by 2015 was one of its targets. Ghana has also been in the struggle in the fight against poverty. The sixth round of the Ghana Living Standard Survey 2012/2013 indicated that about 6.4 million people are below the absolute poverty line of GH1314.00 which is \$1.83.00 equivalent. This percentage of the population falls below this threshold and are considered poor representing 24.2% of the population. This means that the income of the poor falls below the poverty line by 7.8 % (GSS 2014:9). Furthermore, about 78% of the people in the rural parts of Ghana fall below the poverty threshold compared to 37.9% of the urban areas (ibid 2014:9).

In Ghana, inequality is still on the ascendancy and the current inequality measure, the Gini coefficient has risen slightly to 42.2% in 2012/2013 from 41.9% in 2005/2006 in the last round of the Ghana Living Standard Survey (GSS 2014:44). This is a clear indication of unequal distribution of productive resources. This inequality has gendered dimensions as the 2000 Housing and Population Census in Ghana pointed out that about 49.7% of the labor force is made up of women that are predominantly in agriculture, animal rearing and forestry (GSS 2005:222). In rural parts of Ghana, women are engaged in several economic activities that give them low income. Women mostly find themselves in self-employed activities, unpaid works, outside agricultural work and apprenticeship. Of those engaged in rural self-employment activities 45% are men and 57% are women with low income (FAO 2012:40). This again demonstrates that women in rural parts of Ghana have limited access to better sources of livelihoods hence spend less time on productive activities that can get them out of poverty.

Surprisingly, the Human Development Report also noted that, 'Ghana has a Gender inequality Index (GII) value of 0.565, ranking it 121 out of 148 countries in the 2012 index. Female participation in the labor market is 66.9% compared to 71.8% for men, with 8.3% for women participation in politics and 45% of adult women's education compared to 61.8% of men' (HDR 2013:4). The statistics are not so bad as other countries, but clearly there is still inequali-

ty in Ghana in all spheres of life which disadvantage some category of people. This differential asset holding can also be seen through a household survey on gender gaps in four countries, India, Ecuador, Ugandan and Ghana. The findings are summarized below in the table for Ghana (Doss et al. 2012:9).

**Table 1: Household survey between men and women in Ghana.**

Ghana	Livestock	Farm equipment	Farm land ownership	Poultry production	Diversification of livelihoods
Male	6%	78%	29%	36%	35%
Female	1%	63%	14%	23%	14%

Source (Doss et al. 2012:9).

These differences in asset holdings tell us that there is a wide gender gap and inequalities existing between men and women.

Government policies have also not been able to address these issues adequately. In the Ghana poverty reduction strategy, one strategy which is mentioned in the policy document is ‘promoting the economic empowerment of women through access to land, labor, credit, market, information, technology, business services, networks and social protection including property rights’ (GPRS 2012:93). However, one can hardly see any practical steps taken by the Government to enable women to have access to capital except in the area of loans which is seen as a mismatch intervention. As several micro finance institutions have sprung up in recent years, with very high interest with a wrong targeting, with conditions that one makes a deposit before a credit is given out which does not address the objectives of the policy especially for rural women. On social protection, not all women have been captured; this makes more women vulnerable to poverty. There is some recognition of the link between gender, poverty and cultural norms. For instance, the Ghana poverty reduction policy document also aims at embarking on a sensitization of harmful cultural norms and practices which institutions such as the Commission for Human Right and Administrative Justice (CHRAJ), the National Commission for Civic Education (NCCE) and the Ministry of Information have been charged with this responsibility through outreach programmes (GPRS 2012:93). However, these institutions have also been dormant on issues affecting women, especially those which have to do with cultural norms and practices.

Gendered ideologies and perceptions are very powerful mechanisms (though invisible) which mediate significantly in the kind of livelihoods available for women. Gendered norms influence work roles, capabilities, control women’s mobility and all these factors restrict women’s ability to access and manage better livelihoods and marginalize them in rural parts of Ghana. Policy makers generally ignore gendered norms as a critical issue in development planning. The consequences are that, cultural norms continue to influence individual household’s allocations resulting in differential assets and varied work for men and women. The unsustainable and varied livelihoods in which poor rural women are often trapped is of grave concern as this creates several hardships for these rural women in rural parts of Ghana. The negative effects on these unsustainable livelihoods of these rural poor women are usually seen through increase in the rate of malnourished children among poor rural wom-

en, rise in women's involvement in insecure jobs, women remain trapped in poverty and high school dropout rates among children of these poor rural women. This situation in turn puts poor rural women in a more vulnerable position perpetuating their poverty. This lack of progress in women's economic opportunities is puzzling. This raises several questions such as why do these gaps persist?

A thorough review of the literature on gendered poverty in Ghana has also shown that not much study has been done on gender and livelihoods and for that matter the relationship between gendered cultural norms and livelihoods. Awumbila (2007) studied the gender dimension of poverty in Ghana and how gender inequalities are manifested and implicated in the reproduction of poverty and the extent to which these have been taken into account in poverty reduction strategies. The study concluded that for strategies to engender poverty reduction to be sustainable, unequal gender relation needs to be recognized. Obeng (2002) researched on family size and rural poverty in the Kwawu south district of Ghana, where the researcher investigated the impact of large family size on the socioeconomic well-being of rural people. This study found out that large families were unable to provide adequately for social and economic need for members and high level of expenditure resulting in low saving. Chalfin (2000) also conducted a research on how the structural adjustment programme hindered the rural Shea female producers' efforts in the north –eastern part of Ghana. This study has unraveled that the greater the level of 'uncertainty' regarding the market situation, the greater the empowerment of female traders, they organize themselves and face such situation because they have had experience of market uncertainties in the past (Lund et al. 2008:141). These studies are all very useful, but the link between gendered cultural norms, livelihoods and poverty are not fully explored. The aim of my research was to fill this gap in knowledge on ways in which norms and practices affect rural poor women's livelihoods.

Gender norms and practices play a significant role in rural women's access to livelihoods. Norms are embedded in these institutions which are gendered. Fundamentally, as cited in Agarwal (1997:15) norms are captured in what Pierre Bourdieu (1977) called 'doxa' which means that which is accepted as natural and self-evident part of the social order which goes without saying and is not opened for questioning or scrutiny'. This perception and way of life largely affect various livelihood assets available to every individual in society. For instance, norms can determine who one marries, what assets one can inherit, determine the type of work/labor that an individual can earn a living from, which results in task specification and occupational segmentations. Being an ideology in society, especially in rural settings that is not questioned, norms are usually biased against women and restrict and affect the choice of livelihoods for rural women. For instance, the perception that women are dependent or homemakers and men breadwinners disadvantaged women from having access to productive resources. In patrilineal societies norms restrict women bargaining power in relation to family property lands, work outside the home limit their mobility to borrow is accessed based on the fact that they have strong fallback position, women receiving lower than men. Also, perception about contribution needs to the family is always unfavorable towards women (Agarwal 1997:16). To Chhachhi "these ideologies and social relation of gender determine access and command over resources within market" (Chhachhi 2015:20). Gendered norms play vital role in the selection of the type of work



women do, this may affect women positively in getting themselves out of poverty and negatively by constraining their ability to move out of poverty.

### **1.3 Research Objective**

The findings of the research will fill a gap in existing studies on ways in which cultural norms and practices constrain rural women's livelihoods. The information could contribute towards designing better poverty reduction policies for rural women in Ghana.

### **1.4 Research Question**

1. In what ways do gendered norms and practices constrain the livelihoods of rural poor women and limit the possibilities for lifting them out of poverty in Glitame?

### **1.5 Sub-Questions**

1. What are the gender differences in sources of livelihood for rural poor women in Glitame?

2. What kind of gendered norms determine the choice and availability of different sources of livelihoods for rural poor women?

3. How do these cultural norms and practices affect the work women do in Glitame?

4. Are rural women's present livelihoods able to create a pathway for reducing poverty?

### **1.6 Organization of the Paper**

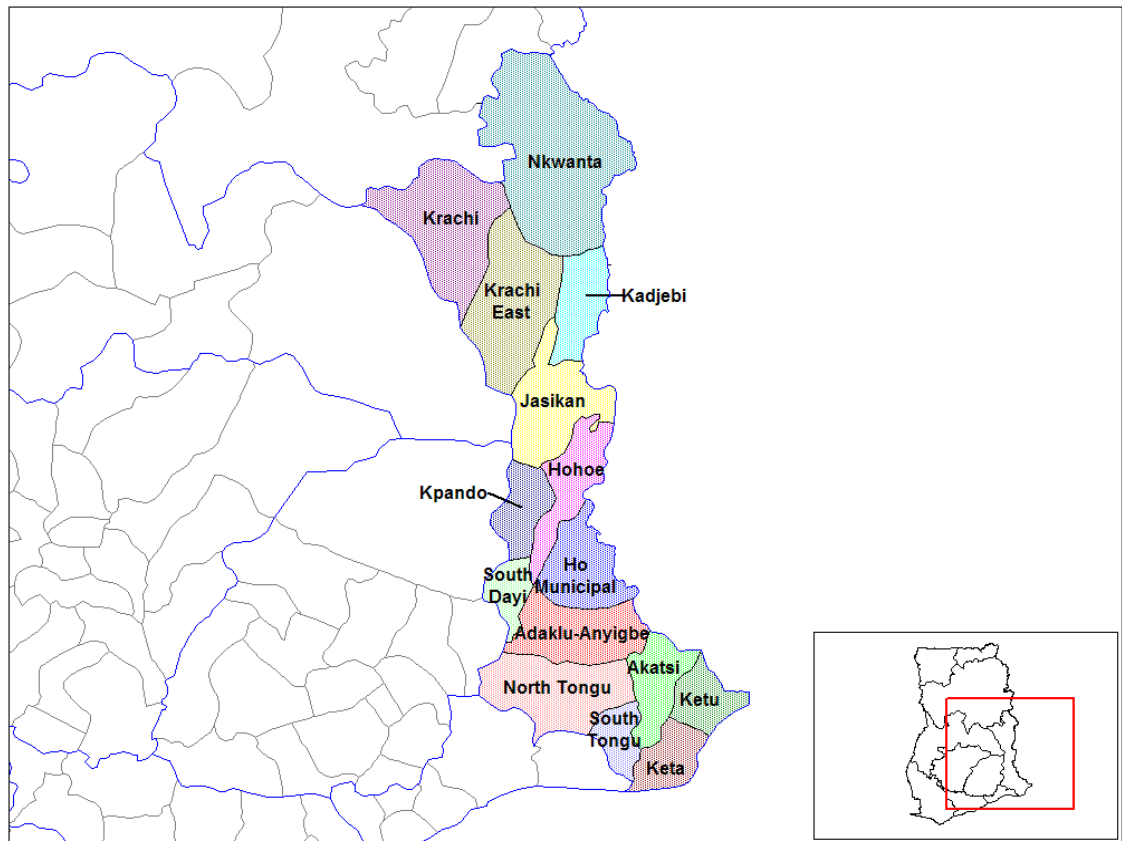
This paper begins with chapter one which provides an introduction, statement of the problem, research objective, research questions and organization of the paper. Chapter 2 presents the methodology and research processes. The third chapter puts forward gender, poverty concepts and theoretical perspectives which guided in analyzing the type of work women do. Chapter four elaborates on the findings and explain how cultural norms and practices affect the livelihoods of rural poor women and the concluding chapter sums up the findings in the perspectives of research questions and offers recommendations.

## Chapter 2 : Methodology

### 2.1 Methodology and research process

In this chapter the methodology and research process is elaborated. A mixed method approach was adopted with the collection of quantitative and qualitative primary data was based on a case study sample to actually see what people have, what they do and the opportunities and constraints in terms of financial, cultural, physical and social resources that rural women experience in Glitame village. This same approach was used for the men as well.

**Map 1. Map showing the Volta Region of Ghana**



Source:<<http://www.studentsoftheworld.info/sites/country/mag/33061-Pojha.JPG>>

In order to acquire the required data for analysis, the research was conducted in the Ketu-South Municipal Assembly of Volta Region. The municipality is one the 18 administrative districts in the Volta Region of Ghana located in the south-eastern part of Ghana with Denu as its capital. Formerly, known as Ketu South District, in 2012, the Ketu South District was elevated to a municipal

status through the LI 2055 of 2012 (Republic of Ghana 2012). The municipality shares border with the Republic of Togo on the east, the Keta Municipality on the west, the Ketu North at the north and the Gulf of Guinea at the south (GSS 2014:1).

Although, elevated to municipal status, the municipality has more than half 53.4% of its population in rural areas (ibid 2014). Most communities are underdeveloped and with several villages on the periphery of the municipality. The population is made up of 52.9% of females and 47.1% of males (ibid 2014). The main vegetation zone is the coastal woodland which is made up of short grasses with 24 degrees Celsius of temperature and 850 mm of rainfall (ibid 2014:X).

For social administration, the municipality is organized under chiefs at the lineage and settlement levels. Several cultural norms, practices exist in the area to regulate and control the indigenous behavior. Religious beliefs such as Christianity, traditional and Islamic are practiced there. It is a patriarchal society (ibid 2014:2).

For economic activities in the municipality, about 72% are self-employed of which 80% are females and 64.3% are male in the self-employed category. About 21% of households are engaged in agriculture. In the rural localities three out of ten household 32.9% are engaged in agriculture compared to urban 7.7% urban localities (ibid 2014).

The main study was carried out at *Glitame*, a rural community/village which is located near *Klikor* closer to a main town called *Agbozume* one of the towns in the municipality. The village has about 150 households with similar physical, social, cultural characteristics described in the municipality. Several livelihood strategies are found there.

There is also an absence of formal economic activities such as banking and administration, except one basic school that is established there for the children of the inhabitants. The village is linked to only one untarred road and several foot paths. There are absence of most modern facilities such as hospital.

This study area has been selected for the research to be carried out for its ease by the researcher to have access to the respondents since the researcher has worked in that rural community in the past, can speak their local language fluently, know some village commons /gatekeepers that could help select the households and provide information about some of the cultural norms and practices in the area.

## 2.2 Selection of respondents

A systematic sampling procedure was used to select the respondents. In this process, we selected a household after counting every two households in the village of 150 households. With the guidance of a gatekeeper in selecting the

respondents, the final selection was 30 households which constitute 20% of the total households in the village. After the various respondents were all selected, a household survey was conducted on their assets and income taking into account indicators such as, land ownership, land size per acreage hold by both men and women, type of farming, number of livestock ownership, type of building, type of crops grown, non-farm activities and any ownership of durable assets like sewing machine, radio and cooking stove, bicycle and motor bicycle. This was done to assess what these rural people have and what they have been capable of doing as a form of livelihoods activities. In addition to interviews with women from these households, the views of 6 men selected from different households in the village and the Chief of the village, two NGOs both local and International Organization and the Coordinator for National Board for Small Scale Industries working in the area were all included through in-depth interviews.

**Table 2. Selected Respondents**

<b>Respondents</b>	<b>Number</b>
Poor Rural Women	30
Men	6
The Chief the village	1
International NGO( HEIPER)	1
Local(Sustainable Culture Foundation)	1
National Board for Small Scale Industries	1 = 40

Source: (Field work 2015).

### 2.3. Data Collection Instruments

The main research questions were answered using mixed methods, both qualitative and quantitative methods.

**Qualitative methods:** The qualitative method was in a narrative way to generate more information on culture, norms and livelihoods in the village through the use of an in-depth qualitative interview with the help of an interview guide. Observation was also drawn on to look out for myself some of the work women engaged in. Recordings were done followed by transcribing exactly what the respondents told me so as to capture the voices of the respondents. Several questions were asked based on the research questions on how decisions are taken in the house, how resources are shared and the time used at home for domestic chores, work women engage in and sources of income and their culture. Also, some questions were asked on whether their gender determines the work they do, (matching exterior and interior categories) International Non-governmental organization, local leaders and six men were all interviewed.

**Quantitative methods:** A household survey was the main method used to elicit responses on household asset holdings differentiated between men and women. See questionnaire and household survey indicators in Appendix.

## 2.4 Secondary Data

Secondary data were drawn on in this study. Several literatures such as books, Journals Articles, maps and Reports of Organizations and governments were all reviewed.

## 2.5 Research Process and Challenges of data collection

The first day was spent in the study area moving from house to house selecting the respondents writing their house numbers and assigning codes to each household. During this process an explanation was given on the intention of my selection. Information was also given to the selected respondents that a household survey on their assets and income will take place the next day. This was followed by an in-depth interview. Confirmation was given by the selected respondents on their readiness for these exercises.

Three weeks were spent on the field in the data collection. A male teacher in the village who has some experience in data collection on households assisted me in the interviewing process. Most of the interviews were in *Ewe* the local language spoken in the rural area, which were all transcribed into English Language for interpretive analysis taken into account the variables in the research questions. Photographs were taken on the field on some livelihoods activities.

The first and foremost challenge was difficulty in commuting to my study area, as I resided in a nearby town *Agbozume* where I have to travel to the village to and fro everyday on a motor cycle taxi locally called '*okada*'. This was stressful, risky and expensive for me.

Another difficulty was with getting one of my respondents who was one of the local NGOs selected. Several attempts to reach him through a visit to his office which was closed at the time I visited, sending of my interview guide through emails, and making telephone calls to fix a date to have a telephone interview on the topic were all unsuccessful.

Because the interview was conducted in the month of July-August, 2015 which was the major raining season in Ghana, it was difficult getting most women and men in the study area as most went to the farm and attended funeral programmes. As a result, I had to revisit these households to get the respondents interviewed.

Another challenge was explaining the questions over and over to enable the respondents understand and give me the exact answer I needed. To overcome this, the assistant researcher who accompanied me help elaborated the questions further in their understanding to enable me get the responses I needed from them.

I never anticipated the sensitive nature of my research topic during my preparation for the field work. During the in-depth interview with the selected women, it became very clear that most of the women were unhappy with their

position in society. Some complained bitterly and even condemned their male counterparts for exploiting them in resources shares and relegating them to the background.

Finally, I never had any difficulty being a male researcher investigating a topic on culture and women's livelihoods as most women were glad to answer my questions as some stressed on the need for me to lobby for them for their livelihoods to be improved in the village as some on seeing me, perceived me as a government official perhaps from the Ministry of Gender and Social Protection probing to improve their livelihoods. I must say this has actually helped in eliciting more responses which have all enriched my findings.

## **2.6 Scope of the research**

The research was fairly representative in the sample selection as I made use of both qualitative and quantitative method of data collection (mixed method) to generate the data which was triangulated. Although I managed to gather information about certain cultural practices and their livelihoods, if there had been time, it will have been interesting to know if women believed in these practices fully or tried to resist these practices. Also, it was not easy to get information on intra-household bargaining because of the limited time for the research.

## Chapter 3: Conceptual Framework

### 3.1 Conceptual Framework: Poverty and Gender

To understand this topic and the issues at hand and that which will emerge, it has become very imperative to provide a framework that can guide in the study. In this light, the concepts of poverty, gendered poverty, capital and capabilities framework for analyzing rural livelihoods and relational perspective of social categorization were used to understand the research topic.

### 3.2 Poverty

Poverty has been considered a global phenomenon that most world leaders and world organization have been grappling with during the last two decades. However, poverty itself is a very dicey concept to understand because of its dimensions. To this, poverty can be looked at from two standpoints, the money metric and multidimensional. The money metric poverty looks at the measure of income and expenditure where money is used as a proxy for well being such that a shortfall in consumption or income from the poverty line one is described as poor (UNDP 2006:4). A multidimensional approach uses broader indicators which show not having the capabilities to perform social functionings such as having good health, strength, education, secure employment and political participation (ibid 2006). Another aspect to look at poverty from is the social exclusion of individuals or groups from rights, livelihoods and source of well being to which all have access. The participatory understanding takes into account giving the poor a voice and asking the people themselves to take decision about what it means to be poor (ibid 2006).

Other ways of classifying poverty are the absolute and relative poverty. By absolute poverty it means not obtaining enough subsistence to survive, for instance, obtaining minimal needs such as food, clean water and shelter that an individual can survive on. By relative poverty one means the people's ability to sustain a basic lifestyle in accordance with the norms, standards and expectations of their own society. For instance, basic needs such as food, clothing, shelter, quality sanitation, health care, education and training and entertainment to live a decent life expected by society within which an individual lives (Saith 2005:4602).

Rather than the money metric conception of poverty the broader multidimensional approach is more useful. The uses of broader indicators of vulnerability are especially important for examining gender and poverty since it can involve: exposure to economic risk (Bamberger et al. 2001) e.g. through death, divorce, or desertion of spouse, exposure to natural disasters-gendered aspects; exposure to domestic violence and lack of voice. As Sweetman (2002) states "Poverty is as much about "agency compromised by abuse, stress, fatigue, voicelessness, as it is about lack of resources". This brings us to who the poor are? The poor are those who lack shelter, have no land, and have no capital and tools. The poor have low standard housing and are excluded from well paid and secure jobs and unable to pay for a medical bill when sick, lack access to legal system, no access to health and lack security (Bernstein et al. 1992:18-19). In this study I will apply the multidimensional concept of poverty.

### 3.3 Gendered Poverty

To study gender and poverty one needs to have a multidimensional approach particularly the concept of vulnerability. Key areas related to understanding gender and poverty are intra-household relations, care economy, gender segregation of the labour market and time poverty arising from the double/triple burden women bear in handling productive and reproductive activities. Gender basically means the role an individual play as a man and woman. It is regarded as a social construct. Syneder and Tadese (1995:14) look at gender as the difference between men and women that has been constructed over time in most societies. To Lorber (1995:13) gender "is constantly created and re-created out of human interactions, out of social life and is the texture and the order of that social life". One can however say gender is one important way that human beings organize their lives. This takes place within households which are an important social organization unit in which individuals generate their livelihood activities. Some have considered household as people who share the same cooking arrangement under the same roof. Not only has household been explained in that way, but household has also gone transnational due to migration where people still have a say in issues affecting their immediate families. Agarwal (1994:54) pointed out that 'household comprises 'multiple actors' with varying (often conflicting) preferences' and interest and differential abilities to pursue and realize those interests.

Looking at how resources are managed within household members to survive varies greatly. Status, Power and Interest varies within household. Sometimes household members can take a joint decision regarding livelihood strategies and also go into joint strategies. Within the same household individual can have their own strategies and take their own decisions which may benefit or may not benefit other household members. However, there are limitations to the extent to which an individual can pursue their own interest, for instance, the head of a household commands high status and power within any household than a non- household head. The household head may be interested in a specific activity different from other household members. Conversely, other household members who may have lower power, status and may not be interested in whatever the household head may want to pursue. Decision making is important in any household which is done from the angle of decision maker, decision outcome, process and issues to take decision on. Decisions may be biased against women that may put them in poor choice of livelihoods or vice versa.

Current debates among Feminist Economists have been around households as these play a very useful role in understanding the position of women largely in society in terms of their share of productive resources which determine their livelihoods. Several criticisms have been leveled against the 'new home economics' (NHE) pioneered by Gary Becker (1965, 1981) unitary household model which asserts that there is an absolute equity in the distribution of household resources by a 'benevolent dictator' to achieve a maximum household utility to enhance source of livelihood among men and women. Sen (1990) bargaining intra-household model, however, critiqued the unitary model



(NHE), theorizing that intra-household interaction is characterized as containing element of cooperation and conflict and that decision making process is a bargaining process between different parties.

Building on this debate, the bargaining intra-household model pointed out that the unitary household model in which household members are to achieve maximum utilization of household resources does not reflect the assumptions of the unitary household model, as men in every society have greater access and opportunity over productive resources than the women. Women, especially the poor women find themselves in an arena of several social and cultural institutions interacting at the level of 'tradition', market, community and State which enter all spheres of human activities. This, however, is biased against women. The bargaining framework analysis suggests that source of livelihoods in any society can be influenced by several phenomenon as there is no perfect equity over the sharing of productive resources within households. As shown in Chhachhi (2015:10) Agarwal, however, extended the intra-household bargaining model adding that there are non-economic qualitative factors that determine bargaining position within households. Hence, factors such as cultural norms, gender ideologies, variations in local conceptions of entitlement determine women's choices which affect their livelihood strategies.(Agarwal 1997:3-9)

### **3.4 Care Economy**

The care economy refers to varied activities that take place outside cash nexus such as collection of water, firewood for self consumption, care for one's own child, and care for elderly parents (Razavi 2007:6). However, as mentioned in (ibid 2015:15) the conventional economics believe these activities which fall under unpaid care work, informal and subsistence production are unproductive and could not be measured. This is 'productivist biases' against women (Razavi 2007:5). Meanwhile, women are involved in multiple roles, they are engaged in the reproduction of human being, the reproduction of the labor force and social reproduction (Molyneux 1977, Edholm et al. 1977). Palmer (1992) called this "women reproductive tax" an invisible or hidden labor of women levied on the domestic sector in order to reproduce the economy (Chhachhi and Troung 2009:10). This prevents women from participating in the labor market ,keeping them in poverty.

### **3.5 Gender segregation of the labor market**

Markets are gendered institutions as social relation of gender determines access and command over resources within the market. Markets are structured by practices, perception, norms and networks which are " bearers of gender" (Elson 1999:611). That there are certain stereo type about which is "man's work" and which is "women's work". This is simply because the labor market is the point of intersection for both productive economy and reproductive economy (Humphries and Rubery 1984). However, the labor market failed to recognize the contribution of the reproductive economy which disadvantage most women and make them poor in unprofitable livelihoods.

### **3.6 Time Poverty**

Equally relevant as mentioned in Chhachhi and Troung (2009:13) is “time poverty”. This becomes important to understand gender and poverty as there are no policies to address the double/triple burden of women in the care economy. The consequence is that women are constrained by time as they have to spend time on cleaning, cooking, childcare and providing emotional support in the home neglecting participating in productive activities. As cited in Chhachhi (2015:17) a UNRISD research on time use survey on Argentina, Nicaragua, India, the Republic of South Korea, South Africa and Tanzania indicated that in India women spend 10 times more on unpaid work and men spent two and half more on System of National Account (SNA) activities. This is an indication that less time is spent on economic activities/livelihoods that can make women better off in any given society.

### **3.7 Capital and Capabilities Framework for Analyzing Rural Livelihoods**

The research has drawn on the gender concepts elaborated above linked with the broader framework of Sen’s (1985) Capability approach of poverty, Bebbington’s (1999) Capital and Capabilities framework for analyzing rural livelihoods and Tilly’s (1998) Relational perspective of social categorization as lenses in understanding the topic under investigation.

Analytically, this topic finds itself in the arena of Capability approach. According to Sen (1985 1997) “development should be seen as the expansion of human capabilities, not the maximization of utility or its proxy, money” The Human Development Report UNDP (2006:8) also pointed out that “poverty in this framework is deprivation of human development, the denial of basic choices and opportunities to lead a long ,healthy, creative and free life to enjoy a decent standard of living and to participate in the life of community including political freedom and cultural choices” This means that an individual should be given the right to achieve certain basic capabilities that are available without any restrictions. In Sen’s capability framework, he pointed out that there is the need to focus more on freedom of people rather than income, people should lead a valued life which is the achievement of certain basic capabilities. By having these capabilities mean people’s functioning, which involve being sheltered, having good social relations to one’s neighbor cordially, working in the labor market and taking part in community activities. The ability to enjoy all these will enhance one’s freedom, a deprivation or failure of any of these will mean being poor. The focus here should be on what people are able to do for themselves and not income. However, some circumstances may not allow people to achieve these benefits. This functioning can only be effective in the midst of several livelihood resources in our societies that an individual can have access to.

Building on this conceptualization of this framework using Bebbington’s (1999:2022) capital and capabilities framework for analyzing rural livelihoods, this framework pointed out five livelihoods, assets based on a wide range of resources called capital assets such produced-capital, human capital, natural capital, social capital and cultural capital. By produced capital it means expansion of growth which captures financial as well, human capital looks at invest-

ing in people above all skills and education. Natural capital basically has to do with natural resources in the environment. Social capital emphasizes social structure, networks and presence of a wide range of cultural capital, practices which are valued for their meaningfulness. However, access to and the ability to convert these resources to enhance people's capabilities determines their livelihoods and this largely depend on social capital, especially in rural area. Woolcock (1998) defined social capital as "a broad term encompassing the norms and networks facilitating collective action for mutual benefit". In understanding the opportunities or resources that individual are exposed to and what informs their livelihood strategies, one needs to recognize the social dynamics that mediate between individual and these resources. This approach is an improvement from the sustainable livelihood approach where Ellis (2000) defined livelihoods "as natural, physical, human, financial and social capital, the activities and the access to these mediated by institutions and social relations) that together determine the living gained by individual or households"(Ellis 2000:10).

This framework postulates that people's assets are not merely or means to make a living. Assets are not only resources that people use to house livelihood rather they are assets that give capabilities to be and to act (Bebbington 1999:2022). However, access to these resources becomes very important if people have to engage in livelihood strategies. To have great capabilities will primarily be affected by ones initial endowment of different types of assets (ibid:2035). For instance, having a good land, sound financial position couple with good education and good social network put one in a better position for a better livelihood activities and vice versa. In my analysis, cultural plays key role in the source of livelihoods, where people are associated with the maintenance of cultural practices and values that are cherished and meaningful in society, this may enhance, constraint or link people to certain livelihood strategies. Similarly, social capital at the community level relationship can sometimes be based on cultural identity, frequent confrontation, discrimination and strong intra-group that can facilitate members access to local resources of various types. Not only that, but also regional organization networks of civil society and government actors can prevent the expropriation of resources. Strong organization networks linking market actors can also create market opportunities for rural production. In any rural settings, strong social capital in the form of regional and national organization and their links to official can help rural people influence government distribution of goods (ibid: 1999).

The analysis done above captures all five capital assets, including cultural capital within which norms and practices are embedded together with networks and relationships. Norms may control access to resources, norms may be gendered and norms could be biased against women in their access to their capabilities. The research topic on ways in which gendered norms affect the livelihoods of rural poor women fits this analysis because the rural poor women find themselves in the midst of all the capital assets, several social dynamics in terms of access, cultural practices and social networks interacting with each other to determine how women in all societies gain their capabilities to earn a living. Norms have deprived women in all societies preventing them from developing their capabilities. Also, these social dynamics take place at intra-household, house, market and civil society and government levels if culture is adhered to strictly, this marginalizes woman in most rural parts of Ghana.

### **3.8 Relational Perspective of Social Categorization**

Similarly, situating Tilly's (1998) relational perspective of poverty to social categorization in this analysis, this becomes clear and useful concept that could also be used as a lens to understand the research topic. The model entails all kinds of well-bounded groups of social networks in which occupants at least have right to commit collective resources to activities reaching across boundary. Households, kins, group and local communities fall under these categories. As cited in Siegmann (2015:1) "matching interior with exterior categories on the basis of perception of inferiority legitimizes, facilitates and makes durable inequality". By interior categories relate to an organization's internal structure. An exterior category means pre-exist entry into an organization example, gender and race. Drawing on this model, it becomes explicit that the poor especially, women are matched to source of livelihoods which is influenced by their gender. The gender of people as perceives and recognize in any community. Hence jobs that are considered low are low to specific category of people based on how their gender is perceived (exterior) women. For instance, cleaning homes and care for the elderly. As mentioned in Tomaskovic-Davey et al. (2008) "most people have characterized these processes as produced by both status based social closure around desirable jobs and devaluation of jobs held predominantly by women" (England 1992, England Barbara, Stanek and Dou, 1988, Jacobs and Roos 1990, Tomaskovic-Davey 1993). This means the exploitation and opportunity hoarding play significant role in situating the position of gender in that category insuring the males dominance. This categorization informs the degree to which women are marginalized in the labor market. The situation of gendered norms affecting livelihoods under investigation should also be seen in the light of social marginalization as gendered norms mediate significantly and stabilize women in the choice of their livelihoods. While this is very relevant, it requires a long term ethnographic research which will need much time for a thorough application in the study.

### **3.9 Summation**

To this end, I explored Bebbington's capital and capabilities framework concentrating on the cultural and the social capital aspect since these dynamics can best help answer the entire relevant research questions considering the capabilities of rural poor women and Tilly's model of durable inequality taking into account matching individuals (gender) to occupation that determine diverse livelihoods in which poor rural women engage in for survival. This broad analytical approach incorporates key concepts of gender analysis elaborated with particular attention to intra household relations, care economy, time poverty and gendered labor markets have been used in the entire study.

## Chapter 4: Gendered differences in Livelihoods in Glitame

This chapter describes the gender differences in livelihoods in Glitame between men and women. The data was drawn from the household survey based on the experiences and reflections of poor rural women as they attempt to eke out a living in the study area. These issues discussed are within the context of household unit and its effect on rural livelihoods. For a comprehensive discussion on the various livelihood strategies in the study area these two tables below illustrate the types of livelihoods available and gender differences. The Appendix 3 captures some photographs on livelihoods activities in the study area.

### 4.1 Types of Livelihoods: Gender differences in livelihoods between men and women in the study area

**Table 3. Gender differences in livelihoods between men and women in Glitame**

<b>Men</b>	<b>Women</b>
mostly subsistence farmers cultivate crops such as -cassava -maize - on fairly large scale - for sale	subsistence farmers cultivating crops such as: -cassava - maize -groundnut - vegetables -beans all on small scale
-strip cloth weaving/ <i>Kete</i> weaving -marketing of woven <i>kete</i> cloth	-strip cloth weaving/ <i>kete</i> weaving -marketing of processed gari - sale of dried peels of cassava -collection of firewood
Animal rearing -sheeps -goats	Animal rearing -fowls and duck -pig rearing
	vending - home vending (petty) - mobile vending (petty)

Source: (Field work, 2015, Glitame).

It was identified that farming is the main livelihood for both men and women. Even though the men dominate in the farming activities the women are equally engaged in this economic activity. It is basically on a subsistence base with

some for sales in the market. This becomes fruitful because Glitame has a very fertile land for crop cultivation especially food crops. The main food crops cultivated by the men are cassava and maize on a fairly large scale purposely for sale. And the women are into the cultivation of beans, groundnut and some vegetables such as pepper, tomatoes and okro. Although some women cultivate maize, cassava, beans and groundnuts these are done on a very small scale mostly for home consumption and very little for sale in the market. The household survey conducted has shown that 83% of the men cultivate cassava and maize whereas about 53% of the women cultivate cassava and maize on a small scale. Overall, however, women, mostly cultivate 'female crops' while male cultivate 'male crops'. This suggests gender differences in the type of crops cultivated by both men and women.

Linked to the cultivation of these food crops is the processing of cassava into *gari* which most respondents mentioned. This emanated from the fact that small size acreage of land owned by women will mean processing cassava cultivated from the farm by the men to supplement household income. While men cultivate, the women spend much time on the farm from morning, harvesting the cassava from the dried ground with their strength till evening, packed and trucked home. After which it is peeled and grinded, squeezed for the water in the cassava to dry up for the main processing into *gari*, which takes a day or two to complete this process. The processing of cassava requires the use of fire, hence women again collect firewood in the forest to be used for both *gari* processing and domestic uses which requires long hours in the forest gathering these firewoods. One can see clearly that division of labor between men and women is gendered as men do the cultivation of the crops; women add value by processing the cassava. Sales of the processed crop is equally distributed in the market by the women. Out of this processing of *gari*, some women generate their livelihood source through helping to peel and accumulate the peels without payment, dry and sell in the market for some income. This was a remark from a female respondent I interviewed.

"I am old and the only work I do is to help those who buy cassava to process them into *gari*, and then I take the peels dry them and sell these peels in the market during *Agbozume* market day for some income. I also collect firewood for sale too"

(Female respondent, Abla, 59, Glitame).

*Strip cloth weaving/Kete weaving* is another main source of livelihood for these rural women in the study area. *Kete* is a local cloth produced on a narrow double-heddles looms with mostly two or four heddles. Mostly cotton yarn types are used; some also use silk, rayon and lurex yarns. The yarns are either dyed by the weaver or dyed is prepared by immersing the yarn in the hank form into a cassava starch solution dried before weaving begins (Frimpong and Asinyo 2013:4). This weaving process takes about three to four days for a full *kete* cloth to be woven. These cloths are used by men and women on special occasion such as marriages and funeral ceremonies. Most respondents interviewed in the village do in this work. Some women mentioned that this is one work that has been there since the years of their forefathers. Both men and women do this work. To ascertain this, the study found out that about 33% of the women weave *kete* while all the men representing 100% weave *kete* cloth. Interestingly, on how the finished products of *kete* weaving are sold, my investigation revealed that women who weave the cloth give their finished products

to their husbands who sell them on market days for them and the men sell their own woven strip/*kete* cloth by themselves. Again, here market is seen as 'bearers of gender' Elson(1999:611) suggesting that some works are seen as men's work and others women's work. *Strip/Kete* weaving in this context is seen as work for men in the village. Women mostly weave on a small scale. This market segmentation restricts free entry by women. A female respondent told me this.

“ I weave *kete* cloth in addition to farming, other women too in this village weave *kete* cloth as well. This is the work most people do, especially the men and has been handed over to us by our forefathers in this village. the men normally help us in its sales because market is dominated by the men”  
(Female respondent, Etey Hukporti, Glitame).

As I went round and entered the various respondents' houses, taking the selected respondents through an in-depth interview, I observed that many of the rural women rear animals as well, such as goats, sheep, pigs and fowls (poultry) on a small scale. The rearing of goats, sheep and fowls are the dominant animals reared in this village since it becomes easier for these animals to feed on the remains of their farm produce. Mostly extensive system of rearing animal is practiced where the animals are allowed to roam fend for themselves and come home at night to sleep in their kraal except few intensive animal rearing done. My investigation, hence the categorization of who rear these livestock revealed that men rear animals such as goats and sheep with a small percentage of women rearing this livestock. It was found out that many women rear fowls (chicken and ducks). The data from the household survey have shown that 38% of women own livestock as against 68% of men rearing animals. Again, this has shown some dynamics in how animals' are reared in the village. Most men rear 'bigger animals' while women rear 'smaller animals' perhaps under household feeding circumstances, these are the animals women sometimes feed on to support household consumptions or provisioning and sell that of the men in times of economic crisis in the family. A respondent gave this response to me.

“I am a farmer ,I cultivate maize and cassava ,but I rear fowls and duck. Most women rear animals such as fowls in the village animal rearing is one job we all do. The men like rearing sheep and goat of about five to six in quantity. That is what most men like to rear”(female respondent, Mawuena, Glitame).

These livelihood strategies have all been confirmed by the Municipal Coordinator of National Board for Small Scale Industries in the Municipality and the Coordinator in charge of USA based NGO HEIPER International working on livelihoods in the village in separate interviews with them.

Aside these livelihood sources, the study also revealed that some women are into vending activities (petty trading) home vending and street vending where the items are displayed on table at home for others to buy or carried on their heads in a tray and move from house to house. This is usually on a very small scale; items such as sugar, bread, milk, matches, fish, both washing and bathing soap and cooked food are all sold. Additionally, my interactions with most of

the women in the study area again has shown that some women are into both cassava and maize cultivation as indicated above, the rearing of sheep ,goat and weaving of *kete* just as their male counterparts. These women who find themselves in this situation put themselves in a better position to be better off as the men. It is an indication of the heterogeneity among these women pointing to fact that not all women are same and that some are equally doing well in the village in terms of the work they do. A remark by the coordinator of HEIPER International (NGO).

“Some of the women are doing well in terms of the work they do. Even though I am the coordinator of an International NGO I am a Reverence Minister of God as well, a woman gave a testimony at church, that by God’s Grace she ‘s been able to buy a land and started building from the work proceeds from her farming activities, kete and animals rearing. So I think some of the women are doing well in the village in their work.  
(Coordinator US Based NGO, HEIPER, Rev. Frank Newson, Glitame).

Observing the various livelihood strategies in this village, one can see a great reflection of Tilly’s (1998) argument on matching interior with exterior categories. Most women are engaged in processing, collection of firewood, collection cassava peels, marketing of processed farm produce. These economic activities are perceived by the local community as work for women because of their gender and women’s feeble nature, while men go into mainstream fairly large scale cultivation of main food crops such as cassava and maize and Off-farm activities such as strip cloth/kete weaving, women do processing and collection of firewood and peels for sale. Also lots of women are found to be into petty trading which is perceived to be for women. These categorizations are what Tilly (1998) has argued that it facilitates durable inequality hence diverse livelihood choices for women as a result of the dominance, exploitative and hoarding nature of men in society. To juxtapose Tilly’s (1998) argument vis-a-vis the findings ,most respondents confirmed that the village perceived them (women) to be in charge of the kitchen/domestic activities and jobs that requires less energy,hence women do processing of gari which is connected to kitchen(use of fire) and petty trading all of which require less energy. A respondent remarked.

“Yes, I am a women that is why I am processing gari.Gari processing is not difficult and considered work for us the women in the village,men do not do this work”  
(female respondent Vivian Dovi,Glitame).

There is also a common farming practice colloquially dubbed *deme* (Share cropping). Share cropping takes place where a land is given out for farming and the proceeds are shared among the farmer and the landowner. The farmer takes two-third of the proceeds and the land owner takes one-third of the farm produce. Share cropping is dominant because of women’s inability to have full access over land. On land ownership, the household survey revealed that 56% of female own land and 83% of male own land in the village. Most of these women owing this percentage farm on their husband’s land. This scenario pushes most women into share cropping, hence, 28% of women do share cropping and 0% of the men do not do share cropping. The main land tenure system in the village are mainly one’s own land ownership, rented land which is



being paid for a year and share cropping. As Awumbila (2007:154) pointed out that among rural households, there is an inverse relationship between land ownership and welfare quintile. Households in the lowest quintile having the least land ownership. Gender differential in rural households is in the lowest wealth quintiles hence women having lowest land ownership.

Another common practice identified worth noting locally dubbed as *fidodo* or ‘company’(Communal farming). This practice tells a lot about the level of extreme poverty in the study area. This takes place, especially at the onset of each farming season where most farmers begin to clear their land for new the planting season. Ideally, a tractor should have been used to do the clearing of the land, but for lack of tractor in the village and inability to raise funds to hire the service of a tractor from the nearby town, most farmers come together in a group of 10 to 15, clear a farmer’s land who is a member of the group and move to another farm and clear another farmer’s land who helped in the clearing until each farmer’s land in the group are cleared. This practice I was told takes much of their time as well since one has to be part of the group clearing other farmer’s land until the process ends.

Although, not cultural practice women are engaged in an informal saving mechanism- ‘*susu*’ contribution in the village, this is one of the self-help effort and self empowering strategies by these rural women to get themselves out of poverty.

**Table 4. Household survey on assets and Income between men and women in Glitame**

Sex	Land Ownsh	Land Size(less Than 5cares.	Type of farm Subsi.	Inco.belo Ghc 400	Non-fam, Kete	Livesto Rear	Farm Equip.	Durable Asset	Crops Culti cassa&maiz
Male	83%	0%	80%	90%	100%	68%	87%	33%	83%
Female	63%	23%	83%	0%	33%	38%	67%	50%	53%

Source: (Field work, 2015, Glitame).

Examining land size holding, 23 % of women hold land size less than 5 acres and 0% percentage of men hold land size less than 5 acres implying that almost all men hold land size between 6 to 12 acres. This land size usage could account for the production of these types of crops and the patriarchal nature of the village in inheritance issues. The next section discusses how cultural norms and practices affect women’s livelihoods.

## 4.2 Cultural norms, practices and implications for livelihoods

Several cultural norms and practices have some implication on the work that rural women do. In mentioning the various cultural norms and practices the

research has revealed, there is the need to recognize that these are invisible ideologies that the rural women themselves are unaware that these ideologies influence their present economic activities indirectly.

#### **4.2.1 Cultural norms related to religious belief systems**

During my in-depth interview, several cultural practices were mentioned. Some respondents interviewed on the existence of cultural practices mentioned *fiashidi* which is similar to *trokosi* practice which affects women in a way. My interrogation revealed that initiation into this *fiashidi* practice is gendered, which is a practice of offering young female virgin to atone for a sin committed by a family member and not young men. These young women stay in the shrine until whichever amount or materials to be paid to the shrine for a sin committed by the family member offering this young woman is provided. According to Ameh, "those who are appointed to serve in the shrine is in reparation for a crime committed by other members of their family" (Ameh 1998:41). These women are placed in the shrine where they perform all domestic chores such as sweeping, cooking, collection of firewood and farming for the chief priest for as long as the relatives of the young female virgin are able to put the entire requirement needed together to be presented to the chief priest for atonement of a sin committed by a family relative to enable the woman gain her freedom. By inference, it becomes very difficult for women trapped in this practice to engage in viable livelihoods. But to earn some income to support themselves, some go into selling of firewood and items that give them low returns in income in the village. Apusigah (2009:61) in his study in two northern villages-Sissala and Mwamprushe in Ghana also pointed out that "cultural taboos do not permit women to participate in yam farming and this enables women apply their labor elsewhere" This suggests how powerful cultural taboos are in most rural parts of Ghana denying women access to important cash income. This restricts women ability to earn a decent living. In the case of the study area, this is what is seen, women are trapped in *fiashidi* practices which restrict their effort to be mobile and work well to earn a decent living.

In another interview with a male respondent, the practice of *yeve* was also seen to be prevalent which women in this village are part. As mentioned in Ohert (2011:14) spirituality is one aspect embedded in the southern *Ewe's* culture with the 'strong value of leading a pure and moral life as the core of its society' (Ameh 2001:163). This is possible because the people of southern volta believes and gives reverence to the creator of the universe who lives in heaven and operates through supernatural forces on earth acting as intermediaries between Him and men (Abotchie 1997:65). Below this creator is *mannu* and smaller gods, *trowo* and *yeve*, which are smaller gods owned by individual families and local areas that perform protecting, welfare and justice seeking functions (Ameh 2001:151). Two instances push people, especially women into *yeve* practice in the village. One, women who are sick sometimes sought spiritual assistance and treatment from these smaller deities and in the process are excluded from the public and confined to enable the traditional priest treat these women. Secondly, the smaller gods that are for families demand that young family member be replaced with members already serving but have died as a result of old age for the practice to continue which may face some resistance. In this regard, it is believed the spirit of the gods comes upon the affected or selected individual spiritually, which requires the performance of some rituals to

cleanse them as a way of preparing the individual to serve freely in the shrine. This requires some item to be bought in the performance of this rituals, but per their beliefs one has to beg to raise that amount of money for the rituals, even if you have or family member has the money to provide for the rituals to be performed the affected individual still have to beg for the money. This scenario prevents affected individuals from mainstream viable economic activities. This revelation came out of a narration from the *Agbota* of the village (the chief's representative of the village). Though men are also part of this *yeye* group, it has gendered dimension as well as more women are part of this group. Working becomes difficult during a particular time, especially where they are in their black cloth awaiting the performance of their rituals. They are then excluded from society denying them of their economic functions. At this time the cult expects affected women to serve only in the cult hence these women become beggars until the black cloth is changed after a given period of time to a white cloth signifying freedom to serve in the shrine that is only when the rites are concluded. The chief's representative told me this.

“Women in yeye do not work especially when they are in their black cloth, they become beggars and have to perform a rite this require money to be used in performing this cultural rite which will enable them wear white cloth giving them freedom to work, at the time of wearing black cloth no meaningful economic activity is done, they become beggars and need to raise money from people”  
(male respondent, Agbota, Glitame).

The findings from the field have also shown that the practice of widowhood rites affects the type of livelihood choices. This was evident from the fact that Glitame being a traditional society and believes in the worship of God through smaller deities and believes in the traditional religious worship. Even though the men also lose their wives through death, the emphasis is on the women to perform widowhood rites through mourning during the funeral preparation and post burial mourning for a number of months. Usually four days are spent indoors without the widow coming out of the room and after which three to four months are also observed to mourn her deceased husband. Women in this situation are made to wear a black cloth and made to observe some instructions as a way of mourning their deceased husband. Amoakohene (2004:2375) pointed out that in some parts of Ghana women who go through widowhood rites are secluded, pepper poured into the eyes and genitals and prevented from eating as signs of mourning. This practice normally has an effect on their livelihoods due to restriction on the mobility during the time of mourning. However, as cited in Bastine, Article 12(2) of the 1992 Constitution of the Republic of Ghana states that “Every person in Ghana, whether his race, place of origin, political opinion, color, religion, creed or gender shall be entitled to the fundamental human rights and freedoms of others and public interest” (Bastine 2010:84). This restriction as a result of lost of human rights puts the immediate relatives of the widow to provide feeding and all the needs of the widow which might not be enough for her during that time period.

#### **4.2.2. Patrilineal Inheritance system**

Patrilineal system of inheritance is one dominant inheritance system practiced in the village where inheritance is through the father line. This has made the

society to place much value on men relegating women to the background, hence not recognizing women in inheritance issues. On the question of who and how household resources are shared, several responses that came were that it is their husbands that share the household's resources. Among their siblings it is their father who shares the resources. In the absence of a father then the eldest surviving brother of their father does the sharing of resources. Field data gathered showed that indeed cultural norms and practices are gendered and are biased against women. This is seen in the first instance on how resources are shared in the village. Land is one most important asset that is required for everyone to engage in meaningful livelihood. During my investigation, it became very clear that household heads share the resources which are usually the men and not the women. Also, sharing of productive resources is not done equally as men take more than the women. In some families, women do not even take any at all. This was a remark from female respondent.

“we have only land as property here for farming and these are shared only among male children. My brothers have cheated, me, it pains me so much. I wouldn't have been selling petty cooked food at the road side like wakye, katsa and borbob, if I had been given some portion of our fathers land I will have been doing big farm that I can earn lots of money but look at me, I have no land, I farm on my husband's land which is not large. This has pushed me to selling these cooked foods”  
(Female respondent, madam Kafui, 42, Glitame).

This narration has revealed the gendered nature of how family resources are shared in the village. This unequal distribution of family productive resources has put lots of women in their present livelihoods. I further inquired to know why this unequal distribution of family resources. It became clear that men are believed to be the head of every family and it is expected that the men will marry and procreate to feed their offsprings to extend the family lineage hence any property given out remains in the family of the men to make use of. These issues indirectly influence the reason for the women not having enough resources, sometimes none at all. The idea here is that women will go out to marry into different families and her children will take any property given to the mother and take that of the father. Other views expressed were that the woman's husband will take the property and it will be missing as well. This brings to the fore the ideology of “male breadwinner bias” which is the product of what Feminist economics called “entitlement failure” this bias assumes that non-market sphere of social reproduction is articulated with the market economy of commodity production through a wage which is paid a male breadwinner through providing cash needs of dependents (women, children, elderly and the sick) (Elson and Cagatay 2000:1355). In the context of the study area, men are perceived to be responsible for providing income to feed the immediate family members, children, wife, elderly and the sick and this enables them to take greater land to work on for this functions.

Linked to the above is the issue of polygamous marriage was also established to a large extent a practice among most men. By this men marry more than one wife. Some women mentioned this. In response to why this is an issue to livelihood, a respondent told me polygamous practice is the cause of large family size as each wives has to give birth to a baby. This practice has allowed more children to be produced and where more male children are in a family, it limits the possibility of the few female children having a share of the

productive resources during sharing of household resources. Again, another reason given was that in large polygamous families, preference is always given to male child than female child-being in a patrilineal society. This situation restricts women's ability to have access to land to engage in large scale farming which is the dominant viable economic activity in the village. In another interview with a female respondent of the village who attested to the fact that in polygamous families resources are shared among the number of wives a man marries and the various wife's children will then share the resources inherited among themselves, hence where a man has less resources and more male children with less female children in the household, it will mean that women will have no resource at all. Again where there are less male children among several females, some families allow the females to benefit some of the resources if there are any. A respondent remarked.

“I am lucky we have only one brother so some of our father's land has been given to us to farm on. But for other family here and in other villages men take more than we the female, but I think this is unfair we are all human and came from the same womb why should they neglect us in the sharing of family resources? ”  
(female respondent, madam Lizzy Fiawotor, 36, Glitame).

This practically and indirectly means that going into large scale farming by women as men is constrained. The end results are that women either rely on other low income earning economic activities that can earn them some income to survive on with their children. This situation is the product of women's lack of entitlement. Women lack entitlement of assets or resources, especially land in most rural societies in most developing countries. As asserted by Sen (1984:497) who looks at entitlement as a set of alternative bundles that person can command in society using totality of rights and opportunities that he or she faces” An individual needs to have or own certain things under some situation. According to Sen, entitlement can be based on trade where there is an exchange, it can also be based on production where a person owns what he or she produces, own-labor, which uses an individual's own labor and Inheritance, where one has the right to own what is willingly given by others. This he called ‘exchange entitlement’(ibid 1984:497). Social norms embodying accepted notion about division of labor and resources (Agarwal 1997:8). Additionally, Agarwal argued that land owning women would need to have a stronger fallback position and therefore greater bargaining power than landless women in the sharing of resources especially land (ibid 1997:7). Other researchers have also argued and established the fact that ‘unequal lands rights are important factors in the reproduction of gender inequalities as well as in the reproduction of women's poverty (Wanyek, 2003 Butegwe, 1991). Most of the rural women interviewed do not have their own land as they do not inherit land from the patrilineal lineage. This, however, explains Sen's (1992) bargaining household model which argued that household is a site of co-operative conflict and that decision –making is a bargaining process between different parties refuting the unitary household model pioneered by Gary Becker (1965,1981) which asserts that resources within households are shared equally by an altruistic household head (Agarwal 1997:3-4). These processes impede women ability to exercise their agency positioning them in varied, unprofitable and insecure livelihoods strategies which reproduce women's poverty.

### ***4.2.3 Ideology of Male breadwinner/woman homemaker: care economy***

I also gathered from my interrogation that the people of the study area have a perception that women are responsible for all domestic chores, sweeping, water hauling, cleaning, collection of firewood, cooking, care for the children and these activities constraint their efforts to engage in long distances livelihood strategies and confined them to what they do within the local community like petty trading. A woman in petty trading activities remarked.

“I have children, I have to take care of and it will be difficult to engage in a work that will take all my time. I am selling pepper, tomatoes fried fish, washing soap in my own home to enable me stay at home to take care of my children”  
(female respondent, Comfort Normeshie, Glitame).

This Palmer (1992) pointed out that women’s role at home is an invisible or hidden labor is like a tax levied on the domestic sector in order to reproduce the economy (Chhachhi and Truong 2010:18). As women do the domestic works, it leaves little time for women as these double/triple burdens of women cut heavily into their income generating activities. This pushes most to do their present work. This same argument is related to the notion of ‘time poverty’ (Chhachhi 2015:18). Most of these women do not have enough time to go into viable economic activities because of the numerous “reproduction” functions in the care economy through reproducing human beings, reproducing labour force, social reproduction and acting as “shock absorbers” in times of economic crisis within the households to keep the social fabric together (Razavi 2007:7-8). Not only that, also these domestic activities these rural women in the study area are engaged in are all considered unproductive and not recognized. This is what Razavi (2007:5) referred to as “productivist biases” as the men consider their work more useful and productive than that of the women excluding women from issues of entitlement. Again men are believed to be the breadwinners of their households, hence their work is considered productive and that of the women unproductive. In spite of all these women are largely constrained by time as they spend most of their time in homemaking or domestic activities. Floro (1995) pointed out that most poor women spend long hours in paid and unpaid work stretching their time at the expense of their own health. These practices do not allow women to go into full time livelihood ventures. These domestic chores affect their opportunities to benefit from formal education and their development of social networks which might allow them to develop livelihood opportunities. These practices do not allow women to go into full time livelihood ventures to improve their life chances.

## Chapter 5: Assessment of capital assets and recommendations to address poverty

### 5.1 Assessment of Capital assets and capabilities of women in Glitame

In this chapter the findings are analyzed in relation to the broader analytical framework. In using Bebbington's (1999) framework, he considered five "capital" assets- produced, human, natural, social and cultural capital. The analysis presented above demonstrates that women are disadvantaged in relation to access to these assets.

Human capital, which has to do with extending training and education, almost all the men selected had a formal basic education, representing 100%, whereas about 30% of the selected women had a formal basic education. This demonstrates the high level of illiteracy in the study area. Provision of skill training to these rural women exposing them to improve methods of farming, animal rearing and other livelihood options, unfortunately, are not the case in the study area as there are low levels of these training activities to add value to the already existing livelihoods available for higher yields. Evidence from the office of the coordinator of the National Board for Small Scale Industries indicated that her office is now in the process of training women in some vocations such as detergent making and agro processing. At the time of my visit only one beneficiary from the study area received training in piggery production. This, however, suggests how women are disadvantaged in the development and expansion of their human capital in the study area.

Secondly, natural capital- land, most of the women do not have their own land. As shown from household survey about 63% of the women own land which does not even belong to them. About 100% of the female respondents interviewed farm on land size less than 5 acres. Tsikata and Amanor (2009:4) called this in their paper "cultural appropriation suggesting that women can have economic rights, but may be unable to claim them" explaining women's lack of agency to control productive resources. This disadvantaged them from expanding their output, hence yield to increase their income.

Social capital which has to do with networks is limited as well. The use of friends or relatives in time of assistance is not common except to only close relatives and neighbours. Although, not cultural practice women are engaged in informal saving mechanism/*susu* contribution in the village, this is one of the self-help effort and self empowering strategies by these rural women to get themselves out of economic poverty. Field data have shown that men do not save part of their income in a form of *susu*. Despite the difficulty the women always have with those who are in charge of this *susu* collections, most are determined to continue saving if they have the income. The informal savings mechanism/*susu* collection which is a way of helping themselves financially, unfortunately has also being undermined by lack of trust as the men in charge are not trusted in the village. Government pro-poor programmes at the municipal level are also missing except school feeding programme for their children in the only primary school in the village. Free fertilizer distribution to help boost their farm production, which is to be the product of good networking

between the village leadership and the municipality(local government) is also not in operation.

The cultural capital looks at a situation where people or rural folks appear to be associated with the maintenance of a range of cultural practices that are valued for their meaningfulness”(Bebbington 1999:2034). Cultural capital actually works against women and deprive them in participating in full time economic ventures that can earn them much income. Observation of these numerous cultural rites which the study has identified keeps women out of mainstream work. This affects the extent to which more economic networks can be established, aiding them into transforming whichever resources available at their disposal.

Overall, although, some of these practices may be empowering, they may also be disempowering creating either a positive or negative effect on their livelihood outcomes. In case of the study area similar scenario has been demonstrated, *susu collection* and communal farming are seen to be empowering, but lack of trust has made *susu collection* less empowering while cultural practices such as widowhood rites, *fashidi/trokosi* practices, *yeye*, polygamous marriages and unequal sharing of productive resources, although understated and underrated are seen to be over and above the meaningfulness of other capital assets. These cultural practices are all disempowering and retrogressing as most rural women do not have the capability to expand their human freedom which will lead to their functioning (Sen 1985 1997). The maintenance of these cultural and social practices have thwarted all efforts to benefit from other four capital assets. This positions them in their current livelihoods. As pointed out by Kleymey (1993) one asset can enhance each other type of capital for people in building their world. However, women are positioned in varied livelihood outcomes due to the importance attached to these practices. Moser (1998) in her asset vulnerability framework opined that the more asset one has, the less vulnerable one becomes”. Though, these cannot be quantified, we cannot take this away from the perception of rural people as their minds are tuned to these practices that are cherished, observed and honored.

## 5.2. Possibilities for moving out of poverty?

In any setting where people are in the midst of several resources there should be a way of engaging to combine all these resources for an enhance livelihoods leading to poverty reduction. The research also tried to find out whether the current livelihoods and access to various capital assets can facilitate movement at least out of economic poverty. Deducing from the several questions asked on the profitability and their ability to access loans to augment their economic activities, very sad stories emerged as information gathered showed that these rural women are unable to derive much profit from their present livelihoods as most respondents told me that their profit margin is minimal and that is even spent on household feeding and take care of themselves in times of ill health. Part of this profit is used to buy paracetamol for their children and that a day that they are unable to have enough money for treatment of ill-health they cut herbs from the forest, boil and drink to solve the ill-health problem. In the same vein, the findings have also shown that it was not a practice of most of these women saving part of their minimal profit from their economic activities, as most of these women confirmed that they



are unable to save due to the minimal or no profit margin on their economic activities since almost everything including cassava are all bought on credit from male farmers which has to be paid back after sales. Out of the thirty women interviewed about 12% told me they have been saving part of their money through an informal saving mechanism '*daily susu contribution*' which one of them mentioned that she has been saving Gh1.00 a day which is even less than \$1 equivalent which she is not even able to contribute regularly.

On how the people access financial assistance to support their businesses in times of financial difficulties, the study has revealed that these rural households do not have any source of raising money as most lack collateral because they do not own personal lands. Many of the women farms on their husband's land which using it as collateral will be disastrous for the family. This means that even if there should be a formal financial institution in the village it will still be difficult for these poor women to borrow money. Interestingly, several of the respondents interviewed mentioned that they have their own ways of accessing money, which are through borrowing from family relatives, selling one's valuables, such as animals they are rearing, sale of old expensive cloths and mortgaging to solve whichever problem they want to solve. With the issue of borrowing money from others, I was told will depend on that individual's social network, most respondents talked about very weak social network existing in the village affecting their ability to borrow, despite these coping strategies in the village. This brings to the fore social capital, which is defined and cited in Thieme and Siegmann (2010:716) as 'norms and networks that enable collective action' (World Bank 2007). In another vein, Gittel and Vidal (1998) have also shown that 'bonding social capital' takes place where relationship between family members, close friends and neighbors involve greater levels of exclusion of non-group or family (ibid 2010:717). This reduces the vulnerability of poor women. The situation in which these poor rural women find themselves in the study area is a reflection of 'bonding social capital' as many of these poor rural women make use of their immediate neighbours, friends and relatives in difficult times, these are usually through interest-free credit, this I was told will be successful based on very strong ties between the two parties. A weak social ties could bar one from benefitting from such social networks. This is explicitly the case, most women rely on borrowing from neighbours, despite very weak ties exist in the study area. This pushes most women into selling their valuables such as cloth and animals to raise minimal working capital that position them in diverse livelihood ventures that are not viable. With the picture painted above regarding the financial position of women in the study area, it became very clear that it will be difficult for these rural women's poverty to reduce as they experience bad sales in the market and lack access to finance. Most of these women usually buy their cassava for gari processing on credit from the farmers; these are processed and sent to the market and pay back to the farmers. One sad story that emerged and was described by the chief of the village on the possibilities of these rural women moving out of the poverty trap is as follows.

"Not at all! , not at all! women in my village cannot be better off, look at a case where all the cassava that is processed into gari, packed in a sack and when women send these sacks of gari to the market, they don't buy them. When you enter that room there; there are lot of sacks of gari. Even those who buys, the payment is not done instantly, the buyer tells the seller to come next market day for her money and give the seller

some little amount of money. The next market day, the buyer will complain that sales are not good and the buyer gives lorry fare to the seller and asked that she comes the next market day. Meanwhile the cassava and the firewood are sometimes bought on credit which have to be paid, that is what our women go through in this village It's sad in this village government must come to our aid in this village”  
(Chief of the village, Glitame).

This was a narration from the chief in the study area. However, in a separate interviews with the Municipal Coordinator of National Board for Small Scale Industries and the Coordinator of the only International Non-Governmental Organization, HEIPER International are all of different opinion that the present livelihoods' of these rural women will improve if they are supported through training and introduce these women to other livelihoods strategies such are bee keeping, teaching them new ways of rearing animals and farming for higher yields. The coordinator told me this.

“we are currently training some of the women in Glitame in agro-processing , soap and detergent making, improved technology in cassava processing, technical training in piggery and poultry, we have one beneficiary on piggery training in the village”  
(Municipal Coordinator, NBSSI, Madam Selase, Denu.).

Drawing on Bebbington's (1999:2022) capital and capabilities approach, the framework clearly pointed out that expansion of human capital through training and education brings growth and a reduction in poverty. The core of Bebbington's capital and capabilities framework touches on cultural and social capital how these interact with other capital assets to enable the poor rural women build their world. Woolcock (1998) looked at social capital as norms and networking, facilitating collective action for mutual benefit. Other authors have argued that this entails trust, networks and norms in any given society. Rural households equally need this access to resources and other key actors to build sustainable livelihoods as this creates a pathway to transforming resources into income. This network and rules can help change how local resources are managed, distributed and used. Woolcock (1998) again argued that access to resources through institutions, organization, market and civil society can be from *inside out* and from *outside in*. By inside out he means interaction at the local level. Lack of trust can affect people access to financial and proper use of other resources. As argued by Bebbington (1999:2037) “at the local level, network of trust and mutual accountability linking individuals in communities (not usually all the community) are critical in helping break the problem of access to financial capital” In the case of the study area, it became evident that trust and mutual understanding are not the case as these poor rural women do not have anyone to turn to in the face of financial challenges. As mentioned in Theime and Siegmann (2010:716) other livelihood researchers have argued that the more social capital one has, the lesser one's vulnerabilities. This means good social network guaranteed better access to resources. (DFID 2002, Rakodi and Lloyds-Jones 2002). Although these women in the study area have some access to other capital assets: land and human, which enable these women to make use of self-help strategies such as share cropping and communal farming, the network to access funding to transform resources is absent. There is an absolute absence of credit schemes, for instance, thrift and loans. The only in-

formal saving mechanism-*SUSU* scheme found there has also not been successful because of lack of trust, most women are unable to participate. Several respondents told me the men who come for their money in a form of informal saving mechanism- *SUSU* saving have all absconded with their little savings and they are scared to go into such venture. Also, borrowings from friends require strong ties with one's neighbor. Lack of trust and weak ties have affected most of their coping strategies within households and between household as this hinders access to other resources, even though most women are interested in these coping strategies and make use of these strategies such as borrowing of food and money with those that they have strong ties with in times of hardships. Agarwal (1990:343) pointed to the fact that during economic crisis in most rural areas, social support systems such as patronage and caste groups can be useful for women as women are able to make use of non-market transactions such as free- interest credit and inter-generational transfer between parents and children. Also, women are able to borrow small amount of food within networks of families. This Agarwal (2000:229) called 'women's everyday form of cooperation'.

Moving beyond the local community, there are weak networks in the market arena as well, as processed farm products are unable to have the needed market simply because of poor networking, poor marketing strategies and absence of cooperatives where good pricing/bargaining and sales can be negotiated for the goods they produced. Also, the inability of government actors, business to take advantage of the local resources as much work was not seen in the activities of civil society organization and local women's groups or 'gender progressive group'(Agarwal 1997:10) in the study area principally to direct state and the municipal's policies to favour these rural women. This could be attributed to weak network and lobbying skills between the village leadership and civil society organizations. The village leadership is unable to lobby for pro poor government programmes such as the LEAP, National Health Insurance, Local Enterprise and Skills Development (LESDEP). Out of the numerous NGOs working in the municipality not even one is working in the area of credit to enhance the subsistence needs of these women, only two of which one (HEIPER International) is the active one taking advantage of the resources available in the study area. These external support systems are all weak. Disunity is evident among the leaders as some are not in good terms. A respondent on anonymity (clandestinely) told me this. All these scenarios undermine the trust to lure government programmes and external stakeholders to expose women to a better livelihoods options and opportunities for them to build their world.

### **5.3 Conclusion and Recommendations**

The objective of this study was to establish ways in which gendered cultural norms and practices affect women's livelihoods in Glitame. This chapter puts together issues that have been unearthed from the research in the study area touching on all the research questions.

## 5.4 Key findings

Gender roles, norms and practices for both men and women largely influence the type of work they do and how they organize their livelihood strategies. This research has shown that indeed gender division of labour exists in the study area in farming, animal rearing, marketing and domestic responsibilities. While the men are into these economic ventures on a fairly large scale, women do these on a very small scale solely for home consumption and a little and a little for sale.

The research has also observed some cultural practices such as *yeye*, widowhood rites, patrilineal system of inheritance, *trokosi/fiashidi* system and polygamous practices and perception about women as homemakers which largely affect their livelihoods activities. Aside these, non-cultural practices such as share cropping, communal farming and *susu* collection, which are all self-help strategies exist in the study area.

Capital assets are limited in the study area as there are low savings, absence of credit facilities to support their economic activities and poor sales of the farm produce especially processed *gari* means difficulty in getting out of poverty. On social networks, it was found out that it was not very powerful as these rural women always find it difficult to make use of the networks to control, distribute, manage and convert these resources in the village into income, even though many are interested and make use of these social ties. These processes affect most women in the performance of lucrative tasks. The study has established that rural households' present livelihoods cannot create a pathway to reducing poverty since there is an absence of credit, low saving and poor sales of their processed produce.

To sum up, it was very clear that cultural norms and practices put most poor rural women in their current livelihoods. The need for extra domestic burden with the perception that women are home makers limits their ability to be mobile in engaging in a more profitable and meaningful livelihood. Also, the gendered nature of most of the cultural practices observed in the rural area are such that women are disproportionately represented and are expected to go through the performance of these cultural rites. In addition, the unequal distribution of productive resources because of the patriarchal nature of the society given the perception that women move out of their family and marry in a different family hence family resources given them will be taken away from her by the husband or the children will inherit their mother's properties and that of the father's properties. Although some other studies have shown that polygamy is believed to be advantageous to women in their marriages by reducing the double/triple burden domestic chores they undertake at home, evidence from this study has also shown that polygamous marriages rather disadvantage and endanger female-child in these families in their access to productive resources positioning them in differential livelihood opportunities that are not viable especially in the southern patriarchal societies of Ghana. Finally, absence of credit facilities, poor savings and marketing, inability to have access to assets, especially land which allows them to act and function and poor social networks limit the rural poor women's efforts to expand their current livelihoods which may lead to transmission of inter-generational poverty.

## 5.5. Recommendations

In view of the above findings the study makes the following recommendations to address both the income and the multidimensional aspect of poverty in which rural households find themselves in most rural parts of the Ghana.

### 5.5.1. *Recommendations to address income poverty*

The research has provided a means to understanding various livelihood strategies, cultural practices and how women cope in the face of financial constraints. Based on all that have been unraveled particularly on financial constraints which marginalizes women, to reduce this marginalization and financial hardships of rural women, extension of the livelihood empowerment against poverty programme (LEAP) should be the starting point which is already in operation in Ghana but do not capture most rural women. This will cushion them in their consumption, purchase of seedlings, purchase subsidized fertilizer and payment of rent on land to keep their economic activities running. The LEAP is a smart way of helping these people. Drawing on Hanlon et al. (2010:10) using what they termed "*poverty trap model*" that many are trapped in poverty because they have so little money that they cannot buy things they know and need such as medicine, school books, food or fertilizer. They are in a hole no way to climb out, cash transfers provide a ladder" (Hanlon et al. 2010:4). This was what Hanlon et al. proposed to "*just give money to the poor*" (ibid 2010). Evidence from the field has shown that not a single member of the village has been captured under this social protection programme. As at 2013, LEAP covers 71000 beneficiaries nationwide out of 10 regions of Ghana (UN(FAO) 2014:4). This demonstrates that more and more uncovered eligible people are still in Ghana, especially in rural parts. The Ministry of Women and Social Protections should extend this model to cover all rural households with children in Ghana. This goes to reduce the level of vulnerabilities, short-term poverty and encourage long term human development in most rural parts of Ghana. Beneficiary households should also be encouraged to go for the free Health Insurance Scheme. This prevents women from spending their meager income on health positioning them well financially. This creates a pathway for poor households to 'LEAP' out of extreme poverty (deHaan 2015:25).

In recounting the types of non-farming income generating activities that these rural women engaged in, one can describe this as the survivalist entrepreneurship. A term used by Berner et al. (2012:387) 'which means the necessity driven, sub-subsistence dominated by female, informal own account proletariat'. The study recommends that these poor rural women should be supported through the help of microcredit activities. One way to do this is to channel monies contributed to informal saving mechanism/*susu contribution* which some women are part in villages. In this regard flexible loans can be given out to women to improve their livelihoods and cushion them in times of market failures. Civil Society Organizations into microcredit interventions should be encouraged as well to extend their services to more rural parts of the country without any targeting criteria. Several studies have established the relationship between microcredit and poverty to have a positive correlation. Many advocates of microcredit argued that access to finance may lead to rise in investment, help in diversification of income sources, it may reduce vulnerability due to illness, drought and crop failure and have positive spill-over effects such

that the impact surpasses their socioeconomic improvement of the borrower (Niels and Lensink, 2011:875). This goes to boost productivity by enabling farmers to purchase fertilizer and more efficient agricultural tools. It was evident that difficulty in accessing credit and lack of efficient agricultural tools were some important issues affecting these women in their efforts to expand their only livelihood strategies. The use of insurance should be encouraged among small scale farmers. This helps in times of risk. Reciprocal assistance should be encouraged among rural women in hard times.

### ***5.5.2. Recommendations to address multi-dimensional poverty***

Moving beyond Berner et al., there is the need to also strengthen state institutions, especially Commission for Human Rights and Administrative Justice (CHRAJ) which is key government institution responsible for the sensitization and education on these negative cultural practices which restrict the freedom women need to expand their livelihoods. The UN Declaration of Human Rights Article 1 states that “all human beings are born free and equal in the dignity and rights and everyone is endowed with reason and conscience and should act towards one another in a spirit of brotherhoods” (The Universal Declaration of Human Right 2011). Persistent and continues rural education on the realization of fundamental human rights of all persons should be tackled head on. This can be achieved through a collaboration and formation of a coalitions between CHRAJ and other civil society organizations (NGOs) such as the International Federation of women Lawyers (FIDA-Ghana), Women Initiative for Self-empowerment (WISE) and Network for women’s Rights (NETRIGHT-Ghana) and International Needs working in the area of women’s rights to embark on an intensive campaign against cultural practices that deprive women of their livelihoods especially *fiashidi/Trokosi practice* and widowhood rites since changing culture is more difficult and slower for people to move away from such practices easily. The Article 14 of the 1992 Constitution of the Republic of Ghana can be used to help rural communities understand that everyone has a right to personal liberty. This creates some sense of awareness among these rural women in their approaches to most cultural practices that are embedded in most societies in rural parts of Ghana. Secondly, and more importantly, women in rural parts of Ghana should be made part of stakeholders in decision making processes regarding understanding fundamental human rights. Human right issues should not only be for the few elites concentrated in urban settings. This approach allows that the voices of the marginalized are heard and given the opportunity to express themselves on issues related to their rights to work and cultural practices.

Although Ghana as a country has laws on inheritance issues especially regarding land that is, the Interstate Succession Law, 1985 (PNDCL 111 1985:4) section 14 which relates to sharing of portion of residue by two or more persons where there is no will “subject to the rules of customary law relating to member’s of interest in communal property, where two or more persons are entitled to share a portion of an estate under this law they shall divide it among themselves in equal shares” These are laws that are fundamentally to reduce gender inequalities between men and women and severe sanctions are enforced against those who violate these laws. To a large extent, unequal sharing of land which is critical is the result of poor livelihood outcomes in most rural parts of Ghana especially in patriarchal societies. Ignorance of the Inter-

state succession law still holds in most part of the country. As pointed out by Sen (1989) mentioned in (Elson and Catagay 2000:1354) ‘there is an entitlement failure when a person cannot establish sufficient command over resources for an adequate standard of living and that their human rights are violated’ To this end, equitable land policy giving women land rights needs to be introduced in most rural parts of Ghana. Several polices exist in the world, the Interstate Successions law needs to be augmented. Boras et al. (2010:19) pointed out the application of non-(re)distributor land policy in areas where there is a high level of inequities and exclusion of land based social relation. Most rural communities are basically agrarian characterized by gender, ethnic and historical differences. Formalization of land rights campaign should be carried out which will give women land rights. This approach could be a way out of the predicament poor rural women find themselves regarding unequal sharing of resources especially land. This will also help in achieving the Goal 5a of the Sustainable Development Goals of giving equal right to economic resources, ownership and control over land to women (SDGs 2015). These recommendations will go a long way to reinforce the proposal made by Fraser (1997) to address economic injustices as redistribution and cultural injustice as recognition.

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# Appendices 1

## Appendix 1 : Questionnaire

### QUESTIONNAIRE ONIN-DEPTH INTERVIEW ON CULTURE, NORMS AND LIVELIHOODS ON SELECTED HOUSEHOLDS

1. What type of work do you do here to earn a living in Glitame?  
.....  
.....  
.....  
.....
2. Do other women do different types of work here in Glitame?  
.....  
.....  
.....
3. Why do you do that work?  
.....  
.....  
.....
4. Which type of work do other women do to earn a living here in Glitame?  
(a).....(b).....(c).....  
..... (d).....  
(e).....
5. Any idea on why you think other women do the work they do?  
.....  
.....  
.....
6. Would you say women do these works because the village takes into account the role women play (gender) in the society?  
.....  
.....  
.....
7. Does your household have extra resources/properties apart from the ones you own personally?  
.....  
.....  
.....
8. Who shares household/family properties?  
.....  
.....





16. The head of your household does he /she take these cultural norms into account when sharing family resources/properties ?.....  
.....  
.....  
.....  
.....
17. How do these cultural norms affect sharing of family resources/properties?.....  
.....  
.....
18. Would you say cultural norms play significant role in the choice of work for women in Glitame?.....  
.....  
.....
19. Among the norms mentioned which of these determine the work you do in this village?.....  
.....  
.....
20. Would you say these norms determine different works women do in the village?.....  
.....  
.....
21. Would you say these norms do not affect men so much in the work they do in the village?.....  
.....  
.....
22. How do these cultural norms decide or affect the work women do?.....  
.....  
.....
23. Are there any way of seeking financial assistance in a form loans in the village to support ones work in Glitame?.....  
.....  
.....
24. Mention some ways to get financial loans in the village?  
(a)..... (b).....  
(c)..... (d).....  
(e)..... (f).....
25. In getting into any type of work in Glitame ,do you make use of important personality, famous people before a woman can access a work?.....  
.....  
.....

26. What are some of the ways in which these social interactions (networks) take place before one gets work?  
 ?.....  
 .....  
 .....
27. Do people consider social status of women before assisting them in securing source of livelihoods in Glitame?  
 .....  
 .....  
 .....
28. Is inability to own ones equipment and tools affect the type of work women do in Glitame?  
 .....  
 .....  
 .....
29. Are there any basic equipment a woman needs to get into any form of work?  
 .....  
 .....  
 .....
30. Your current work would you say your current economic situation will ever improve?  
 .....  
 .....  
 .....
31. Would you say cultural norms play a role in your current economic position in the Glitame?..... Yes /No
32. Why?.....  
 .....  
 .....
33. Do you think the various norms in the village if not biased against women would have made you better off than your current economic position?  
 .....  
 .....  
 .....
34. The work you do, are you able to make more profit?  
 .....  
 .....  
 .....
35. Are you able save some profit from your work?  
 .....  
 .....  
 .....
36. Are you able to take care of your household in terms of feeding, payment of school fees and payment of medical bills from your work?  
 .....  
 .....  
 .....
37. Are you able to buy properties from the work you do on which to fall on in times of that your business is not doing

well?.....  
.....  
.....

38. Would you say you will be better off one day from your current source  
of livelihoods in Glitame Yes or No.....

39. Why?.....  
.....  
.....

## Appendix 2 : Household Indicators

### SOCIO-ECONOMIC INDICATORS/ PROFILE OF WOMEN

#### BASED ON

#### ASSETS AND INCOME AT GLITAME

#### SECTION A

#### BIO-DATA

1. Head of Household  
.....  
.....
2. House No  
.....  
.....
3. Number of Household members .....
4. Level of education 1. Basic education.... 2. Secondary..... 3. None.....

#### SECTION B

#### AGRICULTURAL ASSETS

5. Land ownership (Do you have land/husb. Yes..... No.....
6. Land Size ..... in units
7. Farm ownership Yes .....No.....
8. Type of crops grown .....
9. Farm on rented land? Yes....No.....
10. Share cropping. Yes ..... No.....
11. Livestock Ownership. Yes.....
12. Type of livestock. ....
13. Number of Livestock. ....
14. Ownership of farm equipment. Yes ..... No.....
15. Type of farm equipment. ....
16. Birds/Fowl rearing. Yes .....No .....
17. Number of birds/Fowls .....
18. Agricultural Income. High..... Low.....
19. Other agricultural activities. ....
20. Other non-agricultural activities. ....

#### SECTION C

#### PHYSICAL /DURABLE ASSETS

21. House ownership Yes..... No .....
22. Type of House Brick with iron roofing..... Mud and  
thatch...
23. Rented house Yes ..... No.....
24. Family house Yes..... No.....
25. Tick any of these items if own.( a) sewing machine.....( b) radio

### Appendix 3: Some field photographs

All photographs taken with permission from all respondents



Fig1.Gari processing



Fig 2.Rural maize farmer



Fig 3.Animal rearing in Glitame



Fig 4. Rural women peeling cassava



Fig 5.Rural woman weaving kete



Fig 6 .Home vending/petty trading



Fig 7. An Interview with NBSSI



Fig 8. Female kente weaver

All photographs- Source (Field work, 2015, Glitame).

All Photographs taken by Mr. Anas Mifetu.