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**Gendered Experience of Poverty and Vulnerability:
Analysing the Situation of Peasant Women and their
Livelihood Strategies to Household Food Insecurity in
Savelugu-Nanton District, Northern Ghana**

A Research Paper presented by:

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(Ghana)

in partial fulfilment of the requirements for obtaining the degree of
MASTER OF ARTS IN DEVELOPMENT STUDIES

Major:

**Governance and Development Policy
GDP**

Specialization: (delete if not applicable)

Public Policy and Management

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December 2018

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List of Acronyms

- ADB- African Development Bank
- AIDs- Acquired Immune Deficiency syndrome
- CLIC- Community LEAP Implementation Committee
- DSWS- Department of Social Welfare Service
- DFID- Department for International Development
- FAO- Food and Agricultural Organization
- FIES- Food Insecurity Experience Scale
- ISSER- Institute of Statistical, Social and Economic Research
- IFPRI- International Food Policy Research Institute
- ILO- International Labour Organization
- INGOs- International Non-Governmental Organizations
- GDGP- Ghanaian Danish Community Program
- GDP- Growth Domestic Product
- GoG- Government of Ghana
- GSS- Ghana Statistical Service
- LEAP- Livelihood Empowerment Against Poverty
- MoGCSP- Ministry of Gender, Children and Social Protection
- MoH- Ministry of Health
- NGOs- Non-Governmental Organizations
- NHIS- National Health Insurance Scheme
- PNDC- Provisional National Defence Council

PHC- Population and Housing Census

PTA- Parent-Teacher Association

SDGs2- Sustainable Development Goals Two

UNICEF- United Nations International Children's Emergency Fund

USAID- United States Agency for International Development

WFP- World Food Program

Acknowledgements

I am taking this opportunity to express my thanksgiving to God Almighty for seeing me through this difficult academic journey in The Netherlands. May your name be glorified!

My heartfelt gratitude goes to my experience, knowledgeable and reputable Supervisor, Dr. Erhard Berner (Associate Professor of Development Sociology) for his continued patience, guidance and valuable contributions towards shaping this piece of academic paper to its current form. It would not have been possible without your support. My acknowledgment also goes to my Second Examiner and GDP Convenor, Dr. Georgina Gomez (Associate Professor of Institutions and Local Development). I sincerely thank you for your critical and constructive criticisms, suggestions and advice throughout the research paper seminars. Without your critiques and contributions, this paper would not have been possible.

I also acknowledged the effort of Mr. Joseph Mohammed and Mr. Issah Alhassan for your support towards the study during the field work. I would have struggled without your support. I am equally grateful to the community volunteers and participants at the study villages.

Many thanks to the Dutch Government for the opportunity to study in The Netherlands through the NFP.

I give special thanks to my dearest wife Lucy Tampuri for her love, patience, prayers, and encouragement towards the success of my study. I am most grateful to you for sacrifices, particularly allowing me to travels to The Netherlands for the study just one month after our marriage. Thanks to all friends and well-wishers for your support.

I dedicate this success to my family, particularly my late beloved Mom Ayishetu Kambonaa Jamponi, wherever you are, God will richly bless you and grant you eternal rest. I am proud to be your son.

Abstract

Gendered poverty and food insecurity is widespread in sub-Saharan Africa, and this is particularly marked in northern Ghana for several decades.

The overall objective of the study was to determine how the interaction of customary norms, gender, power, and weak governance contribute or reinforce the process, causes and experiences of peasant women's vulnerability to household food insecurity in three study villages in Savelugu-Nanton District, northern Ghana. The study analyses how the peasant women cope or adapt to the risk of household food insecurity through a portfolio of activities, and the extent to which the Ghana LEAP program impacted on the well-being or livelihoods of the poor women.

Mixed method design (involving both qualitative and quantitative data) was used as the methodological framework to guide in the data collection, and content analysis was applied in the discussions of the results and findings.

The study finds that factors such as lack of income, low assets, lack of opportunities, lack of skills and expertise, skewed and insecure land tenure, and inadequate access lead to the process, causes and experiences of the women's vulnerability. These factors were found to be reinforced or perpetuated by the interaction of customary norms, gender, power and weak governance which are deeply immersed gendered power inequality in the country. The paper also discovers that the peasant women are not a homogenous entity who are pursuing the same livelihood activities. They are made up of a diverse group with differential vulnerability, and advice policymakers and governments to avoid treating them as a homogenous entity and target the poorest group among them to support them with insurance and safety nets to enhance their productivity. Similarly, the impact of the Ghana LEAP program on the well-being of the poor women was found to be insignificant as a result of a multiplicity of factors such as lack of political will, nepotism, and patronage and client relation of program delivery, wrong targeting, and gender inequality in service delivery.

Relevance to Development Studies

Research shows that majority of women in sub-Saharan Africa wallow in abject poverty and hunger, with the most affected ones being elderly poor, the widowed, orphans etc., who are placed at the bottom of the vulnerability context. The outcome of the research paper will bring to light the local realities and experiences of rural women which are overlooked in the fight against poverty and food insecurity in sub-Saharan Africa and the general policy implications.

The paper will also contribute to the current debates and literature on the challenges that hinder rural women's progress in development in Ghana and beyond, especially in the area of poverty alleviation and hunger. The United Nations SDGs 2 aim towards zero hunger by 2030 especially in developing countries such as Ghana, however, much effort need to be done by researchers, policymakers, governments, and international non-governmental organizations to achieve the set goal.

Keywords

Poverty, Household, Food Insecurity, Vulnerability, Livelihoods, LEAP, Peasant Women, Northern Ghana.

Chapter 1: Introduction

1.0: Background to the Study

Poverty was there before I was born and it has become part of life like the blood through my veins...Poverty is watching your own children and grandchildren die in your arms but there is nothing you can do...I know poverty just like I know my father's name. Poverty never sleeps. Poverty never takes a holiday (McFerson 2010:50).

Poverty has a multidimensional definition, in simple terms poverty leads to hunger, lack of health care and education, inadequate shelter, and many more. Poverty is caused by proximate factors such as lack of access/low income, social exclusion, lack of opportunities, and low possession of assets. The worst of all is the combination of those four factors (McFerson 2010). Similarly, food security is defined in different ways by international organizations and various researchers. According to FAO (quoted in Kidane 2005), “when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life” (Kidane 2005:544). Whereas, the opposite of this results to food insecurity.

Poverty and food insecurity are twin concepts which continue to feature in the development agenda of governments, international organizations, policy-makers, and researchers. The world is still yet to come into terms with the reality of poverty and the triple burden of food insecurity which include: overnutrition, malnutrition, and undernutrition (Pretty 2008). These triple burden of food insecurity are intertwined with similar global challenges which include “energy insecurity”, “breached planetary boundaries” and “poverty” (Pretty and Bharucha 2014:1574, Rockström et al. 2009:472). It is estimated that over 2 billion of the world population are vulnerable to various forms of food insecurity (FAO 2013).

In sub-Saharan Africa, FAO (2013) reports that over 870 million people are undernourished due to starvation and hunger. For instance in 2013, among the 34 countries which required food assistance from external sources, 27 of them were in Africa. This implies that 500 million people will still live in abject poverty and hunger in the sub-region by 2020 if measures are not taken to curtail the

situation (FAO 2013; WFP 2012). Smith (2013) also estimate that about 98% of the population in the sub-region are food insecure, with women and children largely affected. Telling the good stories on “aggregate prosperity” of economic growth distracts the world attention from the sufferings that many rural poor go through on daily basis, particularly in the developing world (Narayan-Parker and Patel 2000:12).

1.1: Problem Statement and Justification

Livelihood vulnerability and food insecurity of rural women have widely researched in sub-Saharan Africa which Ghana is inclusive. But, in northern Ghana, much still need to be done by focusing the lens more on the category of women such as the elderly poor, widowed females and second household wives who are noted to be more vulnerable to the persistent cycle of food shortages in the area.

It is observed that many researchers and policymakers treat rural poor women as a homogenous entity experiencing food insecurity and pursuing the same livelihood strategies. Besides, the attention of government and INGOs anti-poverty programs focus on only the economic aspect (e.g., consumption and income) of addressing the poor women risks to food insecurity, but have failed to consider the gendered social risk and vulnerability aspect (e.g., social discrimination based on gender, gender inequality in intra-household decision-making, customary practices that prevent women’s ownership and control over productive assets etc.). Based on this gap in policy and research that the study seeks to investigate.

Drawing from WFP (2012) report, about 1.2 million Ghanaians are food insecure, and 10% of them come from the Northern Region. Research also shows that, rapid population growth, environmental degradation, climate change, and pollution constraint food production, which adversely affects food security and livelihoods of rural households, with women and children greatly affected (Bugri 2008, De Janvry and Sadoulet 2009, Rakodi 1999). In addition, high rate of population growth also cause scaling of cultivated lands, reduction of fallow intervals without “compensating inputs” which consequently reduced fertility or “soil mining” (Adams and Mortimore 1997:150), and the socio-economic entanglements means, food scarcity in the peasant communities, declining

yield per hectare and costly food import strategies. Again food security threats in the area emerged from a multiplicity of factors (i.e. political, socio-economic, ecological and climatological) factors which generally place food systems under stress and women and children become vulnerable (Whitehead 2002).

In Ghana, report shows that, vulnerability of peasant women to shocks (including food insecurity) is attributed to proximate factors such as “lack of skills, assets, employment, income-generating opportunities, sociocultural risks, income insecurity in old age, and a lack of access to basic services and nutritious food” (World Bank 2016:7), but policymakers and government pay little attention to the socio-cultural risks and vulnerability. Besides, the responsibility of providing household food primarily rests on the shoulders of women, however, they have limited access to livelihood opportunities which is attributed their limited human and social capital (Kumornu 2013). Though the effort has been made by the government to intervene with social protection policies for the extremely poor which include, NHIS, LEAP etc., these programs are found of reinforcing social discrimination against rural women based on gender, age, power, and socio-economic background.

1.2: A Brief Background of Savelugu-Nanton District

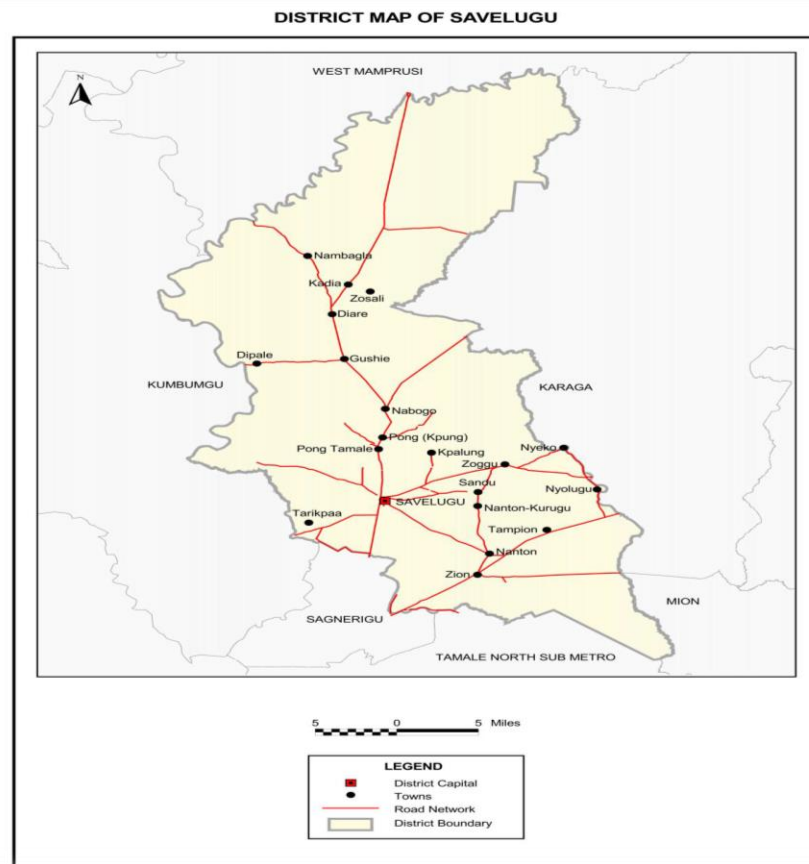
The Savelugu-Nanton district was emerged out from the Western Dagomba District Council in 1988 under the (PNDC Law 207). The district is situated at the northern part of the Northern Region of Ghana with the district capital city been Savelugu. Its altitude stretches from 400 and 800 feet high on the sea level. The district population according to 2010 PHC stands at 139,283, 5.1 percent of that of the total population in the region, with males being 67,531 and females being 71,752. Majority of the population reside in the remote areas (GSS 2014). And the district household population stands at 138,221 with 14,669 total number of households and average household size of 9.4 persons. Children constitute the majority (43.2%) of household members. It has 69.5% of the total households which constitute extended households structures (head, spouse(s), children and head’s relative) (GSS 2014).

Again, the district has 60.1% of the population who are 12 years and above being married, with 33.4% never married, 0.5% consensual unions, 4.2% widowed, 1.0% divorced and 0.9% separated. At age 65+, widowed females account for 46.0 % whereas, widowed males account for 3.0%. Among the spouses, 85.2% have never educated. The population of the district is dominated by self-employment and unemployed inhabitants. The stock of housing in Savelugu-Nanton District is 12,483 which represent 4.9% of houses total in the Northern Region. And 89.3% of households in the district depend on agriculture, with a majority of 93.3% of households in the rural areas engage in peasant farming (ibid).

The district records an annual rainfall average of 600mm which is considered as normal for a single cropping season. However, the district experiences intermittent annual rainfall pattern at the starting of the raining season, usually in April (GSS 2014).

I have chosen these particular women and the three communities because, the exploratory study I have conducted in the areas revealed, they are geographically cut-off from the district capital and marginalized for long.

Map 1: The District Map of Savelugu-Nanton



Source: Ghana Statistical Service, 24th October 2014

1.3: Research Objectives/Aims

The research paper seeks to analyze how the interaction of customary norms, gender, power, and weak governance contribute to the exposure, experiences, and strategies of different categories of peasant women to cope with the risk of food insecurity in Savelugu-Nanton District, northern Ghana. It examines how particular categories of households and Individuals respond to threats of household food insecurity by deploying both tangible and intangible assets to oppose the vulnerability emerging from the high level of uncertainty in the area. It pays particular attention to the livelihood activities adopted by different category of peasant women in the three study villages to ensure their capacity to survive or maintain well-being at long-term while protecting their immediate well-being. It also investigates the pro-poor policies intervened by successive governments in

Ghana, particularly LEAP to support the poor and vulnerable group to manage the risk.

1.4: Research Questions

In order to realize the objectives of the study, the central research question below was adopted:

1.4.1: Central Research Question

How does the interaction of customary norms, gender, power, and weak governance contribute to the exposure, experiences, and strategies of different categories of peasant women to cope with the risk of food insecurity?

In order to provide answers to the central research question, I adopted the following sub-research questions to guide the investigation.

1.4.2: Sub-Research Questions

RQ.1. What are the process, causes, and experiences of the peasant women to the risk (household food insecurity), and how do the risks increase?

RQ.2. What coping and livelihood strategies are the peasant women pursuing to manage the risk, and with what challenges?

RQ.3. And to what extent pro-poor policy interventions, particularly the LEAP program impact on the well-being of the poor women?

1.5: Organization of the Research Paper

This paper is divided into seven chapters. The remaining parts are as follows:

In chapter two, a conceptual framework of assets, incomes and well-being/capabilities was built to review relevant literature on household assets, vulnerability and food insecurity. This was followed by discussions on gendered risks, poverty and livelihood vulnerability in Ghana and beyond, and ended by a discussion of how the study measured vulnerability, and livelihoods in relation to food insecurity in the study villages.

Chapter three presents the methodological framework adopted in the study. It includes discussions of the study design, sampling procedure, methods of data collection and analysis, risk and ethical considerations, and scope, limitations and practical challenges encountered from the fieldwork, and finally analytical framework.

Chapter four presents the results and discussions for sub-research question one on process-causes of the peasant women's vulnerability vis-à-vis food insecurity.

Chapter five presents the results and discussions for sub-research question two on coping and livelihood strategies to the risk of food insecurity, and with what challenges they face.

Chapter six presents the results and discussions for sub-research question three on the extent to which the Ghana LEAP program impacting the well-being of the poor women, and finally.

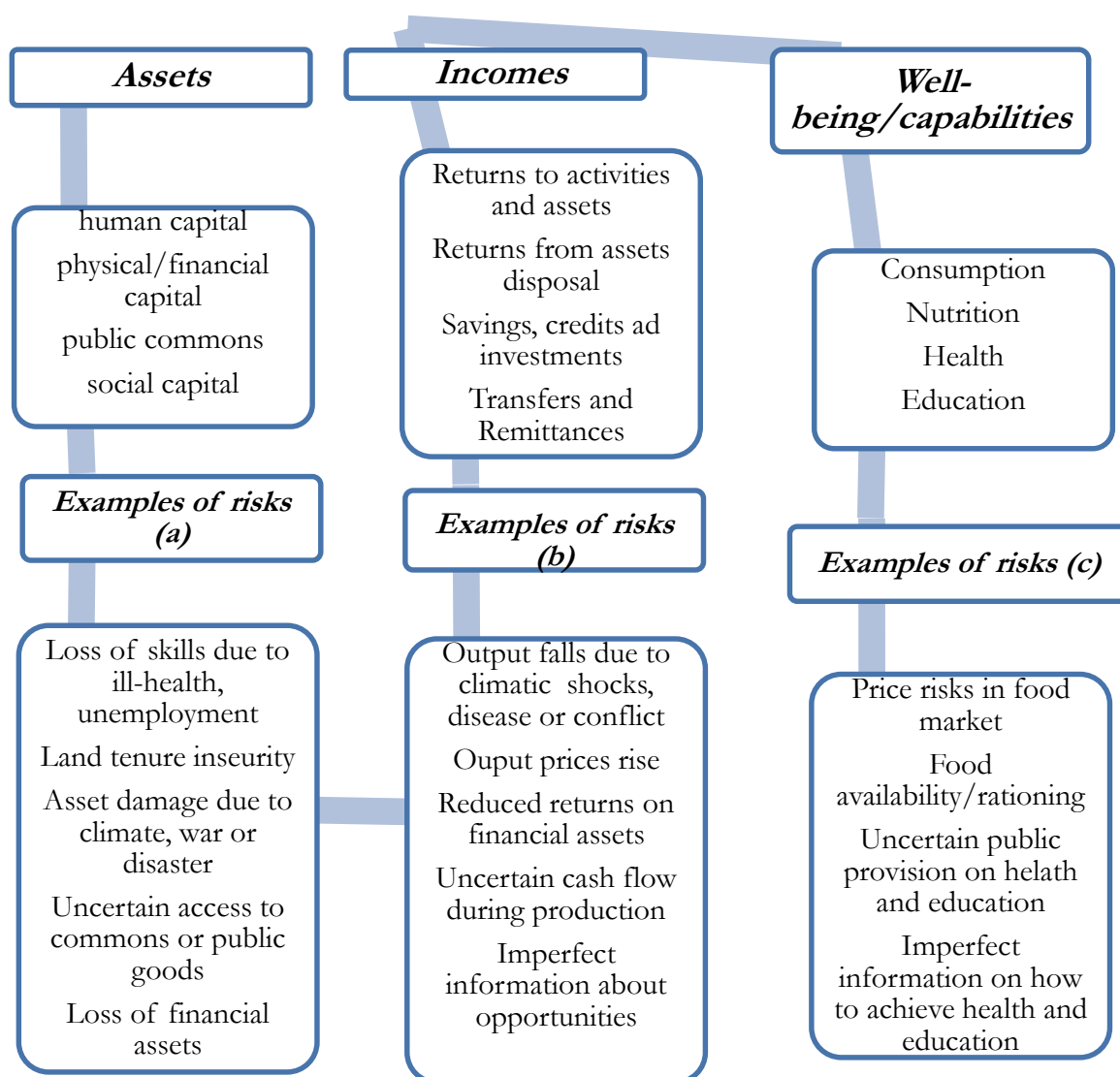
Chapter seven presents the conclusions and recommendations for the study.

Chapter 2 : Theoretical/Conceptual Framework

2.0: Introduction

The figure 1 below shows the conceptual framework relevant to the study and the general implication of policy intervention.

Figure 1: Theoretical/Conceptual Framework depicting Vulnerability and Risk Management by deploying Tangible and Intangible Assets through a Portfolio of Activities



Source: (see Dercon 2001:17; Albert et al. 2007:2-3)

The general implication of this conceptual framework is that policies which aimed at reducing the vulnerability of poor households should be designed in a way to raise the mean average level of the poor well-being, similar to the methods any anti-poverty reduction strategy programs would adopt as a measure of mitigating risks and vulnerability. Again, the implementation of such policies must target the most vulnerable and poor people in society ideally through the mechanisms of social protection to support them build their safety nets or enrolled them in insurance to guarantee their security.

2.1: Conceptualizing Household Assets and Livelihood

Vulnerability Vis-a-Vis Food Insecurity

Referring to the figure 1 shown above, at every household, both material assets (e.g., labour, land, livestock, equipment) and non-material assets (e.g., human and social capital) are utilized to generate financial capital or income which in turn resort to promote well-being, mostly via consumption of public goods (see Albert et al. 2007, Dercon 2001, Whitehead 2002). However, households and individuals often face the challenge of erosion of these assets in unlikely events such as disaster, conflict, war, an insecure tenure of land or losses to thefts and change of policy (see Moser 1998, Hesselberg and Yaro 2006). The financial capital, particularly income also face risks of being waned out when susceptible to unexpected shocks such as falls in output prices in markets, loss of job, illness, floods, bushfires, draught, imperfect information about opportunities or uncertain cash flows during production (Amuzu et al. 2010, Tabunda and Albert 2002). Likewise, well-being could also be prone to risk if consumption of public goods is lowered as a result of food rationing or food price increment, and uncertain provision of health and education by the public (see Dercon 2001, Philip and Rayhan 2004).

Ashong and Smith (2001), suggest that assets are the very important necessity of every individual as it guarantees a means of resistance to shocks and hardships (including food insecurity), and must be treated with caution. This means the lack of it can inflict hardships and poverty on an individual or households. It also implies that, once people possess more assets, the greater they are to resist

shocks, and vice-versa (see Lovendal and Knowles 2007, Moser 1998, Scoones 2015). Besides, people access and control over resources or opportunities determines their income generation capacity which they in turn used to promote their well-being (Alsop et al. 2005, Hendricks 2002), however some category of people, particularly rural women, lack the capacity to access or command the resources because of their limited human and social capital which include education, skills, secured employment, social networks and relations, agency and power of decision-making, hence reduction in well-being (see Layard 2011, Kabeer 2005, McGregor 2007, Nussbaum 2003). People possession of assets which determines their income and well-being are constraints by numerous factors which ranges from market failures, policies and institutions, discriminatory social norms, cultures and intra-household gender inequalities, with women fallen as victims (see Chant 2008, Walker et al. 2002, Kabeer 2005, McFerson 2010), and these factors have the potential of pushing them into poverty including household food insecurity. Literature had it that, the category of people such as the landless, unemployed, elderly, widowed, orphans and disabled in the society are more vulnerable to shocks due to their limited access to assets (Narayan-Parker and Patel 2000).

Todaro and Smith (2015), similarly argues that most rural women in developing countries are noted for particular role they play in protecting community resource, but, they are often socially excluded from accessing and controlling them. They could neither engage in high income earning activities nor make investments or savings which they can rely upon as their security safety nets to respond to any likely or unlikely shocks (including the seasonal cycle of food shortages and hunger). Also, Heitzmann et al. (2002), suggest that, assets are necessity to mitigating risks of food insecurity which can be done by breaking down household vulnerability into its constituent parts through the “risk chain” paradigm in the framework: uncertain event (or risk); risk responses (or options for managing risk); and resulting welfare loss (in terms of outcome) (see (Albert et al. 2007:3, Heitzmann et al. 2002:4). They further argue that many rural households are often engulfed with risks of food insecurity which is motivated by proximate factors such as the absence of micro-credit institutions and insurance, cognitive inabilities to deal with the threats, and exclusion from social networks (also Philip and Rayhan 2004).

Furthermore, institutions and policies can reduce or further increase people vulnerability to shocks, since institutions constraints people behavior and access to opportunities including assets or resources (Douglass 1990). Drawing from Philip and Rayhan (2004), one can also argue that, distinctive political and economic power play a greater role in determining the differential vulnerability of people to household food insecurity. Some people benefit from policies which are implemented by the institutions, while some (particularly rural women) are placed at disadvantageous positions which makes it difficult for them to gain access to assets (Scoones 2015,). In this case, the role of the public sector in managing risks and vulnerability is paramount. For examples, “cost-effective” risk mitigation alternatives can be implemented by governments via regulations and laws against practices such as labour discrimination based on gender, violence against women and gender inequality as well campaigns through education to end the exposure of certain category of people to risks which include food insecurity (Heitzmann et al. 2002:13). On the contrary, the role of government in providing the public benefits to help people manage the risks are sometimes questionable. Thus, intervention from governments must come with transparency and good political will, because the majority of rural households do not have the grandeur of investing their meager assets into managing their risks, but depend on government interventions to support them cope with the risks (see Devarajan and Hammer 1998, Heitzmann et al. 2002).

2.2: Gendered Risks, Poverty and Livelihood Vulnerability in Ghana and Beyond

Feminist scholars argue that households and individuals experience of poverty including food insecurity is gendered, as many women bear the disproportionate cost and consequences than men, particularly in rural areas (see Bradshaw et al. 2017, Chant 2008). Poverty in Ghana “is gendered in its predisposing factors, in its processes and in its impact” (Awumbila and Ardayfio-Schandorf 2008:173). Awumbila (2006) argues that the ways in which women become poor or vulnerable in Ghana is determined by their position in society, and this is embedded in “gendered power inequalities” perpetuated by unjust social policies and societal norms (Bradshaw et al. 2017:4). In addition, Amuzu et al. (2010) break down the

risk faced by rural women in Ghana into two i.e. “gendered economic risk” and “gendered social risk” (Amuzu et al. 2010:5-6). The former arises from income and consumption shocks and stresses, and the latter arise from gender inequality and social prejudice, inequity of power and resource distribution. They point out that, social protection policies in Ghana focuses more on the “gendered economic risk” and pays little attention to the “gendered social risk” which marginalize women at the macro, meso, and micro levels. Some scholars even argued that cash transfer programs such as LEAP in the case of Ghana reinforce gender inequality in domestic care work (Molyneux 2006), what Chant (2008) viewed as the feminization of poverty, and Bradshaw and Viquez (2008) viewed as the feminization of obligation. The biggest challenge of these kinds of programs is the high burden of frequent meetings, classes and participation owing to the programs conditionality make it harder for women to get time for income activities (Adato et al. 2000). Typically, rural women have little/or no basic education, limited access and control over the productive asset. They also have different social networks as compared to men, and all these results to little economic gains and weaker bargaining power within their households (see Agarwal 1997), thus increasing the risk to shocks. Similarly, the World Bank (2009) report revealed that rural women in Ghana as a whole, have limited access to micro-credit schemes and farm inputs such as fertilizer which makes it difficult for them to intensify their livelihood activities to enable them to resist or cope with shocks including food insecurity. In managing households risk of hunger and starvation, rural women in Ghana are caught up in the debt cycle of borrowing from friends and family members to cater for their households’ food need, and these further increase their risk to shocks (Ashong and Smith 2001).

In sub-Saharan Africa, the situation of peasant women in the context of poverty and vulnerability varies in different countries. But, their predicaments are commonly shared and deeply immersed in three key factors which include “weak governance; traditional restriction on women’s property rights; and violent civil conflict” (McFeason 2010:50). These factors are found to be commonly present in sub-Saharan African countries, and the interaction between these identified factors negatively affects the position/or status and well-being of women (also Collier 2007).

Within male-headed households, women are incapable or lack the will to challenge or contest the privileges or prerogatives enjoyed by males, because of the fear of branding and banishment, violence and divorce which are deeply embedded societal norms (see Amuzu et al. 2010, Brickell and Chant 2010). Despite the growing increase of women access to opportunities such as employment and education, and the increasing contribution of income to their households, they are still disproportionately overburdened with domestic and family work which are unpaid. Thus, subjecting them to (: time poverty, which in turn leads to income poverty), meaning they have limited time and opportunities to work for income or to take rest, and these affect their well-being (see Gammage 2010, Noh and Kim 2015, Wodon and Blackden 2006).

In addition, feminist scholars such as McFerson (2010), Murphy (2015), and Shaffer (2013) throw more lights on the dynamic nature of poverty and shocks women face in developing countries, particularly in sub-Saharan Africa. McFerson (2010:51) distinguished between “contingent poverty” and “structural poverty”. She argues that the former occurs due to shocks arising from specific untimely events (e.g., an unexpected increase in the price of fuel or food, a natural catastrophe, and so forth), which by nature is temporary and is reversible, the moment the untimely event ceases. The policy implication to manage this risk is to boost economic activities and growth in the areas affected. In contrast, the latter is deeply immersed in the socio-political and economic fabric of the nation, and unfortunately, no investment or economic stimulus put in place by the country can succeed in reducing it (ibid). Murphy (2015) decomposed poverty into two components which include “transitory poverty and “structural poverty” (Murphy 2015:87). Also, Shaffer (2013) broke it down into transitory poverty and chronic poverty. The former may occur due to failures of public or government support for unexpected or random shocks, the latter emerges due to discriminatory and unjust social disposition (Murphy 2015:85; Bradshaw et al. 2017:4), which means, women may suffer from shocks as a result of policy failure to support them manage the risk or, maybe as a result of their low position in the power hierarchy arranged by the society. The implication is that, until the actors involved in empowering women to be resilient, right the wrongs, women in developing countries will continue to suffer the injustices and consequences

of risks and shocks such as food insecurity, despite all the economic advancement efforts directed towards them.

2.3: Measuring Vulnerability and Well-Being in Study Villages

The term, vulnerability is defined in many ways by different scholars. According to Yaro (2004), vulnerability means “exposure to contingencies and stress and difficulty in coping with them” (Yaro 2004:27). It is being categorized into two: short-term shocks (e.g., disease/illness, conflict and natural disaster; and long-term shocks (migration, seasonal changes such as production, price fluctuation, and employment opportunities). Measuring vulnerability is highly contested by social science scholars. Many consider probability as the ideal way of calculating vulnerability since the future is unknown (Dercon 2001). Philip and Rahyan (2004) opine that vulnerability to household food insecurity “can be measured as the risks a household or community will fall into poverty at least once in the next few years” (Philip and Rahyan 2004:11). This assumption guided me to measure vulnerability to household food insecurity as the risks a category of household or peasant woman will fall into hunger at least once in every farming season in the area based on the qualitative data gathered from the peasant women’s experiences over the past farming season in line with FIES of FAO. The scale guides researchers to measure vulnerability using qualitative data.

Livelihoods are composed of productive, reproductive, gender relations and generations which are sometimes exposed to shocks (Whitehead 2002). Again, the livelihood of people is considered sustainable if they “can cope and recover from stress and shocks, maintain and enhance capabilities and assets” (Scoones 2015:6). In northern Ghana, Whitehead (2002) found that, many rural women were involved in both farming and non-farming livelihood activities which include arable farming, paid on-farm labour for other households, livestock husbandry, and off-farm activities such as brewing of pito, tailoring, migration to the south to engage in head potting business, trading cereals which are constraints by many factors ranges from unfavourable policies, discrimination and lack of empowerment and gender stereotypes. Which sometimes make these activities unsustainable and render them vulnerable to shocks. Again, many rural women hustle for their livelihoods “through insecure and increasing informalized wage labor” (Bernstein 2009:73).

With regards to the connection between income and well-being of people, the argument of Ojong (2011) and De Wet et al. (2008) are crucial. Ojong (2011) argues that income is the most important asset that can be used to measure livelihood outcomes or well-being of people because income can make or unmake a person to enhance her well-being through consumption and investment for future security. Whereas, De Wet et al. (2008) opines that, frequent access to regular income by households and individuals determine their level of exposure to stressors (including food insecurity), because the absence of income limit the ability of people to invest in multiple opportunities, consume nutritious food or makes savings.

Hence, the study measured livelihood and its sustainability using income as the proxy variable. The cash returns from the participants' livelihood activities and the value of LEAP cash transfer to beneficiaries relative to their perception of satisfaction were taken into consideration.

Chapter 3 : Methodological Framework

3.0: Introduction

This section discusses the methodological framework used in building the various concepts used in the analysis of the fieldwork data. It includes the research design, sampling procedure, methods of data collection, data analysis, risks, and ethical consideration, and limitation.

3.1: Research Design

The study employed a mixed method design to guide the data collection. The mixed method is a methodology used for conducting research which involves the combination of both qualitative data (e.g., interviews, observations, focus group discussions) and quantitative data (e.g., surveys, experiments) for analyzing and interpreting the data gathered from the sources. This approach to the research problem was found useful since the integration of both methods provided an in-depth information of the research problem other than one method alone. The advantage of using the mixed method is that it makes it possible for the researcher to triangulate (Mathison 1988). Triangulation allows the researcher to identify and verify an aspect of a situation more accurately by looking at it in different angles with the use of different techniques and methods (Sandelowski 2000). The justification given above informed the choice of the design used in this study.

3.2: Sampling Procedure

The study employed a non-random sampling technique which includes purposive, accidental and convenient sampling methods. For the purpose of the research paper, purposive and convenient sampling methods were used to reach out the respondents since these methods allow for flexibility. O'Leary (2017) argues that non-random selection gives researchers' flexibility "when working with populations that are not easily identified or accessed" (O'Leary 2017:211). I gained access to the peasant women through community volunteers whom I

approached and explained my intention of the study. And they gave me their support in the entire data collection period which lasted for 5 weeks. The volunteers led me to do the identification and selection of the targeted sample, though some of them were hard to find. Names of respondents and their household's numbers were recorded. The category of the respondents involved widows, aged women (60+ years) and second household wives, though some first household wives were purposively included.

Table 1: Overview of Research Participants

Category of Research Participants	Number	Gender	Method of Data Collection
Aged women (60+ years)	10	Female	In-depth interviews, and participation
Widowed Females	10	Female	In-depth interviews, and participation
Second Household Wives	51	Female	Structured survey questionnaires, and participation
First Household Wives	8	Female	In-depth interviews, and participation

3.3: Methods of Data Collection: Survey, Participation and Interviews

A combination of two research approaches (i.e. quantitative and qualitative methods) were used for the study. Primary source of data collection was done by using structured survey questionnaires and in-depth interviews administered to the women. Secondary data was gathered from academic journal articles, books, newspapers and impact evaluation reports of LEAP published on reliable websites. An initial desk study was undertaken followed by an exploratory study to gain swift insight into the issues which were of relevance to the study for

review whether it was necessary to re-formulate the research questions. The triangulation of such two methods was deemed proper taking into account the pros and cons of single methods (Castro et al. 2010, Creswell et al. 2003). Eventually, face-to-face comprehensive interviews were held with 28 respondents based on the date and time scheduled for each respondent. In this regard, a semi-structured interview was adopted to allow for the discovery of expected, unexpected and interesting data which unfold (O'Leary 2005). The interviews lasted for 40-45 minutes on average. Manual voice recordings and manual notes-taking were employed to record the interview proceedings. The interviews were held on serene environments usually under shades of trees to inspired confidence, and also to facilitate in speedy production of information. It was very easy to interview the peasant women since the researcher being a native of the area and fluent in the local dialect –Dagbani. So communication was not a challenge. Hence, there was no need to hire an interpreter.

Again, structured survey questionnaires were administered to 51 participants (younger wives only), with the assistance of 4 fieldwork staffers. In total, 7 from Kpukpaligu, 24 from Sahani and 20 from Kunkundanyili communities respectively. The researcher participated throughout the entire data collection.

3.4: Data Analysis

The information recorded was transcribed and the survey data was converted and analyzed in simple percentage frequencies and charts with the SPSS software program. Analysing the data was done based on the categorization of the research questions and objectives into major themes and various sub-themes with the use of content analyses. Content Analysis is explained as “the categorization of verbal or behavioral data, for purposes of classification, summarization, and tabulation” (Hancock, as cited in Wedadu 2013:16). Information gathered through the field notes-taking was re-organized and merged with the transcribed and statistical data to go along with the key themes and sub-themes. Vital information or statements obtained from the participants pertaining to the research questions were reported verbatim in ideal situations. While information obtained from secondary sources such as reports, academic journal articles, books and

newspapers content were analyzed alongside the primary data gathered from the fieldwork.

3.5: Risks and Ethical Challenges

When conducting research with people, ethical principles which include moral and legal principles must be observed to ensure that, the study is morally and legally acceptable (Skånfors 2009). The overall ethical consideration and challenges such as the principle of confidentiality, the principle of no harm and the principle of informed consent need to be complied with. Hence, I was primarily mindful about the researcher's own ethical responsibilities in carrying out the research study. I was led to the chief palaces by the volunteers in every community I visited to introduce myself and my aim of conducting the research to seek their consent as custodians of the communities before carrying out the data collection. The assemblyman who represents local government for the electoral area was also informed for his consent.

Many risks and ethical challenges which emanated from the field were dealt with according to the researchers' own experience. For instance, at Kpukpaligu community, some of the heads insisted to follow their wives to the interview sessions with the perception that, they will reveal the secrets in the households to me, which breaches the principle of confidentiality in research. But, I assured them that, nothing untoward would happen. The gender-sensitive nature of the questions was also a challenge to me during the data gathering. Some of the respondents did not want to speak to the issues raised for fear of possible attack should their identity revealed. But, the researcher assured them a high level of confidentiality to motivate them to speak out. Permissions were sought to record the voice of those who were comfortable with the voice recording device. Hence, for the sake of ethics in the research study, the names provided in the discussions are pseudonyms.

3.6: Scope, Limitations and Practical Challenges Encountered

The study is only limited to three farming communities (i.e. Kpukpaligu, Sahani, and Kunkundanyili) under Tampion which is located in the Savelugu-

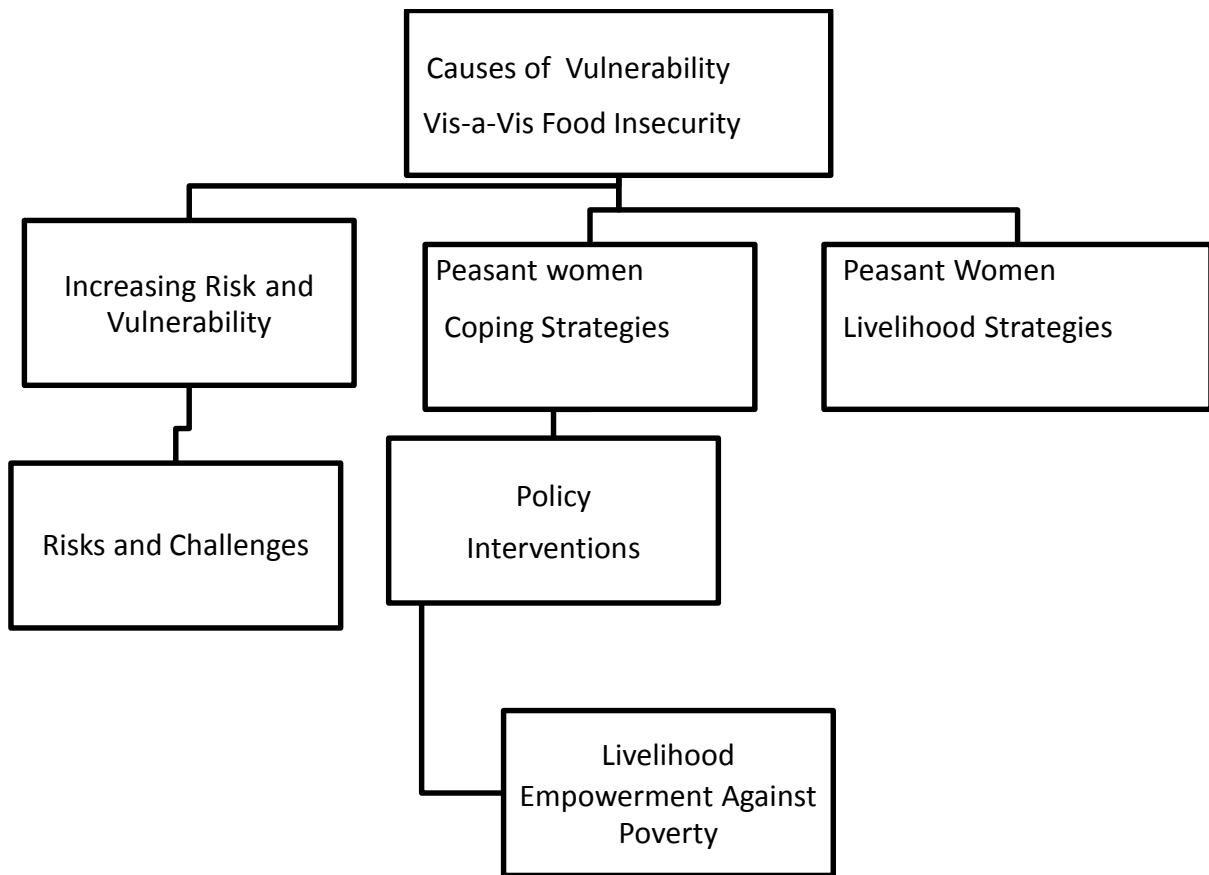
Nanton district, northern Ghana. It could not reach out to several other farming communities in that geographical area who are also facing the same problem due to time and resources constraints, and the problem of analyzing large data. During the process of data gathering, several challenges were encountered, but the researcher managed to overcome them with the experienced gathered through the research techniques and preparatory sessions and advice towards the fieldwork.

The first challenge encountered was a clash between two opposing community volunteers fighting each other to lead me in the data collection process. For instance, at Kunkundanyili, a certain community volunteer nearly scattered the interviews simply because he was not informed. However, the researcher stepped in and calmed tempers to allow the session to continue. Again, some of the aged women exhibited memory lapses in answering the questions. But, I was inquisitive and patient enough to get their responses. But, some of them also demonstrated a high level of retentive memory. I also faced challenges such as heavy rainfalls, bad roads linking to the communities, and time constraint of the respondent. The peasant women were harvesting early-maturing groundnuts, so it was difficult for some of them to abandon the harvest and participate in the process. It took the intervention of the community volunteers to convince them to get time for me.

3.7: The Analytical Framework

Figure 2 presents the analytical framework for the description and analysis of the findings. The components include process-cause and increasing risks of vulnerability, coping and livelihood strategies of the peasant women, policy interventions, conclusions, and recommendations.

Figure 2: Analytical Framework



Source: Author's own construct, 25th September 2018

Chapter 4 : Process-Causes and Increasing Risks of Vulnerability vis-à-vis Food Insecurity

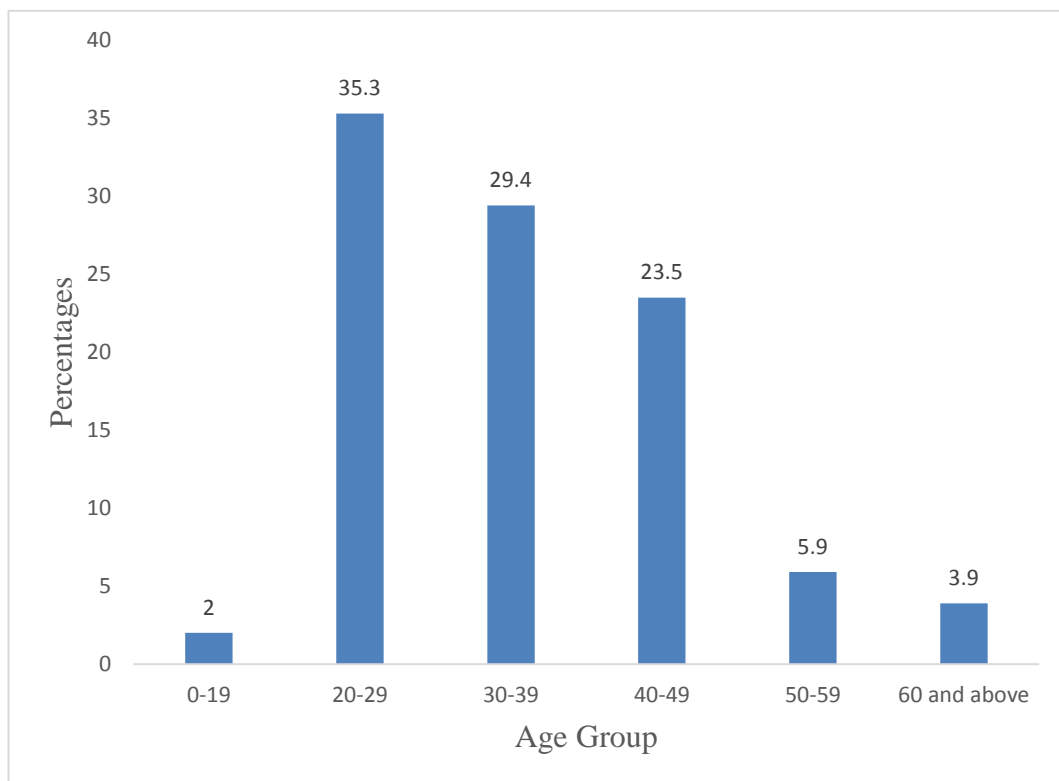
4.0: Introduction

This section presents the findings and analysis of the results to sub-research question one which includes the socio-demographic characteristics of the respondents. Findings presented in this Chapter were quite expected since the process and causes of vulnerability to shocks are well argued in the literature. But, it contributes to the broad base literature and appropriate policy recommendations.

4.1: Socio-demographic Characteristics of Participants

Figure 2 shows the distribution of 51 structured survey respondents based on specific socio-demographic variables. In terms of gender, the survey was administered to female respondents who were specifically targeted for the study, hence, males were left out in the data gathering. Which means that 100% of the entire respondents were females of similar characteristics from the three communities. The respondents' age distribution ranged from 19 years to 80 years with a mean age of 29 years. In the three communities all put together, the majority of the respondents (35.3%) fell between 20-29 years age group, followed closely by the 30-39 age group with 29.5% respectively. Since the respondents for the structured survey questionnaires were mostly second household wives means that all of them were married and have children. Almost all the peasant women who took part in the interviews and the structured survey questionnaires were neither formally educated nor had adult literacy education. Majority of them could not even give an estimation of their age ranges and were relying on the interviewer and the survey administrators to do the age estimation for them through facial outlook, a proof that, they were complete illiterates. However, those with the younger age groups were quite better in guessing their age ranges than the aged group. Again, the interview respondents such as the elderly women ages ranges from 60 to 80 years and the female widowed ages range from 35 to 80 years. Generally, the entire participants have low economic status, tough varies

from one category to another. The study discovered that the category of women such as the first household wives was better in terms of economic status than other categories of participants such as the second household wives, widowed females, and the aged women. Migration among these categories of women in the study communities was non-existent which contradicts the findings of Whitehead (2002) and Awumbila and Ardayfio-Schandorf (2008) in similar studies conducted in northern Ghana.



Graph 1: Percentage frequency of age distribution of respondents

4.2: Lack of Access and/or Control over Household Income

With the results obtained from the data gathered through the interviews and survey questionnaires, the peasant women in the study area exhibited low-income status due to the inability to have access or control over the household income generated. Income has been unfairly distributed within the households which results in the vulnerability of those who receive the little share. The respondents stated that they contribute more to the household income than their

husbands, however, they do not have the capacity to determine the use of the income. I found that the vulnerability of the peasant women varies according to their income status. The more vulnerable ones were found to be the female widowed, aged women (60 +), followed by the second households wives because, these categories of women were found to be entirely excluded from income distribution in the various households meanwhile, they always work harder to contribute more to the on-farm income activities which are their major source of livelihood. For instance, during the interview events, Nagumsi, a 40-year-old second wife stated that:

As for the income we generate from the farming, I don't even talk about it. They don't involve me in the distribution of the income meanwhile they involve the elder wife. They don't even tell me how much income we earn from the sale of the crops or the livestock. My husband and his brothers spent the money on their needs, I have to hustle to earn money to take care of my needs, unless sometimes, they just give me something small and say this is the money we get from the sale of the crops or livestock (Nagumsi, 6 August 2018).

Income was distributed based on the household hierarchical structures (head, first household wife, second household wife etc.) in these communities. And those who fell under the bottom of the hierarchy received little/or no cash to boost their consumption of basic needs of life which include shelter, clothing, and food, and this affects their general well-being. This confirm the arguments of Albert et al. (2007) and Ojong (2011) in the literature. Similarly, the findings resonates with the findings of Babatunde et al. (2008) who points out that, the risks and vulnerability incurred by women are as a result of their entitlement failures to resources which include household income and food benefits. It also supports the arguments of Otieku et al. (2017) who opined that the income status of a person determines her well-being and livelihood outcomes.

4.3: Limited Access and Control over Household Assets

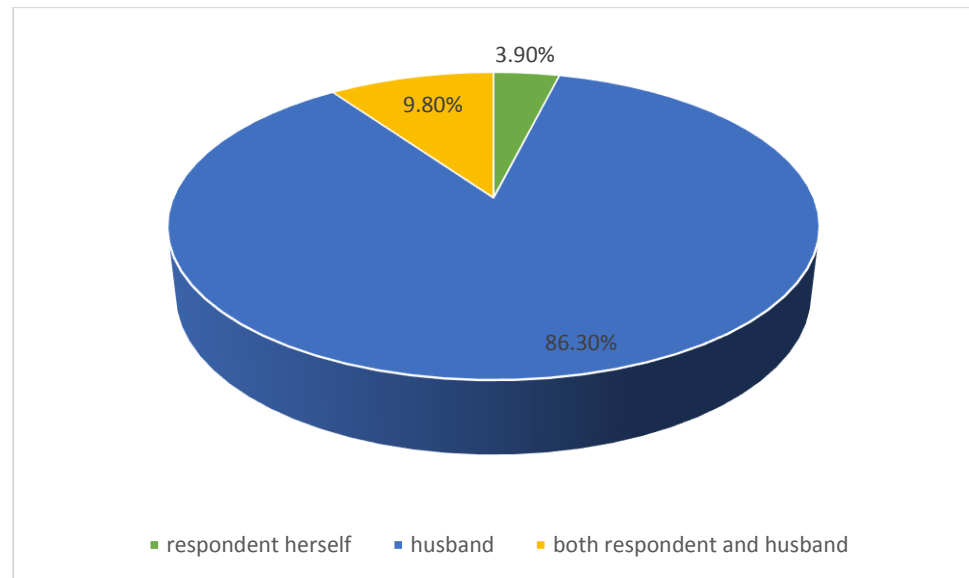
The study discovered that the category of peasant women such as the second household wives, widowed women and the aged could neither gain access to/or determine the use of the productive assets such as farmlands, livestock, poultry,

and others possessed in their households. I found that, some of them did not have the capacity or power to use, sell or replace the household assets which confirms the arguments put forward in the literature by Bradshaw et al. (2017) on *gendered power inequalities* leading to *gendered poverty* by Awumbila and Ardafo Schandorf (2008) and risk of food insecurity at the households. Pagnaa, a 35-year-old widowed shared her experiences on these during the interview proceedings:

We rear plenty sheep and goats in this household, but I do not have an idea about how they are managed. It is my husband's younger brothers who are responsible for managing them. I am only responsible for feeding the animals and sometimes my children feed them. But when they sell one sheep or goat, they don't give me anything, and I fear to ask them for my share, because I don't want them to sack me in the household. If I ask for my share, they would say I am challenging their authority, meanwhile, it was myself and my husband who started rearing the animals before he died, and my children are still young, they cannot fight for me (Pagnaa, 7th August 2018).

The majority (85%) of decisions were taken exclusively or jointly by male heads on how and when to use, sell or replace household assets as seen in Figure 3. Due to ignorance, illiteracy and the longstanding generational gendered norms in the communities, made some respondents to reveal that, *it is a taboo for a household wife to own a property whilst the husband is alive*. Hence, they considered themselves as the assets belonging to their husbands under the illusion that, dowries have been paid to their families for ownership. Therefore, they have no right to own any property while still married to their husbands. These beliefs are embedded in the gendered norms of the communities and confirm the arguments of Bradshaw et al. (2017), Chant (2008), and Kabeer (2005) in the literature etc.

Figure 3: Participants access to Household Assets



Source: Data gathered from the fieldwork, August 2018

4.4 Lack of Skills and Expertise to Manage the Risk

A vulnerability is induced by the absence or inadequate skills and expertise to respond to the shocks and stressors engulfed by a person. The skills and expertise a person possesses determine her ability to manage risk. In the study area, about 60.4% of the population were uneducated, with the majority of them being the rural women (GSS 2014). In relation to the DFID (1998), human capital i.e. education, skills, knowledge, secure job etc. are crucial assets every person should have in order to manage risk and insecurity (including household food insecurity), and the lack of it renders a person vulnerable and incapable to respond to shocks (Otiekku et al. 2017). Education is a necessity for acquiring a secure livelihood because it gives people the skills and expertise to manage any risks arising from shocks. However, data revealed that almost all the peasant women in the study area have little or no basic education, meaning they have no idea on how to improve their nutrition consumption through diversification of meals even if there is an availability of food. It was surprising to find that the women did not have any knowledge about the importance of household dietary

food intake. All the peasant women, in general, have never received any education about the importance of nutrition and dietary intake to their bodily health.

Again, majority of respondents stated that they have never received any nutrition education from a government agency or non-governmental organization. They consume any available food crop with the perception that, the poor have no choice. Interestingly, they take meals which are considered special to them on festive days only. Because of their limited knowledge to consumption of nutritious meals, resulting in reported cases of nutrient deficiency diseases such as loss of calories, goiter, night blindness and kwashiorkor in children. These lack of basic knowledge of nutrition consumption add up to their risks and vulnerability. More so, due to illiteracy and ignorance, the peasant women (with 70.6%) prioritize marriage and childbirth than education to attain a good job and more secure livelihood.

4.5: Skewed and insecure Land Tenure Systems in the Study

Area

In the rural areas, income inadequacy makes agriculture a necessity of rural livelihoods. But, the field data shows that majority of peasant women (98%) in the communities had limited access to farmlands which makes it difficult for them to intensify their crop cultivation, unlike the men who control vast portions of the lands. Sankpema, a 50-year-old widowed shared her experience of the land tenure system in the area:

We have plenty of farmlands in our households, but, my plot is very small, it is just like one acre. My husband's younger brothers own vast piece of the farmlands because, the lands belonging to their clan, and I am not regarded as part of them. They say I am a woman, I am only married to them. Even when my husband was alive, I could not get more access to the land how much more now that he has died (Sankpema, 15th August 2018).

The experiences shared by Sankpema as a peasant woman can be put into the context of the patriarchal land tenure system in Ghanaian communities based on marital status. According to Aduamoah-Addo (2016), the modes of acquiring land in our Ghanaian communities put constraints on rural women to access lands meant for agriculture. For instance, the major modes through which lands are acquired in Ghanaian communities are an inheritance, purchasing, leasing

and many others. He points out that, all these modes of acquiring lands discriminate against women. Taking purchasing for an example, most people consider it as the best option of acquiring land, because it depends on an individual ability to pay for it, but due to lack of income coupled with customs and traditions embedded in gendered norms, constraints women to access lands. When women want to purchase land, the tradition demands the consent of their husbands before they can purchase. The landowners only negotiate with their husbands excluding the women, and this requirement impedes the opportunities of certain categories of women such as the widowed, divorced and single mothers to access the farmlands. Because, these categories of women do not have husbands as requirement to negotiate or purchase land, thus limiting their income making through agricultural activities, because the male heads have unfair advantage to exercise power over the use of lands meant for farming .these practices render them vulnerable to shocks such as food insecurity (ghanaweb.com 2016).

The findings can be put in a broader context of the situation of rural women in sub-Saharan Africa in general. In sub-Saharan Africa, the economic vulnerability of poor women stem from the lack of explicate property rights for women to own productive assets (e.g., livestock or land), particularly in the rural areas where customs and laws constraints their capacity to access and manage lands. In Kenya for example, about five percent of women are only found to be registered landowners, however, they constitute 80% of the on-farm labor force (see IFPRI 2000). The denial of poor African women's right to land property is clearly demonstrated in 'divorcing of marriage and death'. In cases of divorced or death of a male spouse in the African society, women are often denied access to the heritage lands of their deceased husbands, hence losing income earned from the cultivation of cash crops. The problem is further exacerbated when the children of the female widowed drop out of school to hustle for survival.

Despite the promotion of land registration and entitlements for the poor by international institutions such as the World Bank and the ADB to serve as collateral for securing credits to enable poor women invest in income generation activities, such initiatives are heavily criticized for not addressing the customary restrictions which bar women from ownership and control of land which perhaps contributing to gender inequality and aggravation of poverty among

women including food insecurity. Besides, several countries in sub-Saharan Africa have promulgated anti-discrimination laws and conventions against women status of land property ownership, however, the lackadaisical attitude of government law enforcement agencies towards enforcing the laws coupled with the upholding of customary laws on marriage in the constitutions made it difficult for implementation. For instance, in Tanzania, two land acts were promulgated to invalidate traditional laws that socially exclude women from owning property, but did not see the light of day, as the laws were not duly enforced due to the lukewarm attitude of patriarchal judiciary and ignorance of women to assert their legal rights. Similarly, in Kenya, the double standard of the Kenyan constitution which bars gender discrimination against women property ownership at the same time upholding the customary laws on marriage made it problematic for implementation (see Esfahani cited in McFerson 2010).

4.6: Unfair burden on Women increase Vulnerability

The study found that peasant women in the study area unfairly overburdened with both domestic and family activities for ensuring household survival couple with additional labor work in the farms which further comprised their livelihood security. Results show that the peasant women were not in a better position as compared to men to exploit non-farm income opportunities. Their time and energy were often spent on carrying out household activities which include cooking, fetching water and fuelwood, household upkeep, child care, care for the sick and aged, corn mill attendance, collection of wild vegetables, and family activities such as funerals, weddings, instalment of chiefs, child naming ceremonies and traditional festivals which limit their income opportunities. Which is similar to the findings of Wineman (2017:5) and Yadav and Lal (2018:6) in rural Tanzania and the case of India and South Asia. The more vulnerable ones are the younger wives who are disproportionately overburdened with the household upkeep as compared with the elder wives, and this is due to their low status in the households. The unfair burden on them affects their livelihood assets as it constraints their realization of anticipated livelihood outcomes.

For instance, 49 respondents (96.1%) revealed that they waste too much time performing funerals especially when it is their relatives, and that affect their income activities and opportunities negatively. After performing the funeral rites and chieftaincy installations, the women always mobilize themselves and go round to show gratitude to family members and friends both far and near distance for coming to mourn or celebrate with them. And these trips are very tricky and time-consuming, thus limiting their time to work for money because they have to suspend their income-earning activities which sometimes stretches to a full month or more. According to Bugli, a 29-year-old second wife:

My father-in-law is very old now, he cannot even walk, bath or eat on his own. I am the one taking care of him. I bath him, wash his clothes, cook for him, and assists him to feed. Anytime he defecates, I have to collect the feces and urine and make sure that I clean the room. Taking care of him is not easy for me at all. I cannot do anything, even going to market is a problem. My husband doesn't always take it kindly with me, anytime I attempt leaving the house to do something else that will keep me longer away from home. I suffer a lot doing these activities, but no one gives me a pesewa for that, and I cannot complain, because that is what God has created us the women to be doing (Bugli, 10th August 2018).

Putting Bugli's narration in context, Mahaye (2002) and DFID (1998) arguments are sacrosanct. Mahaye (2002) has argued that caring for the aged and sick members of a household and compensating for their low productivity adds further burden to rural women. They take up an additional and disproportionate load for giving care to aged, orphans and sick members, which means they get limited time to pursue different livelihood strategy paths. These also limit mobility opportunities of the women to their immediate environment, thus, increasing income and food security risk. Also, the DFID (1998) points out that, peasant women spend long hours at work and are usually performing strenuous activities. The hard labor coupled with domestic drudgery take their toll on women's health and also limit their freedom to participate in activities which are more rewarding and dignifying to their status.

Despite the pivotal role peasant women play to ensure the survival of their households, much of their work is often downplayed and unrewarded, and the only option is to depend on their husbands for income security with minimal control over the assets. This results in impairment of the peasant women's economic freedom, increasing risks and vulnerability to food insecurity on the basis of gender inequality. Respondents also narrated that, they bear the financial and human costs involved in performing these activities, especially funerals and wedding. Nabia, a 35-year-old second wife shared her story:

The way funerals and weddings are performed here are very time-consuming and very costly to us the women. During funerals and weddings you have to contribute towards buying the food ingredients to cook for the guests. It is compulsory for us, even if you don't have money, you have to go to a friend or family member to borrow and contribute if not people will mock at you. When they were performing my father-in-law's funeral, I sold all my groundnuts and made the contributions towards the purchase of food ingredients... nothing was left for me to depend on in that year. And the money family members and friends contributed for me as their solidarity, I could not spend it because, after the funeral, my younger's brother consulted a soothsayer and he told us that some of the monies are bad gifts. If I spend it I will die. So I donated the monies to a blind beggar as alms (Nabia, 18th August 2018).

The situation of Nabia can be contextualized into the findings of Hendricks (2002). Hendricks (2002) observed that, in rural South Africa, the majority of the rural women were caught up in the debt cycle of borrowing and lending to fulfill the roles of the escalating numbers and never-ending funerals in the communities, which further deteriorate their little assets, rendering them more vulnerable to any little shock. Peasant women attendance to funerals and wedding activities threatens their livelihood security safety nets, as they get little time to engage in income activities. These also confirm the arguments of Gamage (2010); Noh and Kim (2015) and Wodon and Blackden (2006) on time and income poverty of rural women in the literature.

4.7: Responsibility without Access to Resources increase Vulnerability

The findings show that the peasant women shoulder the responsibility of providing household food benefits during lean periods, however, resource constraints increase their vulnerability, as a specific category of them are denied access to the household productive resources such as land and livestock. Besides, the inability of men to increase agricultural production and income put a heavier burden on the peasant women since they are expected to prevent the family from starvation, which further worsens their situation. This observation was similar to the studies conducted by Hesselberg and Yaro (2006:52) at Kassena-Nankani district in northern Ghana, where they found that the lower agricultural productivity by peasant men in the study villages of Chiana, Kajelo, and Korania add an extra burden on household wives to provide food benefits for their families. The peasant women bear the cost of their children healthcare and education. They pay hospital bills, P.T.A levies, and cost of children's school items which further drains their little income and consequently lower consumption and well-being.

4.8: Intra-household Gender inequality in Decision-making increase Vulnerability

Results established from the data show that there is a gender inequality in decision making on what quantity of food crops kept for consumption after harvest, and what should be sold for income, and how the income should be shared. The category of household wives, such as second wives, female widowed and elderly poor was often socially excluded in taking these decisions which disproportionately affect their consumption of public goods such as health, education, and nutrition. Respondents revealed that decisions were solely normally taken by their husbands on what type of food to consume, the quantity and sale of crops and/or livestock in the households. They were usually side-lined by the benevolent dictators (male heads) whom they obey and honor like as if they are lesser gods, either willingly or unwillingly, even if it is

to the detriment of their health and well-being. These findings confirm the arguments of Amuzu et al. (2010); Brickell and Chant (2010) among others in the literature.

Besides, they were lacking agency to influence the decision-making process within the households. Whatever their husbands decide, be it good or bad becomes good for them, and this put them in disadvantaged positions to pursue their basic needs. According to Alsop et al. (2006:11) agency referred to an “actor’s or group’s ability to make a purposeful choice – that is the actor is able to envisage and purposively choose options” (Alsop et al. 2006:11). However, the study found that the women could not speak out to the face of their husbands, especially deciding what type of food to consume or the quantity of food crops which should be stored for consumption throughout the farming season after harvest. Despite the low harvest encountered by many households, some male heads would still go ahead to sell out some of the crop produced for cash income. But, during the dry seasons around June to July, these households usually run out of food, which put more burden on the women to provide food for the families, thus increasing their risk and vulnerability.

4.9 Gendered Social Norms and Beliefs increase Vulnerability

Belief in the Perception of male breadwinner syndrome:

The women had the perception that males are the breadwinners of the families and women are responsible for the household upkeep. These gendered myths about the social division of labor in the study villages made the women reluctant to challenge the authority of male heads in the distribution and control over household assets, which disproportionately affect the well-being of women. They solely depend on their husbands for the supply of food despite all their efforts to assume the responsibility. Majority of respondents (82.2%) in the survey agreed to the notion that, the responsibility of a household wife is to ensure the household upkeep whereas the husband is to supply bread for the household. These notions are rooted in the generational gendered norms in the communities

which make it difficult for women to attain positions within male-headed households.

Belief in the perception of masculinity of men:

They had the perception that no matter the strength of a woman, man is still superior over her to work for income. Some of the respondents narrated that, men can reason more, and also possess the high financial capital to diversify or expand their income activities, while women are not. They even held the perception that, a household wife has no right to share income to the husband, which is another ‘myth buster’ perpetuated by the gendered cultural norms in the area. These beliefs relegate rural women to the background in every sphere of livelihood activities in many developing countries, particularly in sub-Saharan Africa. Manyabila, a second wife accounts that “no matter who you are as a woman, the men are physically and financially better than us. So our capabilities are not the same” (Manyabila, 16th August 2018).

Belief in the perception of male’s superiority in leadership roles and women as subordinates:

Similarly, the participants narrated that, men were created to be leaders of households and communities whilst women were created to support them. Interestingly, this also has a religious side of the myth. Some of the respondents were even referring to biblical and Quranic verses to support the myth. Hence, they had the belief that, they were not qualified to take up leadership positions where their voice would be heard in the decision making of the share of community resources meant for all. Thus, excluding them from political leadership positions. These observations can be related to the arguments of Philip and Rayhan (2004) and Kabeer (2005). They argue that when people are socially excluded in political and leadership positions their voices are not heard and this further exacerbate their risks and vulnerability to livelihood threats.

Chapter 5 : Coping and Livelihood Strategies in the Study Villages

5.0: Introduction

The findings presented in this section answered the sub-research question two, coping and livelihood strategies of the peasant women. The findings were quite interesting and surprising to the researcher, as it led to the emergence of a new category of peasant households and women based on their differential coping strategies and experiences of livelihood activities.

5.1: Coping Strategies of the Peasant Women to Household Food Insecurity

For the purpose of this research paper, the various ways which are employed by the peasant women in the different category of households to respond to hunger and food shortages are referred to as coping strategies. These strategies were adopted as a short-term measure to respond to the cyclical seasonal hunger and food shortages in the area. From the fieldwork data, the researcher discovered that the kind of coping strategies employed by the peasant women as a response to food shortages in various households differ from one another. Based on the type of coping strategy adopted in each household, I categorized the households into three namely, secure households, insecure households, and poor households. In categorizing the households, I was guided by the following three criteria: a) household ability to recover from the shock (food shortage) immediately after falling into it; b) households which struggle to recover quickly from the shock after falling into it; and c) households which remains in hunger/food shortage for a longer period of time (3-4 months) after falling into it.

The study found that **secure households** have enough resources or assets to recover quickly when hunger strikes the household. The study discovered that the peasant women from the secure households adopt specific coping strategies such as eating less preferred food, reducing the quantity of meals

served to adult household members, particularly the mothers and selling livestock (cattle, sheep, and goat) or poultry to raise money for the purchase of food for consumption. The respondents revealed to me that, they consume food which is not of their taste or preference, though they do not go to bed with hunger. The less preferred food they consume during lean periods include boiled cowpea (adua), TZ prepared from bitter cassava flour (konkonte) and leaves, dry okra soup etc.

The **insecure households** struggle for a relatively shorter period of time to recover from food shortage during the lean periods. Peasant women from the insecure households stated that they skip meals taken per day i.e. eating once or twice instead of three times per day, and sometimes they could skip eating for a whole day to make sure that children get enough food to feed on. They further divulged to me that, in the worst scenario, they resort to selling the only asset (animal) they have to enable them to get income to purchase food during the lean periods.

The **poor households** shared similar features with that of the insecure households. This category of households remains in hunger for a longer period of time (say 3-4 months) after falling into it. Peasant women who come from these households adopt the worst form of coping strategies which are considered demeaning and shameful to respond to the hunger. Respondents disclosed that, during the lean periods, they resort to begging from trusted friends and family relatives for cash to purchase food and soup ingredients for cooking. Some even resort to selling their bowls to raise income for food. While others also go round begging for alms to raise money so that they could purchase food. Another coping strategy they use is borrowing money from friends and family relatives to enable them to purchase food and ingredients for cooking. But, sometimes, these strategies became unsuccessful, meaning the family continues to wallow in hunger until the new harvest.

In general, these coping strategies different category of households were pursuing in response to the yearly chronic hunger presents their own risks and consequences to their health and well-being as a whole. As the peasant women starve themselves more than any other household member, they lose their

body calories which inflict sicknesses and ailment such as goiter, stunted growth, chronic stomach ulcers and in the worst scenario death. These coping strategies also come with psychological costs as it put most of the peasant women into frustrations and emotional distress. According to Najahatu, a 49 year old widowed, lamented during the interviews that:

Sometimes I cried a lot in the night when I lied on my bed and reflects on the hunger situation during the lean period. I always think about how I am going to manage to get food for my children. When the children are crying for food I feel the pains, because it is such a shame to see them crying for food (Najahatu, 18th August 2018).

Majority of the respondents confessed that, they bear the cost anytime they borrow money to purchase food or soup ingredients to feed the family. They also bear the shame and humiliation from the harassment of creditors if they are not able to pay back the money on the agreed period. These coping strategies take their toll on the peasant women's health and end up limiting their productivity. It also contributes to the erosion of the peasant women's income security safety net, as they spend their little income curing their ailments.

5.2: Livelihood Strategies of the Peasant Women to Household Food Insecurity

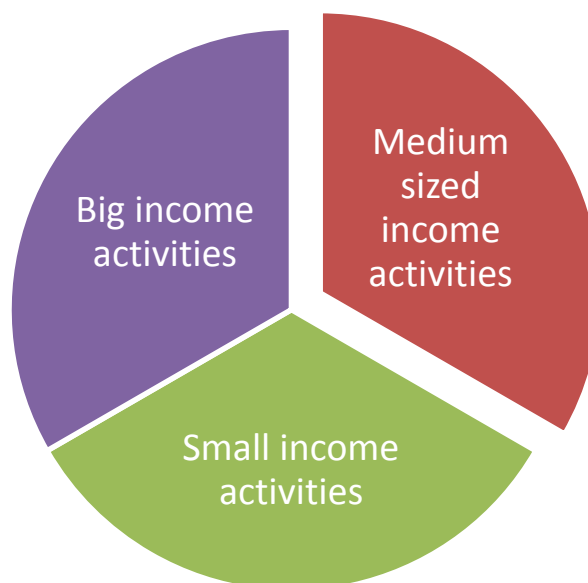
The various activities engaged by the peasant women in the study villages to meet their income, nutrition, health, and education requirements are referred to as livelihood strategies. These strategies were adopted as a long-term measure to respond to the persistent seasonal hunger and food shortages in the area. The livelihood strategies employed by the peasant women varies according to the observation made from the data collected. The key variables used were their income status and type of economic activity which determines their level of vulnerability and well-being. The type of livelihood activities they were pursuing was categorized into two namely "on-farm" activities and "off-farm" activities.

Based on the fieldwork data, three categories of peasant women were discovered in the study communities. The discovery was motivated by the distinctive characteristics and experiences exhibited by each respondent as a strategy to

manage the risk of food insecurity. I observed that the peasant women show differential strategies in pursuing their livelihood activities which were quite different from what other researchers have discovered. Categorizing the peasant women was informed by three criteria used based on their perceptions about the returns/benefits of each type of income activity. These criteria include “small income” activities, “medium-sized income” activities and “big income” activities. According to the respondents, the small income activities bring low returns/benefits, the medium sized income activities bring relatively medium sized returns/benefits, and the big income activities bring higher returns/benefits to those who are pursuing them. Based on these criteria, I came out with the three new categories of peasant women who are:

a) Less Vulnerable Category b) Vulnerable category and c) More Vulnerable Category.

Figure 4: Criteria used to categorize the Peasant Women



Source: Author’s own construct of data gathered from fieldwork

The **less vulnerable category** was engaged in *big income* activities as a means to improve their future well-being while protecting their immediate well-being, and they include the first household wives. The **vulnerable category** was engaged in *medium-sized income* activities as a means of improving their well-being, and they include the second household wives. And the **more vulnerable category** was engaged in *small income* activities as a means of improving their well-

being both in short-term and long-term, and they include the widowed females and aged women (60+) years.

Livelihood activities of the less vulnerable category

The livelihood activities adopted by the less vulnerable category (first household wives) include trading cereals in large quantities, buying and selling Shea nuts in large quantities, processing Shea butter in large quantities and women's SUSU/ADAKABILA¹ scheme contributions. These activities fall under off-farm activities since they are done outside the on-farm income activities. They were also engaged in on-farm activities such as cultivation of groundnuts, maize and soya beans in relatively large scale because of their better access to land, income and high status in the households' hierarchy. These activities were described by respondents as *big income* activities, because of their higher returns/benefits. And only those who have high capital could engage in these kinds of activities. For instance, Shetukpema, a first household wife revealed that:

In our house, I have the authority to dictate to the younger wives because of the privileges I enjoy as the first household wife. Initially, I was the second wife among the three wives my husband married. But, the elder wife died and I became the first wife... Is good to be a first wife, because my share of the income and the land is not the same as the younger wives. I have 5 acres of farmlands, the second wife has 2 acres, and my husband has 8 acres. But, when I was the second wife, I could not enjoy all these privileges. Now I can talk in the house and everyone listens to me. I am trading cereals in large sacks, and also selling Shea nuts in the cocoa sacks at Tampion and Savelugu markets. I also contribute to ADAKABILA scheme (Shetukpema, 14thAugust2018).

The narration of Shetukpema was shared by the other first household wives who took part in the interviews. These revelations show that the first household wives were better than the others to access opportunities, hence they could engage in big money activities.

The study also found that this category of women and their children were less vulnerable to the risk of hunger since they have enough income to remain

¹ ADAKABILA/ literally means informal savings scheme

resilient to the shocks. Trading cereals such as maize, rice, millet, cowpea, soya beans etc., in large quantities (in cocoa sacks) at the nearby market centers such as Tampion, Nanton and Savelugu bring them higher returns which they use as their security safety nets to protect themselves and their children against both the expected seasonal food shortages and unforeseen circumstances such as funerals of dead relatives, diseases, accidents and disasters in the area. Shea trees are one of the most dominant economic trees in the study district, particularly in the rural areas (GSS 2014), which enable peasant women to depend on them for their livelihoods. They collect the fruits and process them into nuts and extract butter from the nuts. The Shea butter is used to manufacture several products including cooking oil, pomade among others, so business entrepreneurs export it outside the country for foreign exchange. It is one of the products which contributes to the GDP growth of the country (GSS 2014). However, processing the nuts into butter requires high capital, and since the first household wives enjoy the large share of the household income and other assets, they could afford income to invest into processing the nuts to butter for sale, which allow them to make savings to raise more capital to expand their business.

In addition, they invest part of the income earned from other activities into SUSU scheme set up in the villages. They were able to contribute 5 Ghana cedi (GH5.00) every three days into the SUSU fund with the intention of reaping back the benefits. At the end of the month, each member receives the percentage share of her contributions. The respondents stated that they join the SUSU scheme because they never know when the unexpected shock will happen to them. In the unlikely event they fall into shocks, they can use the benefits to respond. Besides, they can also borrow from the fund and pay back later with 10% interest. Agriculture is noted to be the most common source of livelihood in the district, particularly the study villages (GSS 2014). In this regard, the peasant women also invest their income into cultivating groundnuts, maize and soya beans in a relatively large scale since they have better access to the farmlands.

Livelihood activities of the vulnerable category

The characteristics of this category of peasant women were quite similar but different in comparison with the first wives (less vulnerable category). It has been discovered that the second household wives engage in medium sized income activities which bring medium size returns. These include trading cereals (millet, rice, groundnuts, and beans), buying and selling Shea nuts and processing Shea butter in relatively small quantities, with the reason of making little savings in preparation towards the lean period. These *medium-sized income* activities listed fall under the off-farm activities. In comparison with the *big income* activities of the less vulnerable category, they could only trade cereals and Shea nuts in mini fertilizer sacks and bowls as compare to the large cocoa sacks. Processing the nuts into butter was done in medium-sized scale whereas the first wives could process it in bundles and dozens for sale due the income disparity.

They were categorized as vulnerable because of the medium-sized returns earned from these activities which made them vulnerable during the lean periods as compared to the first household wives. Respondents disclosed that they could only contribute 3 Ghana cedi (GH3.00) to the SUSU fund every market days. In contrast, 2 cedis less than the contribution of the first wives. In addition, the second wives could only cultivate food crops in relatively medium or small scale due to their limited access to the farmlands. I found that the highest acres of land a second wife could access was 2 acres. Again, the majority of this category barely involved in household decision making with regards to appropriation or usage of household income.

Picture 1: Parboiling of Shea nuts for extraction of Shea butter in small quantity



Source: Pictures taken from the fieldwork

Livelihood activities of the more vulnerable category

This category of peasant women include the landless (female widowed and aged women). They embark on livelihood activities which all participants considered to be demeaning, and only meant for weaker and poorer women like the widowed females who have lost their husbands, and the aged women who are mostly weak and cannot engage in more profitable income activities. Their livelihood activities include selling of fried groundnuts tied in polythene, selling of fuel-wood, burning and selling of charcoal, manufacturing local soap (awobila) from wood ash for sale, selling of soup ingredients such as pepper, salt, dawadawa and Maggi, selling of kola nuts, selling of body painkillers (e.g., paracetamol), gathering of wild fruits such as Shea fruits and depending on charity etc. All these activities fall under off-farm income activities which were considered as *small*

income activities due to the little returns. These activities allow them to earn little income to survive the day and look forward to what tomorrow will offer them. On-farm income activities require land, financial capital, and labour, however, this group were found to have limited access to lands, very inadequate income and are physically weak, particularly the aged women who could not engage in farming activities, unlike the first and second wives. Besides, they were socially excluded in household decision-making on income distribution, thus, limiting their opportunities to engage in big income activities. For example, Tarimbia, an 80-year-old woman narrated that:

I do not have anything, I live from hand to mouth. Sometimes I survive based on charity... In our house, no one involves me in any decision making, because they see me as an old lady who has nothing to offer... I am only selling kola nuts to make some little income, but sometimes they even buy it on credit, and when I chase those who own me to pay, they brand me as a witch. Life is not easy at all for me at this age (Tarimbia, 20th August 2018).

Tarimbia's experience sums all the situation of this category of women about how they make their livelihoods. They could not join the SUSU scheme because they regard this activity to be meant for those who earn enough income for saving. Hence, I labelled them more vulnerable because they had little income to manage the hunger situation in the study villages.

5.3: Challenges the Peasant Women Face in pursuing their Livelihood Activities

In pursuing their livelihood activities, the poor women were faced with challenges ranges from human, financial, health to power and water constraints

Human constraints:

Low level of literacy, ignorance, and lack of skills and expertise, coupled with lack of business and investment ideas of the women make some of their activities unsustainable. They revealed that they have never benefited any adult literacy training to improve their skills in counting, calculating and managing the

risk. Some respondents even stated that they will gather all their family members and intimate friends to disburse the monies to them should they win 1 million Ghana cedi (GH1m) from the lottery, which demonstrates their high level of ignorance and lack of business ideas and investment. In addition, the risky and tedious activities such as burning of fuelwood for charcoal, the smoke inhaled from the preparation of the local soap from ashes of wood take their toll on women's health. Some reported having being bitten by poisonous snakes, bee stings, tsetse flies and mosquitoes in the bushes as they pursue these activities which resulted in transmission of diseases such as malaria, sleeping sickness and septicemia.

Financial and market constraints:

They could not access or get ready markets for their Shea butter products, coupled with indebtedness, as they struggle to recoup monies of products sold to their customers on credit. Their biggest challenge too was lack of access to micro-credit institutions in the area to support them with capital to diversify and expand their livelihood activities. The peasant women in Kpukpaligu and Sahani villages said, they used to get credit support from GDGP, but the programme was unsustainable due to the withdrawal of donors' support. On the other hand, the peasant women in Kunkundanyili reported that they have never benefited from any micro-credit organization. With poverty being gendered in northern Ghana (Awumbila and Ardayfio-Schandorf 2008), the SUSU fund was managed by a male head who had some bit of formal education, and always get his share for managing the fund. And there were instances which the male manager squandered the funds and migrate to the urban cities in the south to escape the wrath of the vulnerable women.

Power and water constraints:

Most of their activities such as Shea butter and rice processing demand reliable source of power. However, none of the study villages was connected to the national grid. Besides, processing these products depends on corn, rice and Sheanuts mills which were absent in all the study villages due to the power unavailability. In Kunkundanyili, an anonymous person revealed that, the women were

given a dual purpose mill operated manually with engine oil to support them to be processing these products, but the former assemblyman and his cohort in the community sold out the mill and diverted the monies into their private pockets which further worsen the situation of the women.

Relating these findings in the context of similar research outcomes on rural women's coping and livelihood strategies in sub-Saharan Africa, there is evidence to this effect that, peasant women in many rural households possess some cash-at-hand which they use to barter for food and other benefits, and many of which are "medium-sized income" and "small income" activities which are not highly skilled or formal off-farm labour activities. And as to whether these audacious non-formal income activities can ever enable food insecure peasant women to generate more income to become resilient yet remains to be seen. The findings were similar to the work of Oldewage-Theron et al. (2006) who found that in rural South Africa women caregivers adopt coping strategies which involve maternal buffering, limiting quantity and variety of meals served and skipping of meals to respond to household food insecurity. However, their findings were only limited to women caregivers whom they treated as a homogenous entity. Again, findings on the women's livelihood activities were similar to the findings of Gladwin et al. (2001) in northern Malawi. They found in their studies that, peasant farmers(including women) in general categorized their livelihood activities into "small money" activities, "medium-sized money" activities and big "money" activities (Gladwin et al. 2001:193). With the *small money* activities involving peasants who were engaged in selling burns or fitters, sewing, selling sugar cane or bananas, buying and reselling oil and ganyu(piece work). These activities bring them "small money" which they used to pay for the cost of grinding corn and buying soap and salt. The *medium-sized money* activities involving rural peasants who were engaged in selling food crops (potatoes, soya beans, sunflower, and groundnuts), selling farm animals (goats, chickens, and pigs), brewing beer and gardening. These activities bring them "medium-sized" money which they used to pay for their children's school fees and medical expenses. Whereas, the *big money* activities involving rural farmers who were engaged in producing tobacco or cotton which allows them to earn "big money" to purchase lavish items like clothes, blankets, shoes) and investing in rearing farm animals and fertilizer purchase for the next

season (Gladwin et al. 2001:193). The authors were also careful in dealing with the rural women and warned that the poor women are not a homogenous group who are pursuing the same livelihood strategies, and advice researchers and policymakers to avoid treating them as the same group.

It is also similar to the findings of Bryceson (2000) in Tanzania where she found that rural women were limited to the domain of subsistence food crop production meant for household consumption, and men were engaged in the domain of cash crop production which yields higher returns in the form of cash. The peasant women were found to be involved in less remunerative activities which include traditional midwifery, soap making, tailoring, knitting, petty retailing, hair plaiting and sales of beer and snacks prepared locally, whereas, those in northern Nigeria adopt food vending and petty trading as their means of livelihood activities (Bryceson 2000:4-5). Despite the potential contribution of off-farm activities to the overall reduction of risks of rural women to food insecurity, can be risky in themselves, as they pose all kinds of health consequences to the women. Most of the rural women view experimentation of non-agricultural activities to be capital intensive and are therefore preferred putting their best bet on subsistence agriculture since it guarantees them safety security nets to respond to the shocks. The findings were also related to the work of Kidane et al. (2005) in Ethiopia where they found that rural households diversify their incomes through activities such as selling crafts, firewood and working on their farms as daily labour to remain resilient in the period of draughts.

Comparing and contrasting the study findings to the research outcomes of these various authors, gives me a clear idea that, in rural African communities, they are different categories of women who exhibit different tactics and strategies in pursuing their livelihood and coping activities in response to food insecurity, which means they face different challenges in their quest of livelihoods, and treating them as unit entities will be a calamity.

Chapter 6 : Impact of Government of Ghana LEAP Program Intervention on the Livelihoods of Poor Beneficiary Women

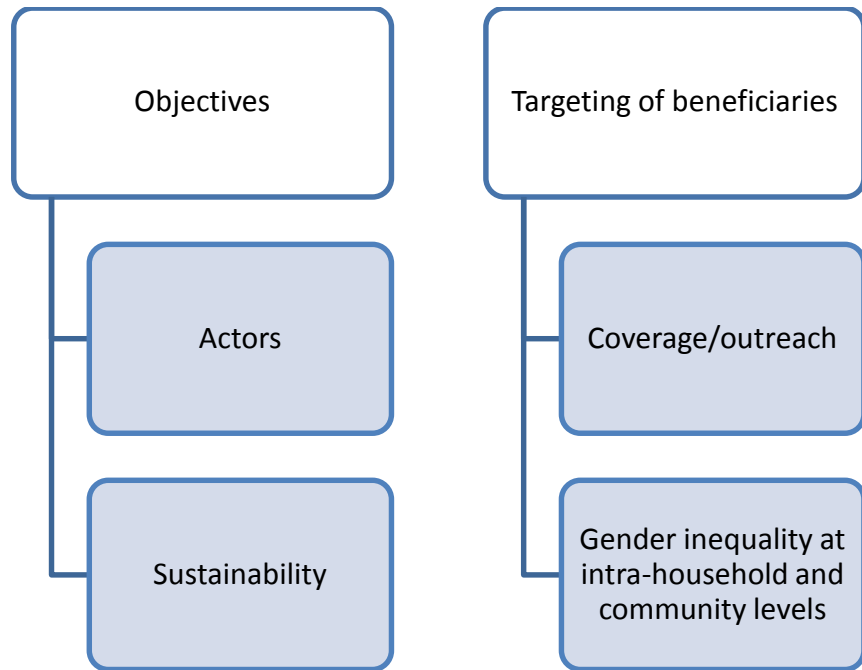
6.0: Introduction

This section presents the findings to sub-research question three, an analysis of the impact of the Livelihood Empowerment Against Poverty (LEAP) Program on the well-being of the rural poor in relation to gender equality in service delivery. The impact on beneficiaries' well-being was surprisingly insignificant.

6.1: Livelihood Empowerment against Poverty (LEAP)

Post-colonial governments had adopted and implemented numerous anti-poverty reduction programs to reduce food poverty and vulnerability in Ghana. For instance, in the late 2000s, there was a general public clamour for the introduction of social protection policies to protect the poor and vulnerable group, especially the rural poor who are notably marginalized from government development strategy policies. Heeding to the concerns of the masses, the social protection policy draft was completed by the government in power in 2007 and the LEAP program was introduced. The analysis was done based on the following criteria adopted: program objectives, actors involved, sustainability, targeting of beneficiaries, coverage (outreach) and gender equality at the intra-household level.

Figure 5: Criteria used to Evaluate LEAP Program Impact



Source: Author’s own construct, 17th October 2018

6.2: Objectives of LEAP Program

LEAP is a social protection flagship program of Government of Ghana which was launched in 2008 with the sole aim of providing cash and health insurance to its beneficiaries nationwide. The ultimate objective of LEAP is supplementing income and healthcare of “dangerously poor households” with outreach to “bottom 20 percent poorest in Ghana” (approximately one million people) to “leap out of poverty” including household food insecurity (World Bank 2016:32), and for improving the development of human capital of the poorest beneficiaries (Handa and Park 2012). The specific objectives of the program include improving household nutrition and consumption, expanding access to health care services, increasing enrolment, attendance and retention of LEAP children, facilitating supportive services which include (productive capacity, livelihood strategies, and welfare) among beneficiary households (World Bank 2016:32).

6.3: Actors involved in LEAP Program

The actors involved in the LEAP Program include Government of Ghana, Ministry of Gender, Children and Social Protection, Department of Social Welfare

Services, and international donor organizations such as World Bank, DfID, USAID, UNICEF, ILO, and the Brazil Government. Each of these actors came with their specific interest. The GoG has been the primary sponsor of the program through its revenue generation. Whereas, the international donor organizations donate fund to support the implementation and sustainability of the program. For instance, in 2009 the World Bank granted a loan to support GoG expand the program up north, which was at first running in the AIDs striking districts at the down south in 2008 trials. The World Bank also donated US\$15.7 million to sustain the program between 2014 and 2017. The DfID donated an amount of £36.4m to support the program between 2012 and 2016, and the USAID donated fund to the tune of US\$2.5m to keep the program operating. The DSWS has been entrusted in implementing the program to the beneficiary communities and households through the supervision of the MoGCSP, and the MoH responsible for providing healthcare services to the NHIS beneficiaries (Abebrese 2011; World Bank 2016).

6.4: Eligibility of LEAP Program

To be eligible for the program, the following requirements must be met, “ultra-poor households” consisting of women caregivers (orphans), vulnerable children, people living with extremely disability and elderly poor (65+) years, with key focus on reducing the vulnerabilities of the aged women and burden of caregiving on women and promoting gender equality at intra-household level (Handa and Park 2012:7).

6.5: Targeting LEAP beneficiaries

The LEAP Program adopts geographical cash-based targeting of beneficiary communities and households at the rural districts by the District Social Welfare Officers, and an amount of cash ranges from GH24.00 to GH45.00 is transferred to them depending on the level of qualification. The cash transferred to the aged (65+) and extremely disabled is unconditional, and the cash transferred to the orphans and vulnerable children are conditional i.e. must enroll children in school, avoid child labour, register elderly poor into the NHIS and birth certificate before receiving the cash (Abebrese 2011, World Bank 2016).

6.6: Positive impact of LEAP on beneficiaries' livelihoods

The positive impacts of LEAP program in reducing food insecurity and vulnerability, particularly in the rural communities cannot be underestimated. In terms of coverage, when the program was implemented in 2009, the total outreach was 26,200 extremely poor households and 131,000 beneficiaries (more than one-third nationwide) (Amuzu et al. 2010). Fast forward to 2014, the program outreach expanded to 90,754 extremely poor households and 169,790 beneficiaries (World Bank 2016). The program benefits also increased in 2015 from between GH8.00 and GH15.00 to a range between GH24.00 and GH45.00 in correspondence to the market value of the currency (Jones et al. 2009, World Bank 2016). In addition, the LEAP impact evaluation conducted by ISSER of University of Ghana, with the support of University of North Carolina in 2012 when they compared the controlled group with the treated group indicate that, there was a marginal improvement of the welfare of beneficiaries in the aspect of productivity, health, food security and education (Handa and Park 2012). They highlighted some specific key points in the report as presented I box 1.

Box 1: LEAP impact on livelihoods of beneficiaries

Food insecurity has been reduced for LEAP families by 25 percentage points.

7 percentage points of LEAP more likely to participate in paid work on-farm activities.

95 percentage points of LEAP households enrolled in NHIS.

LEAP female households were 11 percentage points more likely to hold savings (World Bank 2016:34).

At the household and individual level, beneficiaries state that they are using their cash grants to buy school supplies and crucial food items and paying for the NHIS premiums(which basically viewed as female domain) and recognized by both males and females across the divide (Amuzu et al. 2010). The program is found to be helping female beneficiaries to respond to shocks such as crop destruction from flooding and serves as a cushion against price increment (Abebrese 2011). At the community level, the LEAP program is found to be improving the social capital development of the beneficiaries. Beneficiaries report that the program improves their social networking and relations through attendance

of meetings and other activities. They share food benefits from LEAP with the non-beneficiaries, support neighbours to pay for the cost of school fees and treatment of persistent ailments. The program also helps beneficiaries to contribute to the payment of token for community volunteer teachers to boost retention of children in schools) (Amuzu et al. 2010, Handa et al. 2013). In 2014, the GoG invested an amount of GH385m into the LEAP program, and in 2015, the program expanded to cover pregnant women in northern Ghana through the USAID and UNICEF programs for health and household food consumption and nutrition (Handa et al. 2014, World Bank 2016).

6.7: Challenges bedevilled with LEAP implementation/mixed results

However, there is a mixed feeling with regards to the overall success of the program. It is important to point out that, the LEAP program sought to address two major areas of risks and vulnerabilities i.e. the “gendered economic risks and vulnerabilities” (p.5) and the “gendered social risks and vulnerabilities” (p.6) to livelihoods (Amuzu et al 2010). LEAP has been criticized for its bias focus on a gendered economic aspect of people livelihoods which include (income and consumption stresses and shocks), while neglecting the gendered social risks components thus, reinforcing intra-household inequalities among men and women. Social risks factors such as uneven distribution of resources and power, gendered social discrimination and intra-household inequality are quite overlooked in the program implementation. And this transcends to the socio-political, cultural and institutional dynamics in the country (ibid). The institutional and political drivers such as partisan politics, low investment in the capacity building of Social Welfare Officers (program implementers), ineffective coordination mechanisms and sabotage from political opponents stalled the program success on addressing intra-household gender inequality dimension and the overall progress of the program. Drawing from the impact evaluation research conducted by Amuzu et al. (2010), when the program was implemented, members from the opposition parties despite qualifying as beneficiaries refused to be enrolled into the program making its progress problematic. On the face of the policy paper, the program is glorified by many as

gender friendly and sensitive to the plight of poor aged women which gives backing to women financial freedom and authority to make decisions at the intra-household and community level, but this has been proved to be negative (Gitter and Barham 2008). The findings confirm the arguments of Devereux et al. (2015) that, “social protection will continue to be shaped by... political crises” they may either build or undermine “the deepening of social protection system” (Devereux et al. 2015:3)

The failure of the LEAP program to address the intra-household gender inequality was also found to be the lack of vibrant civil society in Ghana to echo the gender inequality issues in the program implementation, monitoring and evaluation, unlike in Latin America (e.g., Brazil and Mexico) where there were strong civil society organization campaigning against gender inequality in the implementation of similar cash-base transfer programs for redress (Handa et al. 2014). The qualitative data gathered from the work of Amuzu et al. (2010) stated in box 2 below show that LEAP is not effective in reducing the gender inequality between men and women in beneficiaries’ communities and households. As beneficiaries fail to make autonomous decisions for themselves on the use of the LEAP cash

Box 2: LEAP impact on gender inequality at intra-household level

The LEAP money is given to our husband who tells everyone what the money should be used for. He consults his wives and seeks a consensus but he decides (married woman).

I make the decisions about how to use the LEAP money. My two wives do not disagree with me (married man).

When my husband was alive he consulted me about decisions. I now receive LEAP money and give it to my son who decides how to use it. He gives me some of it back (elderly widow) (Amuzu et al. 2010:32)

Turning the attention to targeting, the LEAP implementers find it problematic to target the beneficiaries. Geographical cash-based targeting approach has been adopted by program designers to reaching out the beneficiaries and

CLIC has been tasked to do the selection of the qualified households (Handa and Park 2012). Selection is done using four criteria: a) geographical selection of the poorest district done at the central government level, b) CLIC selects the households in the communities, c) proxy means test administered and households are ranked according to their poverty score and verified against the criteria for eligibility as explained above, and d) finally, validation is done by community members to determine as to whether the households qualified among the extremely poor (World Bank 2016). These criteria prove problematic in several ways. First of all, Cooke and Kothari (2001:115) argued that communities are not homogenous entities pursuing the same interests and behave the same way. They are made up of different groups of people with conflicting interest, in this case, the elite group in the communities hijack the validation process of beneficiary households, because they have education and can communicate on behalf of the poorest members. So they can decide to validate or not to validate a particular household even if they qualified because of their differences, leading to elite capture. And the poorest ones whom the program targeted have been left out because they cannot advocate for themselves.

Furthermore, CLIC are politically recruited by the government in power to do their bidding, henceforth, they target their own party members at the various communities and enrolled them into the program for the purpose of winning votes, excluding the more qualified members. This is what de Wit and Berner (2009) described as ‘job for the boys’ and competitive patronage and clientelism which is motivated by the lack of political will on the part of government and the lack of requisite skills and expertise on the part of CLIC to provide public goods to the poor devoid of politics (de Wit and Berner 2009). In addition, the World Bank (2016) report on LEAP states that sometimes CLIC and District Social Welfare Officers who are the beneficiary selectors are left out by the central government which does the selection at the top level with the intention of enjoying the exclusive benefits. More so, the definition of who is a beneficiary, most particularly *caregiver* is found to be problematic as the definition varies from one district or community to another. Caregivers have been equated to breadwinners of households who are usually males and insisted cash be paid them. From the regional level, caregiver refers to someone

who bathes or prepare meals at the household level (Abebrese 2011). The challenge here is that, in northern Ghana, this definition represents only women because that is a role ascribed to them by the social division of labour embedded in gendered norms, and the question I asked is where the poor elderly men are placed in this definition. A revelation of an assemblyman revealed in box 3 shows that women are left out in some beneficiary communities based on the problematic definition of caregiver at the regional level.

Box 3: LEAP challenges on targeting qualified beneficiaries

When we initially chose beneficiaries, we think about ensuring that females were recipients but in hind sight it would be better for women to receive it as we have seen that they spend resources wisely (Assemblyman)(Amuzu et al 2010:36)

Now turning to the LEAP program sustainability; analyses of the actors involved in funding the program prove that the program is just, as usual, another donor dependency syndrome for its sustainability. Without the support from donors such as the World Bank, and other INGOs like Dfid and USAID, the LEAP program cannot be sustained. At every point in time, the government has to seek support from donors to sustain the program, which continue to pile up the country debt profile. And donors have seen it as an advantage to further reinforce their dominant economic narratives in the country. Besides, the amount of cash value (7% of mean capita expenditure) transfer to the beneficiaries is found to be extremely low in comparison to international standards. The value of cash transfer to beneficiaries in Colombia, Mexico, Zambia, and Kenya are found to range from 20-30 percent of the mean consumption of beneficiaries (World Bank 2016).

Another factor leading to the mixed results of the LEAP program is the poor coverage. The analysis was done on the program outreach as compared to the teeming number of extremely poor households in the district (GSS 2014) prove that, the program coverage is hugely low. The program could not reach out to the majority of the poor communities in the north, including the study communities, as respondents confessed that, they have never benefited from

any government pro-poor program or support from the NGOs despite the extremely deprived nature of the study communities and households. Besides, beneficiaries of the program complain of delays in disbursement of cash grants, coupled with non-renewal of NHIS cards and the absence of adult education component all stalled program success (see Handa et al. 2014).

Finally, the impact of the program was extremely insignificant due to multiple challenges encountered in the LEAP program implementation. Which ranged from lackadaisical attitude of government towards service delivery, poor communication with LEAP beneficiaries, corruption, elite capture and competitive patronage, donor dependency (resource constraints), ineffective redress of grievances from beneficiaries, to weak monitoring and evaluation of program implementation, bad road networks (geographical isolation), and incomplete devolution of power by central government to the district level (see Handa et al. 2013, World Bank 2016).

Chapter 7 : Conclusions and Recommendations

This section provides conclusions and recommendations to the study. The recommendations are directed to policymakers, governments, researchers and anti-poverty reduction organizations and civil society organizations.

7.1: Conclusions

I want to conclude by expressing a caveat here. Although this paper is based on survey questionnaires, semi-structured interviews of peasant women and secondary source of data published on reputable libraries, the data set is neither regionally or district representative nor large enough to generalize the findings.

In this research study, I presented the problem background and critically engaged with relevant literature which allowed me to formulate the research questions to investigate the problem using the mixed method design and content analysis of results and findings. The paper attempted to provide answers to how the interaction of customary norms, gender, power, and weak governance contribute to the exposure, experiences, and strategies of different categories of peasant women to cope with the risk of food insecurity. I asked sub-research questions regarding the process, causes and experiences of different category of the peasant women to the risk, the coping and livelihood strategies they were pursuing to respond to the shock, and the extent to which the Ghana LEAP program impact on the well-being of the poor women in order to answer the central research question. Findings and discussions were presented in separate chapters to avoid results being crammed in one chapter.

I argued that the process, causes and experiences of the poor women to the risk of household food insecurity are as a result of lack of income, lack of assets, lack of opportunities, lack of skills and expertise, skewed and insecure land tenure, and lack of access. And the risk of poor women is further increased by unfair domestic and family burden, intra-household gender inequality in decision-making, responsibility without access to resources and gendered

social norms and beliefs. These factors are perpetuated or reinforced by the interaction of customary norms, weak governance, and gendered power inequalities which are embedded in the 'intergenerational gendered norms and laws' in the country. The customary practices constraints rural women's ownership of household productive assets which, in turn, influenced by age and position in the household hierarchy. Weak governance stalled the provision of public goods and smooth consumption of rural poor which reduces well-being and increase hunger. Power inequality based on gender and age within household and community level also determines the vulnerability of the poor women to hunger.

I also argued that, though the well-being of the peasant women was affected due to the inability to claim ownership and control over household productive assets, their situation varies among one another in the vulnerability nexus. Some are better than others. So treating them as a homogenous entity in policy-making and intervention is a way of reinforcing the *gendered social risks* and *vulnerability* to the shocks within intra-household and community levels. We need to understand that, poor women and rural households are heterogeneous entities pursuing different coping and livelihood strategies as a means of managing the risk in the study villages. The more vulnerable group were engaged in *small income* activities, whereas, the vulnerable group engaged in *medium sized income* activities and the less vulnerable group were engaged in *big income* activities as discovered in the findings. Similarly, the study discovered that secured households were able to cope better than insecure and poor households due to differences in income and safety nets. So policies which aim at targeting them must be applied properly taking into account the state of their safety insecurity.

The paper also argued that, though government does not just fold its arms while watching the poor women wallow in poverty and hunger, but the intervention of LEAP as a social cash transfer program directed towards the extremely poor women in the rural districts has failed to address the key problem of 'gendered social risk' which is perpetuating gender inequality and social discrimination against the poor women's ownership and control over productive assets within intra-households and community levels. The LEAP program

failed to apply proper targeting criteria in its outreach, and also, its low value of cash (€5 to €8) transfer to beneficiaries. The LEAP program also faced risks of sustainability due to its high donor dependency, coupled with resource constraints, and the lack of political will by government to provide public goods to the poor, which is in turn, driven by nepotism, patronage and client relation type of governance in the country. In a net effect, the LEAP program impact on the well-being of the poor women was insignificant.

7.2: Recommendations

The principles of good governance are key to addressing the challenges of poverty including food insecurity. They must be a high political will by government and service providers to deliver public goods devoid of nepotism, patronage and client relations in the case of the LEAP, and infrastructural deficit, market, and financial constraints in the study villages must be addressed. This also has to do with the problem of attitude, people who are appointed into public offices to serve must come with goodwill and commitment to serve the poor rather than to enrich themselves and their families.

They must be a strong judiciary and legislative system which will rise above patriarchal practices to enforce the laws which discriminate against women to gain access, ownership, and control over productive assets within the male-headed households. Besides, they must also be a strong and vibrant civil society in Ghana just like in the case of Latin America to advocate for the need to address gender inequality in service delivery, in relation to LEAP.

Again, the criteria for targeting and the value of LEAP cash must be revised to follow international standards as in the case of Brazil, Kenya, Zambia, and Mexico. The definition of caregiver must be properly defined and applied appropriately in the process of targeting the intended beneficiaries. They must also be a strong monitoring and evaluation mechanisms put in place with defined roles and well-resourced to police LEAP to ensure effectiveness.

I also shared the view that, the well-being of poor women, and for that matter their safety to food security can only be improved if actors involved

recognize the women's sense of belonging, freedom from violence, discrimination, security and engage them in community activities and giving them voice in political decision making with regards to policies that shape their lives.

Furthermore, policymakers, researchers, governments and development organizations must “realize rural women are not a homogeneous group, and more than one *best bet* recommendation may be needed” (Gladwin et al. 2000:201). They need to understand that the poor women are composed of diverse groups pursuing different livelihood strategies based on their differential vulnerability, and target the poorest group among them appropriately, to support them with insurance and safety nets to enhance their productivity. This will not be an easy task in a developing country like Ghana, but there is a saying that, there is “no shortcuts to progress” in the case of Africa (Hyden, as cited in Gladwin et al. 2001:204). They must also be an adult literacy education program for rural women to inculcate basic literacy, numeracy and business ideas, and skills in them. Again, they should be a nutrition education program for the women to educate them on consumption of dietary fibers and preparation of balanced diet meals.

Finally, I will like to recommend further research into the comparative study of livelihood strategies of rural women to poverty (including household food insecurity) in Brazil and Ghana, and the impact of Bolsa Familia intervention on the well-being of poor women in Brazil vis-à-vis the impact of LEAP program on livelihoods of poor women in Ghana. This will add more understanding to how customary practices, weak governance, and gendered power inequality expose certain categories of women to abject poverty and hunger, and appropriate recommendations to address it since, LEAP was emulated from the Brazil Bolsa Familia.

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Appendixes

Appendix 1: Semi-Structured Interview Guide for all respondents

Name of community

Name of interviewee

Age

Intra-household bargaining power (Women's control over household assets)

1. Do you have knowledge about all the number of items your household possess, e.g., number of livestock, machinery, equipment etc.?
2. Do you have the capacity to decide whether to use, sell or replace it if the need arises?
3. Do you have access and control over family land that you can decide what to use it for?
4. Is the size of your farmland the same as that of men in the household?
5. Do you have access and control over the use of income or credit generated from the household livelihood activities?
6. Do you get equal share of the income or any other benefits like credit received by your household and why?

Household decision making on the use of assets

7. Are you involved in decision making of the following household activities, and to what extent do you think you can influence the decision making process?
 - i. Type of crops and livestock cultivated and reared by your household
 - ii. How much of the crops harvested should be kept for consumption in the household
 - iii. Sales and purchase of household livestock and crops and the reasons

iv. What food to buy and consume in the household

Household Nutrition Education

8. Did you receive training about household food nutrition consumption and dietary intake?

Personal Autonomy/Freedom at Household

9. Do you have the personal freedom/autonomy to undertake the following activities in the household and why?

i. Decide what to produce, sale, buy and consume

ii. Decide the kind of community associations and women groups to partake without being dictated by someone else

iii. Personal travels outside the community to engage in income generating activities

Contribution to household Income

10. To what extend do you contribute to the generation of household income?

Time and workload of women at the household level

11. What domestic and family activities took away much of your time to work for income to benefit household food security?

12. Do you think these domestic activities overburden you that, you cannot get enough time to work for income as compare to men in the household and why?

Household Responsibilities on Health and Education

13. Who bears more of the responsibility of children education and healthcare in the household, i.e. hospital bills, care for sick children, school uniforms, bags, sandals, food etc.?

Perceptions about social norms and gender stereotypes on women's economic role

14. What is your opinion about the following statements concerning the economic roles of women and men at household and community level?

- i. Women are equally capable as men of contributing to household income
- ii. A woman's job is to take care of the home and that of a man is to earn income
- iii. Women are equally capable as men to take leadership roles at the household and community level

Women's level of participation and influence in community development activities

15. What is your level of participation/or influence in the following community activities?

- i. Electing community leaders into positions to represent the interest of all
- ii. Participating and deciding on which category of people to benefit scarce resources

Coping strategies of women to Household Food Insecurity

16. during the last 12 MONTHS, was there a time when:

- a. You were worried you would run out of food because of a lack of money or other resources
- b. You were unable to eat healthy and nutritious food because of a lack of money or other resources
- c. You ate only a few kinds of foods because of a lack of money or other resources
- d. You had to skip a meal because there was not enough money or other resources to get food
- e. You ate less than you thought you should because of a lack of money or other resources
- f. Your household ran out of food because of a lack of money or other resources
- g. You were hungry but did not eat because there was not enough money or other resources for food
- h. You went without eating for a whole day because of a lack of money or other resources
- i. You went to friend or family member to borrow money to buy food because of lack money or other resources

g. Others please specify

Livelihood strategies of women in the community

17. during the last 12 months:

a. What activities were you doing to generate income to contribute to household food security?

b. What challenges did you face when you wanted to diversify and expand these activities?

c. Did you get any support from NGO or government?

d. If you win one million Ghana cedes (GH.C 1,000,000) in the lottery, what would you do?

Thank you very much for your time and patience during the interview session!!!

Appendix 2: Survey for Second Household Wives

Name of Community:

Date:

Category of Respondent: Second wives

Age Category:

20-29 [] 30-39 [] 40- 49 [] 50-59 [] 60 and above []

Intra-Household Bargaining Power/Women's control over household assets

1. Does your household possess the following items? Please tick as many as possible

Farmland [] sheep [] goats [] cattle [] poultry [] bicycle [] motorbike []
radio set [] mobile []

2. Who decide whether to use, sell, or replace it in the household?

a) Respondent herself [] b) Husband [] c) Both respondent and husband jointly []

Another household member []

3. What is the size of the farmland the household possessed?

a) 0-5 acres [] b) 6-10 acres [] c) 11-15 acres d) 16-20 acres e) 21 or more []

4. Who has the lion's share of the farmland belonging to the household?

a) Respondent herself [] b) Husband [] c) Both respondent and husband jointly []
d) Another household member []

5. Who do you think contribute more to the income earned from the farming activities in the household?

a) Respondent herself [] b) Husband [] c) Respondent and Husband jointly []
d) Another household member []

6. Who determines the use of the income generated from the farm activities in the household?

- a) Respondent herself [] b) Husband [] c) Respondent and Husband jointly []
d) Another household member []

Intra-Household Decision Making

In your household, who normally makes most of the decisions about the following under listed activities from 7- 10?

7. Type of crops and livestock cultivated and reared respectively

- a) Husband only [] b) first wife only [] c) second wife only [] d) Husband and first wife only [] e) Husband, first wife and second wife jointly [] f) another household member []

8. How much of the crops harvested should be kept for consumption

- a) Husband only [] b) first wife only [] c) second wife only [] d) Husband and first wife only [] e) Husband, first wife and second wife jointly [] f) Another member []

9. Sales and purchase of livestock and crops, and the reasons

- a) Husband only [] b) first wife only [] c) second wife only [] d) Husband and first wife only [] e) Husband, first wife and second wife jointly [] f) another household member []

10. What food to buy and consume

- a) Husband only [] b) first wife only [] c) second wife only [] d) another household member []

11. If decisions are NOT normally solely or jointly made by the respondent herself: To what extent do you think you could influence the person who makes the decision to change their decisions?

- a) Not at all [] b) To some extent [] c) To large extent []

Household Responsibility: Healthcare and Education

12. Who is more responsible for the healthcare of children (i.e. taking care of them in the hospital when they are admitted and paying the hospital bills) in the household?

- a) Respondent herself [] b) Husband [] c) Respondent and Husband jointly []
d) Another Household Member []

13. Who is more responsible for children's education (i.e. buying uniforms, "chop money", sandals, books, pencils etc.) in the household?

a) Respondent herself [] b) Husband [] c) Respondent and Husband jointly

14. Who is more responsible for the care of sick people and aged, e.g. bathing and feeding them in the household?

a) Respondent herself [] b) Husband [] c) Respondent and Husband jointly []
d) Another Household Member

Perceptions about Social norms and Gender Stereotypes on Women's Economic Roles

What is your thought about the following statements concerning women's economic roles?

15. Women are equally capable as men of contributing to household income?

a) Agree [] b) disagree [] c) Can't tell []

16. A woman's job is to take care of the home and that of a man is to work for income

a) Agree [] b) Disagree [] c) Can't tell []

17. Women are equally capable as men to lead households and communities

a) Agree [] b) Disagree [] c) Can't tell []

18. The priority of a peasant woman is to marry and give birth to children than to have a good education to obtain a good job

a) Agree [] b) Disagree [] c) Can't tell []

19. A household wife has no right to equal ownership of household property

a) Agree [] b) Disagree [] c) Can't tell []

20. A household wife has no right to distribute income to household members

a) Agree [] b) Disagree [] c) Can't tell []

Unfair burden on women: Domestic and Family Activities

21. Which of the following under listed domestic activities take away much of the time of the household wife to work for income as compared to the husband?

Please tick as many as possible

- a) Sweeping of yard [] b) cooking [] c) child care d) care for the sick e) Care for the aged f) Corn Mill attendance [] g) fetching fuel wood [] i) fetching water [] k) collection of wild vegetables [] others please specify: 22.

Which ones among them consumes much of your time than the others to work for income?

23. Give two reasons why men are not responsible for these activities?

.....

24. Which of the following family activities take away much of the time of household wives to work for income as compared to husbands in your community?

- a) Funerals [] b) weddings [] c) naming ceremonies [] d) instalment of chiefs [] e) traditional festivals []. Others please specify:

.....

25. Which ones among them take way much of your time than the others to work for income?

26. Give two reasons why these family activities affect women more than men in the community.....

Labour Contribution: Household Income

Who bears more responsibility for carrying out the following farming activities in the household during the past 12 months?

27. Ploughing

- a) Men [] b) women [] c) Men and Women Jointly [] d) Another household member []

28. Sowing

- a) Men [] b) women [] c) men and women jointly [] d) Another household member []

29. Weeding

- a) Men [] b) women [] c) men and women jointly [] d) Another household member []

28. Harvesting

a) Men [] b) women [] c) men and women jointly [] d) Another household member []

30. What is the percentage of your contribution to the household income?

a) 0-10 % [] b) 11-20 % [] c) 21-30 % [] d) 31-40 % [] e) 41-50 % [] f) 51%- 60% [] g) 61% and above []

Responsibilities: Household Food Benefits

Who is more responsible for carrying out the following duties in the household?

31. Providing food stuff for cooking during the period of food abundance?

a) Household wife [] b) Husband [] c) Household wife and husband jointly [] d) Another household member []

32. Providing food stuffs for cooking during the lean period when the household ran out of food due to lack of money

a) Household wife [] b) Husband [] c) Household wife and Husband jointly [] d) Another household member []

33. Providing food ingredients

a) Household wife [] b) Husband [] c) Household wife and husband jointly [] d) another household member []

34. Paying for the cost of grinding cereals from the Corn Mill

a) Household wife [] b) Husband [] c) Household wife and husband jointly [] d) Another household member []

Risks and Vulnerabilities: Household Food Insecurity

What is your opinion about the following statements?

35. Household wives quantity of meals serve are reduced drastically than that of husbands and children during the lean period?

a) Strongly agree [] b) agree [] c) disagree [] d) strongly disagree []

36. Household wives starve themselves more for the children to get enough food to eat than the husbands during the lean period

a) Strongly agree [] b) agree [] c) disagree [] d) strongly disagree []

37. Household wives bear more of the cost for the monies borrowed from friends and family members for purchasing food to feed members of the household during the lean period

a) Strongly agree [] b) agree [] c) disagree [] d) strongly disagree []

38. Household wives bear more of the shame and humiliation if monies borrowed to purchase food are not paid back to the creditors during the lean period

a) Strongly agree [] b) agree [] c) disagree [] d) strongly disagree []

Access to Micro-Credit Institutions

During the last 12 months or more:

39. Did any member in the household receive credit from a NGO or government?

a) yes [] b) no []

40. If yes, who received the credit?

a) Household wife [] b) Husband [] c) Household wife and Husband jointly [] d) Another household member [] e) None []

41. Did anyone receive remittance from a migrant household member?

a) yes [] b) no []

42. If yes, who received the remittance?

a) Household wife [] b) Husband [] c) Household wife and Husband jointly [] d) Another household member []

43. How was that member selected into the Credit Institution?

a) Self-selected [] b) selected by the NGO [] c) selected by someone in the community []

44. Which category of people were they giving the credit?

a) women [] b) men [] c) women and men jointly []

45. If you win one million Ghana cedes (GHC1, 000,000.00) in the lottery, what would you do? Please tick as many as possible

a) share it among family members and friends [] b) start a business [] c) Invest in cereals [] d) Invest in crop production [] Invest in livestock rearing []

Participation and Influence in Community activities

46. Are you allowed to take part in the election of leaders for the community?

a) All the time [] b) Sometimes c) Not at all []

47. Are you involved in the sale or purchase of any property belonging to the community?

a) All the time [] b) sometimes [] c) Not at all []

48. Are you involved in decision making of which category of people should benefit scarce community resources?

a) All the time [] b) Sometimes [] c) Not at all []

49. If you are involved, do you have the capacity to influence the decision making process?

a) yes [] b) no []

50. If you are not involved, do you have the capacity to change the decisions made by the decision-makers?

a) yes [] b) no []

Appendix 3: Results of Data obtained from Survey

Table 2: Age characteristics of respondents

Variable	Frequency	Percentages
Age		
0-19	1	2.0
20-29	18	35.3
30-39	15	29.4
40-49	12	23.5
50-59	3	5.9
60 and above	2	3.9

Table 3: Intra-Household Bargaining Power/Women's control over household assets

Variable	Frequency	Percentages
Household asset		
Farmland	51	100
Sheep	33	64.7
Goats	39	76.5
Cattle	16	31.4
Poultry	48	94.1
Bicycle	41	80.4
Motorbike	35	68.6
Radio Set	37	72.5
Mobile	48	94.1
Who decides to use, sell, or replace these household asset		
Respondent herself	2	3.9
Husband	44	86.3
Both respondent and husband jointly	5	9.8

Another household member	0	0
Size of HH farmland owned		
0-5 acres	13	25.5
6-10 acres	26	51.0
11-15 acres	10	19.6
16-20 acres	1	2.0
21 or more	1	2.0
Who owns the lion's share		
Respondent herself	1	2.0
Husband	50	98.0
Both respondent and husband jointly	0	0
Another household member	0	0
Contribution to household income		
Respondent herself	32	62.7
Husband	17	33.3
Respondent and Husband jointly	2	3.9
Another household member	0	0.0
Who determines the use of household income		
Respondent herself	2	3.9
Husband	46	90.2
Respondent and Husband jointly	3	5.9
Another household member	0	0.0

Table 4: Intra-Household Decision Making

Variable	Frequency	Percentage (%)
Type of Crops/ livestock cultivated / reared		
Husband only	45	88.20
First wife only	2	3.90
Second wife only	1	2.00
Husband and first wife only	1	2.00
Husband, first wife and second wife jointly	0	0.00
Another household member	2	3.90

Quantity of Crops harvested kept for consumption

Husband only	46	90.20
First wife only	2	3.90
Second wife only	1	2.00
Husband and first wife only	0	0.00
Husband, first wife and second wife jointly	0	0.00
Another household member	2	3.9
Sales and purchase of livestock and crops		
Husband only	51	100.0
First wife only	0	0.00
Second wife only	0	0.00
Husband and first wife only	0	0.00
Husband, first wife and second wife jointly	0	0.00
Another household member	0	0.00
Food to buy and consume		
Husband only	47	92.20
Husband only	4	7.80
First wife only	0	0.00
Second wife only	0	0.00
Husband and first wife only	0	0.00
Husband, first wife and second wife jointly	0	0.00
Another household member	0	0.00
If Decisions NOT normally solely or jointly		
Not at all	15	29.40
To some extent	35	68.60
To large extent	1	2.00

Table 5: Household Responsibility: Healthcare and Education

Variable	Frequency	Percent- age
Household member responsible for the healthcare of children		
Respondent herself	32	62.7
Husband	11	21.6
Respondent and Husband jointly	8	15.7
Another Household Member	0	0.0
Household member responsible for children's education		
Respondent herself	31	60.8

Husband	11	21.6
Respondent and Husband jointly	9	17.6
Another Household Member	0	0.0
Household member responsible for the care of sick and aged		
Respondent herself	41	80.4
Husband	9	17.6
Respondent and Husband jointly	1	2.0
Another Household Member	0	0.0

Table 6: Perceptions about Social norms and Gender Stereotypes on Women's Economic Roles

Variable	Frequency	Percentage
Women are equally capable as men of contributing to household income		
Agree	21	41.2
Disagree	30	58.8
Can't tell	0	0.0
A woman's job is to take care of the home and that of a man is to work for income		
Agree	42	82.4
Disagree	5	9.
Can't tell	4	7.8
Women are equally capable as men to lead households and communities		
Agree	11	21.6
Disagree	39	76.5
Can't tell	1	2.0
The priority of a peasant woman is to marry and give birth to children than to have a good education to obtain a good job		
Agree	36	70.6
Disagree	10	19.6
Can't tell	5	9.8
A household wife has no right to equal ownership of household property		
Agree	36	70.6
Disagree	14	27.5
Can't tell	1	2.0
A household wife has no right to distribute income to household members		
Agree	39	76.5
Disagree	10	19.6

Table 7: Unfair burden on women: Domestic and Family Activities

Activities	Frequency	Percentage (%)
Sweeping of yard		
Not selected	17	33.30
Selected	34	66.70
Cooking		
Not selected	5	9.80
Selected	46	90.20
Child care		
Not selected	4	7.80
Selected	47	92.20
Care for the sick		
Not selected	3	5.90
Selected	48	94.10
Care for the aged		
Not selected	1	2.00
Selected	50	98.00
Corn mill attendance		
Not selected	7	13.70
Selected	44	86.30
Fetching of fuel wood		
Not selected	6	11.80
Selected	45	88.20
Fetching of water		
Not selected	11	21.60
Selected	40	78.40
Collection of wild vegetable		
Not selected	9	17.60
Selected	42	82.40
Funerals		
Not selected	2	3.90
Selected	49	96.10
Weddings		
Not selected	2	3.90

Selected	49	96.10
Naming ceremony		
Not selected	6	11.80
Selected	45	88.20
Installment of chiefs		
Not selected	2	3.90
Selected	49	96.10
Traditional festivals		
Not selected	16	31.40
Selected	35	68.60

Table 8: Labour Contribution: Household Income

Variable	Frequency	Percentage
Household member who bears more responsibility for:		
Ploughing		
Men	51	100
Women	0	0.00
Men and Women Jointly	0	0.00
Another household member	0	0.00
Sowing		
Men	23	45.1
Women	28	54.9
Men and Women Jointly	0	0.00
Another household member	0	0.00
Weeding		
Men	47	92.2
Women	2	3.9
Men and Women Jointly	2	3.9
Another household member	0	0
Harvesting		
Men	2	3.9
Women	44	86.3
Men and Women Jointly	5	9.8
Another household member	0	0
Percentage of women's contribution to household income		
0-10 %	3	5.9
11-20 %	6	11.8

21-30 %	6	11.8
31-40 %	12	23.5
41-50 %	9	17.6
51%- 60%	8	15.7
61% and above	7	13.7

Table 9: Responsibilities: Household Food Benefits

Variable	Frequency	Percentage
Who is more responsible for carrying out the following duties in the household		
i. Providing food stuff for cooking during the period of food abundance		
Household wife	4	7.8
Husband	47	92.2
Household wife and husband jointly	0	0.00
Another household member	0	0.00
ii. Providing food stuffs for cooking during the lean period when the household ran out of food due to lack of money		
Household wife	46	90.2
Husband	3	5.9
Household wife and husband jointly	2	3.9
Another household member	0	0.00
iii. Providing food ingredients		
Household wife	50	98.0
Husband	1	2
Household wife and husband jointly	0	0.00
Another household member	0	0.00
iv. Paying for the cost of grinding cereals from the Corn Mill		
Household wife	43	84.3
Husband	5	9.8
Household wife and husband jointly	3	5.9
Another household member	0	0.00

Table 10: Risks and Vulnerabilities: Household Food Insecurity

Variable	Frequency	Percentage (%)
HH wives reduced quantity of meals		
Strongly agree	37	72.50
Agree	12	23.50
Disagree	2	3.90
Strongly disagree	0	0.00
HH wives starve themselves more		
Strongly agree	41	80.40
Agree	10	19.60
Disagree	0	0.00
Strongly disagree	0	0.00
HH wives bear the cost for borrowing money and food		
Strongly agree	43	84.30
Agree	8	15.70
Disagree	0	0.00
Strongly disagree	0	0.00
Household wives bear more shame		
Strongly agree	44	86.30
Agree	7	13.70
Disagree	0	0.00
Strongly disagree	0	0.00

Table 11: Access to Micro-Credit Institutions

Variable	Fre- quency	Percentage (%)
HH receive credit from NGO or govern- ment		
Yes	42	82.40
No	9	17.60
If yes, who received the credit		
Household wife	5	9.80
Husband	3	5.9
Household wife and Husband jointly	1	2.0
Another household member	0	0.00
None	42	82.40
Receive remittance from migrant HH member		
Yes	12	23.50
No	39	76.50
Who received the remittance		
Household wife	8	15.70
Husband	5	9.80
Household wife and Husband jointly	0	0.00
Another household member	0	0.00
None	38	74.50
Member selected into the Credit Institu- tion		
Self-selected	5	9.80
selected by the NGO	5	11.80
selected by someone in the community	8	15.70
Which category of people given the credit		
Women	15	29.40
Men	2	3.90
Women and men jointly	2	3.90
Share it among family members and friends		
Not selected	18	35.30

Selected	33	64.70
Start a business		
Not selected	18	35.30
Selected	33	64.70
Invest in cereals		
Not selected	18	35.30
Selected	33	64.70
Invest in crop production		
Not selected	27	52.90
Selected	24	47.10
Invest in livestock rearing		
Not selected	19	37.30
Selected	32	62.70

Table 12: Participation and Influence in Community activities

Variable	Frequency	Percentage
Participation in election of community leaders		
All the time	9	17.6
Sometimes	5	9.8
Not at all	37	72.5
Involvement in the purchase of community property		
All the time	7	13.7
Sometimes	7	13.7
Not at all	37	72.5
Involvement in decision making on category of people who should benefit scarce community resources		
All the time	7	13
Sometimes	8	15.7
Not at all	36	70.6
Capacity to influence decision making		
Yes	9	17.6
No	42	82.4
Capacity to change the decision made by decision makers		
Yes	5	9.8
No	46	90.2

