Article

Assets and Livelihoods of Male- and Female-Headed Households in Ghana

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Abstract

The consumption expenditure approach indicates that female-headed households are better-off than male-headed ones in Ghana. This approach has been criticized by scholars for being one-dimensional. Thus, this study adopts the livelihoods approach—a multidimensional perspective—to examine the human, social, financial, and economic assets and livelihoods of male- and female-headed households in Ghana utilizing in-depth interviews and a survey. The findings of the study demonstrate that male-headed households have greater assets endowment and better livelihood outcomes than female-headed ones indicating that they are better-off than their female counterparts. Thus, the consumption expenditure approach masks the deprivations of female-headed households in assets endowment and poor livelihood outcomes. The study recommends the need for national surveys to incorporate a household assets and livelihoods dimensions in order to capture a broad view of the living circumstances in these two types of households.

Keywords

female-headed households, male-headed households, household assets, livelihoods, Ghana

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In the past two and a half decades, social scientists have been concerned with male- and female-headed households[1] as a consequence of the differences in the living standards of these two types of households (Chant, 2003; Moghadam, 2005; Rogan, 2013). Female-headed households compared with male-headed ones have been described as being among the poorest of the poor in the world (United Nations, 2000). The concept of the "feminization of poverty" originated as a result of the linkage between female household headship and poverty (Moghadam, 2005, p. 2), as well as the global rise in female-headed households (Chant, 2003, 2006). However, not all studies on household headship and living standards demonstrate the connection between female household headship and poverty. Some works indicate that female-headed households are just as poor as male-headed ones (Barros, Fox, & Mendonca, 1997; Liu, Esteve, & Treviño, 2017), whereas others suggest that they are better-off than their male-headed counterparts (Klasen, Lechtenfeld, & Povel, 2015; Medeiros & Costa, 2006). Similarly in Ghana, studies reveal that the global view that most female-headed households face greater disadvantage, does not apply. This is because the Ghana Living Standards Surveys (GLSS), that is, the GLSS of 1991/1992; the GLSS of 1998/1999; the GLSS 2005/2006; and the GLSS of 2012/2013 found that the incidence of poverty among female-headed households was lower compared with male-headed ones (Ghana Statistical Service [GSS], 2007, 2014).

Studies that examine the living standards of male- and female-headed households utilize economic indicators such as income, consumption, or expenditure (Chant, 2003; Milazzo & Van De Walle, 2015; United Nations, 2006). Indeed, the global view that female-headed households are disadvantaged compared with male-headed ones is based on such economic indicators (Chant, 2003, 2006). Similarly in Ghana, the consumption expenditure approach is used to examine the living standards of male- and female-headed households (GSS, 2007, 2014). This approach has been criticized for being one-dimensional, as it covers a limited aspect of households' living standards and ignores the multifaceted nature of their living circumstances (Alkire & Santos, 2013; Carter & Barrett, 2006). Indeed, the focus of the GLSSs on the consumption expenditure of households (GSS, 2007, 2014) excludes information on the assets of male- and female-headed households that helps to adequately comprehend their living conditions (Rakodi, 1999). Thus, the GLSSs are inadequate to explain broadly the living circumstances of male- and female-headed households.

As a consequence of the short-comings of the economic approach, scholars suggest that a more holistic approach, such as the livelihoods approach, should be used to capture the multidimensional nature of living conditions of

households (Chant, 2006; Kabeer, 2003; May, Brown, Cooper, & Brill, 2009). The approach constructs a comprehensive depiction of households' day to day living that includes their human, social, and economic assets (May et al., 2009).

Scholars argue that using household asset ownership to explain household living circumstances and experiences has some advantages over the consumption expenditure approach as assets are more stable than expenditure measures over a period of time and therefore provide realistic insights into the living conditions of households (Carter, 2007; Deere, Alvarado, & Twyman, 2012).

A few studies have examined the living circumstances of male- and female-headed households using physical assets (Liu et al., 2017), livestock as assets (Debela, 2017), human and physical assets (Montoya & Teixeira, 2017; Rogan, 2016), and financial assets (Rothwell & Robson, 2018). These studies focus on a limited range of assets and do not fully demonstrate the living conditions of these two types of households. Thus, to highlight the various aspects of living circumstances of male- and female-headed households in Ghana, this article employs the livelihoods perspective that focuses on a multiplicity of assets to bring out the similarities and differences in asset ownership and livelihoods of these two types of households and how they enhance the comprehension of their living circumstances based on field data gathered between 2013 and 2014. In this regard, this study contributes to the debate about the use of asset ownership and livelihood strategies to comprehend the living conditions of male- and female-headed households. There are also a plethora of studies in Ghana (Baffoe & Matsuda, 2018; Dzanku, 2015; Hanson, 2005; Owusu, 2001) and elsewhere (Call, Gray, & Jagger, 2019; Ellis & Freeman, 2004; Jacobs & Makaudze, 2012) that have focused on the livelihood strategies of households. However, these studies do not investigate household assets and livelihood strategies in terms of the gender of the household head. Thus, by employing the livelihoods perspective to demonstrate the various aspects of living circumstances of male- and female-headed households in Ghana, this study also contributes to the livelihoods literature.

Conceptual Framework: The Sustainable Livelihoods Framework

The sustainable livelihoods framework (Chambers & Conway, 1992; Scoones, 1998) emerged in the 1990's as a tool used by multilateral and bilateral development agencies for many purposes: to reduce or eliminate poverty, plan interventions, review and evaluate projects, conduct research, analyze policy, promote development, and explain the processes of increased well-being or ill-being (Krantz, 2001; Rakodi, 1999). The framework can be applied at

various levels—individual, household, extended family grouping, village, region, or even a country. It can further be applied within rural (Scoones, 1998) and urban contexts (Rakodi & Lloyd-Jones, 2002), because even though living in a rural setting is obviously a different experience from life in an urban environment, there is one factor that remains unaffected: people themselves. Wherever people reside, they have generally the same human needs, and the desire for the same entitlements or rights (de Haan, Drinkwater, Rakodi, & Westley, 2002). They require assets—income, clothing, shelter, health care, education, skills, and social support—to promote their well-being. Thus, in this study, the framework is applied in an urban setting and at the household level. It explains that the livelihood resources of a household constitute various assets or capitals—natural, human, economic and financial, and social—that enable a particular household to adopt different livelihood strategies, that is, the combination of activities households engage in to achieve livelihood goals (Chambers & Conway, 1992). Natural assets or capital constitute resource stocks such as land, water, and air from which livelihoods are derived. The human assets or capital include skills, knowledge, ability to work, good health, and physical capability of household members essential to pursue numerous livelihood strategies. The economic and financial assets comprise cash, savings, remittances, and other economic assets such as household physical assets (gold, jewelry, and woven textiles among others) which are necessary for the pursuit of any livelihood strategy. The social assets or capital of a household comprise social resources such as networks, social claims, social relations, affiliations to associations, and relationships of trust on which people utilize to pursue various livelihood strategies.

The livelihood strategies pursued by a household results in livelihood outcomes that include increased well-being, improved household capabilities, increased income, improved food security, enhanced opportunities and choices, and reduction of household vulnerability (Chambers & Conway, 1992; Scoones, 1998). The framework is utilized in this study to identify the livelihood assets of male- and female-headed households in Ghana and how these assets enable them to create and maintain their livelihoods. Thus, it is vital for analyzing and comprehending the multiple dimensions of living circumstances in male- and female-headed households in Ghana.

Method

Research Site

The study was conducted in the Greater Accra Region of Ghana located in the Southern coastal plain of the country. The region has a population of 4,

010,054 which is 16.3% of the total population of Ghana (GSS, 2013). It was selected for the study because it is made up of a heterogeneous group of people from different socioeconomic and cultural backgrounds due to in-migration (GSS, 2013), which helps highlight a multiplicity of diverse livelihood options and living conditions in male- and female-headed households. Furthermore, in line with capturing diverse livelihoods and living conditions, three areas in the region—Adedenkpo, James Town Beach, and Adenkreb—were chosen for the study as they exhibited the predominant economic activities of trading, fishing, and farming, respectively. It is important to reiterate that the key objective for choosing these three areas was to ensure the representation of people of different socioeconomic backgrounds in the study and not for the purposes of making a comparative assessment, thus, the analysis merges respondents from these areas together.

Data Collection Instruments

Livelihoods are multifaceted, and thus, to examine assets and livelihoods comprehensively, the study adopted the mixed-method approach. This method combines gathering quantitative and qualitative data (Bhattacherjee, 2012) and ensures a comprehensive analysis of a research problem as well as increase the reliability of research results (Bhattacherjee, 2012; Creswell, 2003). A questionnaire was utilized in gathering the quantitative data. It was used to gather information on the demographic and socioeconomic characteristics of households as well as household assets. An in-depth interview guide was employed in gathering the qualitative data. It collected detailed information on the livelihood strategies and challenges of households. An audio recorder was used to record the interview after the researcher had sought the consent of the interviewees.

Sampling

In the absence of accurate sampling frames in the study communities, male- and female-headed households were identified using the random walk sampling technique (Hoffmeyer-Zlotnik, 2003). First, a central location within the study communities was located. Second, a random first direction was chosen by spinning a bottle (United Nations International Children's Emergency Fund, 2008). Thereafter, a second direction was selected, 120 degrees to the right of the first (initial) direction, while a third and final direction, 120 degrees to the left of the first direction was chosen (Hahn, Riederer, & Foster, 2009). All male- and female-headed households in the selected directions were identified and given a unique number, which was written at

the entrance of their living quarters. A list of male- and female-headed households was generated in the chosen directions, which was used as the master sample for the population universe of male- and female-headed households in the study communities (Hoffmeyer-Zlotnik, 2003).

The next stage of sampling involved using the systematic random sampling technique to select male- and female-headed households from the sampling frame. Through this process, a total of 240 households comprising 120 male-headed households and 120 female-headed households were identified for the study. An equal number of male- and female-headed households were chosen for the study to ensure a detailed analysis of both types of households (Daniel, 2011) as the proportion of male-headed households (71.9%) is greater than female-headed ones (28.1%) in the study area (GSS, 2008). This equal representation was achieved using the disproportionate stratified random sampling technique. Participants were purposively selected for the in-depth interviews on the basis of age of household head (old and young), marital status, household size (large and small), ethnicity, migrant status, membership of a community-based association, and occupation.

Analysis

The Statistical Package for Social Science (SPSS) software was used to analyze the quantitative data. No test of statistical significance was done in this study as the purpose of this study was to fundamentally identify and quantify the assets of male- and female-headed households and to demonstrate through a qualitative method how these assets were used by these two types of households to construct their livelihoods. Livelihoods are varied and complex and often inferential statistics is not able to describe the salient ways in which households construct their livelihoods (Ansoms, 2008). Thus, a descriptive quantitative analysis was utilized to quantify livelihood assets and to demonstrate a richer picture of the similarities and differences in the living conditions of male- and female-headed households (Carter, 2007; Jacobs & Makaudze, 2012).

Demographic Characteristics of Respondents

About two thirds (61.6%) of respondents in the study were within the 30 to 49 years age bracket comprising a slightly higher proportion of male (64.3%) than female (59.3%) heads of households. The majority of male household heads (70.8%) compared with fewer female household heads (11%) were married. On the contrary, most female household heads were separated (28.3%), widowed (24.2%), never married (19.2%), and divorced (13.3%).

Respondents were from two main ethnic origins, that is, Ga-Dangme (58.3%) comprising more female (62.5%) than male (54.2%) household heads and Akan (30.4%) consisting of more male (34.2%) than female (26.7%) household heads. The majority of respondents practiced the Christian religion (85.9%) comprising more females (93.3%) than males (78.4%), while relatively few practiced Islam (5.4%) and traditional (7.9%) religions. Almost a third (28.8%) of households had a household size of four members, while 22.1% and 10.8% had three and more than seven members, respectively. A higher proportion of female-headed households (79.2%) than male-headed households (51.7%) had smaller household sizes of between two and four members.

Results and Discussion

Male- and Female-Headed Households' Human Capital Assets and Livelihoods

Male and female household heads had low educational levels. The data showed that 17.9% of household heads had no formal classroom education, while the highest educational attainment of more than half of household heads (59.6%) was basic education (see Table 1). This finding is not unexpected as it is similar to the national situation where the highest educational attainment of most household heads is junior secondary school/middle school (GSS, 2013). This situation is also attributable to the lack of educational facilities in the study communities observed during the field work. Male household heads had better educational attainment than their female counterparts as almost twice the proportion of the former (29.1%) compared with the latter (15.8%) attained secondary education and above. This finding also reflects the national situation where male household heads have higher educational attainment than female household heads (GSS, 2013). This situation is due to a number of reasons including family investment in favor of boys' education instead of girls, female domestic and child care responsibilities, female child labor, and teenage pregnancy (Baden, Green, Otoo-Oyortey, & Peasgood, 1994; Senadza, 2012). Consistent with previous research (Boudet et al., 2018; Kabeer, 2003), the low levels of educational attainment confined the majority of male (95.7%) and female (98.2%) household heads to informal economic activities (see Table 1). Indeed, Yeboah (1998) refers to the involvement of people with little or no education in the informal sector as a strategy-of-participation to generate household income. The downside of working in the informal sector for respondents, particularly female household

Table 1. MHH and FHH's Human Capital Assets and Livelihoods.

	MH heads, *n* (%)	FH heads, *n* (%)	Total heads, *n* (%)	MHH members, *n* (%)	FHH members, *n* (%)	Total for households members, *n* (%)
Educational level	*n* = 120	*n* = 120	*N* = 240	*n* = 231[a]	*n* = 200[a]	*N* = 431[a]
None	17 (14.2)	26 (21.7)	43 (17.9)	44 (19)	34 (17)	78 (18.1)
Basic (Creche and JSS)	68 (56.7)	75 (62.5)	143 (59.6)	124 (53.7)	117 (58.5)	241 (55.9)
SSS and above	35 (29.1)	19 (15.8)	54 (22.5)	63 (27.3)	49 (24.5)	112 (26)
				MHH, *n* (%)	FHH, *n* (%)	Total, *n* (%)
Health, illnesses suffered				*n* = 72 (47.4)	*n* = 80 (52.6)	*N* = 152 (63.3)
Malaria				54 (75)	65 (81.3)	119 (78.3)
Cold/coughing				7 (9.7)	3 (3.8)	10 (6.6)
Diarrhea				2 (2.8)	2 (2.5)	4 (2.6)
Others				9 (12.5)	10 (12.5)	19 (12.5)
	MH heads, *n* (%)	FH heads, *n* (%)	Total heads, *n* (%)	MHH members, *n* (%)	FHH members, *n* (%)	Total members, *n* (%)
Labor assets	*n* = 120	*n* = 120	*N* = 240	*n* = 120	*n* = 120	*N* = 240
Currently working	115 (95.8)	109 (90.8)	224 (93.3)	95 (79.1)	43 (35.8)	138 (57.5)
Use of household labor				68 (56.7)	46 (38.3)	114 (47.5)
Use of hired labor				51 (42.5)	30 (25)	81 (33.8)
	MH heads, *n* (%)	FH heads, *n* (%)	Total heads, *n* (%)	MHH members, *n* (%)	FHH members, *n* (%)	Total members, *n* (%)
Main livelihood activity	*n* = 115	*n* = 109	*N* = 224	*n* = 100	*n* = 50	*N* = 150
Informal	110 (95.7)	107 (98.2)	217 (96.9)	98 (98)	45 (90)	143 (95.3)
Formal	5 (4.3)	2 (1.8)	7 (3.1)	2 (2)	5 (10)	7 (4.7)

Note. MH = male household; FH = female household; MHH = male-headed households; FHH = female-headed households; JSS = junior secondary school; SSS = senior secondary school.

[a]Total for all households exceeds the sample size of 240 due to multiple responses.

heads, is that it limits their access to formal sector wage employment, which on average yields stable and higher incomes (Chant, 2014; Kabeer, 2003).

The members of male- and female-headed households, like their household heads, also had low educational attainment. Table 1 shows that 18.1% of all household members had no education, while more than half (55.9%) and 26% had basic and secondary education and above, respectively. As already mentioned, this observation is due to the lack of educational facilities in the study communities. It is worthy to note in Table 1 that slightly more male (27.3%) than female (26%) household members have secondary education and above, which suggests that the former have better educational attainment than the latter. This is explained by the fact that when parents attain relatively higher educational levels, it ensures the higher educational attainment of their children (Chevalier, Harmon, O'Sullivan, & Walker, 2013). Thus, with regard to educational attainment as a form of human capital, male household heads and their members are more endowed with this asset than their female counterparts and their household members.

The health condition of households in this study was examined by finding out from respondents whether their household members had suffered from any illness or injury 3 months prior to the study. The responses showed that more than two thirds of households (63.3%) experienced illness or injury comprising slightly more female-headed households (66.7%) than male-headed households (60%; see Table 1). This finding, thus, indicates that male-headed households have better health condition than their female counterparts. Table 1 further shows that the majority of households (78.3%), constituting a higher proportion of female-headed households (81.3%) than male-headed households (75%), suffered from malaria. This is due to the fact that most female household heads in the interviews reported having younger children and grandchildren who suffered from this disease. Their assertion is not surprising as younger children have been found to be more susceptible to malaria compared with adults, in addition to the fact that the disease has been found to be hyperendemic in Ghana (GSS, GHS, & ICF Macro, 2009).

Interviews with male household heads revealed that when their children contracted malaria, it was usually their wives who took care of them:

> When any of my children are down with malaria, my wife takes them to see the doctor. She takes care of them until they get well. (Oko, Adedenkpo)

> When my little boy gets malaria, it is as if he is going to die. He becomes very weak and vomits a lot. My wife takes him to the hospital in Damfa and takes care of him at home by ensuring that he takes all his medicines and to eat well so that he becomes strong again. (Agyei, Adenkrebi)

Thus, in male-headed households, a household member's illness does not interfere with the livelihood activities of the household head as wives take care of ill children. On the contrary, in female-headed households, the household heads usually took care of their sick children, which impeded their livelihood activities. Some of the women explained as follows:

> I take my children to the clinic when they are ill. There is no one else to do it, so I have no option but to take them myself. In these trying times I am not able to go to the market for about 1 week and that means I am not able to sell to make some money. (Abena, Adedenkpo)

> I buy antimalarial drugs from a pharmacy shop for the children when they are sick. If it is very serious, I am forced to stay home for about three days to take care of them when I am supposed to be smoking fish to be sold. (Ayele, James Town Beach)

These excerpts from female household heads indicate that the poor health condition of their household members impede their livelihood activities. This observation supports the health and livelihoods literature which indicates that malaria, in particular, imposes direct and indirect costs on households such as time lost from work (Badiane & Ulimwengu, 2013; Sachs & Malaney, 2002). It is further consistent with previous studies (Boudet et al., 2018; Hirpo, Reddi, & Reddy, 2018; Usdansky & Wolf, 2008), which indicated that the economic activities of female household heads were hampered because they had to provide care for the sick in their households.

The study examined the labor assets of male- and female-headed households in two ways. First, the study found out the proportion of male and female household heads as well as their respective members who were currently working, that is, engaged in an activity for pay or profit (Kabeer, 2003); and second, it examined the kinds of livelihood activities both currently working household heads and household members were engaged in. The study revealed that a huge proportion of household heads were currently working (93.3%), comprising slightly more male (95.8%) than female (90.8%) household heads (see Table 1). The data further showed that more than half of all households (57.5%) had members currently working, consisting of a greater proportion of male (79.1%) than female (35.8%) headed households (see Table 1). These findings suggest that male-headed households have greater labor resources than female-headed ones. This is due to the fact that female-headed households had smaller household sizes compared with male-headed ones as well as their nonmarried status, which deprived them of the labor of male partners. This finding is consistent with

Levin et al.'s (1999) study in Accra and Debela's (2017) study in Ethiopia, which also found that female-headed households had fewer labor resources than male-headed ones.

Currently working household heads (96.9%) and household members (95.3%) pursued informal livelihood activities such as trading, vocational and technical work, fish mongering, farming, and fishing (see Table 1). A slightly higher proportion of female (98.2%) than male (95.7%) household heads were engaged in informal livelihood activities, while a higher proportion of male (98%) than female (90%) household members were also involved in the same activities (see Table 1). Thus, male and female household heads as well as members of their respective households rely on their labor as an asset to engage in informal economic activities.

Household labor as well as hired labor also constitute human capital and are very critical, particularly, in livelihood activities that are labor intensive. Household labor was examined in this study by finding out from respondents whether members of their households contributed or assisted with trading, farming, fishing, and fish mongering activities. Hired labor on the other hand, was examined by finding out from respondents whether they paid nonmembers of their households to engage in farming, fishing, and fish-mongering activities. The analysis showed that almost half of households (47.5%) utilized household labor comprising a higher proportion of male-headed households (56.7%) than female-headed households (38.3%; see Table 1). This finding has been similarly observed by Codjoe (2010) in Ghana, where he found that the household labor utilized in male-headed households was greater than that of female-headed ones. The data further showed that a third of households (33.8%) utilized hired labor consisting of a higher proportion of male (42.5%) than female (25%) headed households (see Table1). This difference, for instance, is attributed to the fact that female household heads could not financially afford to procure hired labor. As explained by female household heads:

> We do not often use hired labor because we do not have money. Because we cannot afford hired labor, we start clearing the land in November so that we can plant maize in April. The reason for the early clearing of the land long before the planting season is to give ourselves sufficient time to clear the land by ourselves without having to rely on hired labor. (Norkor, Adenkrebi)

> Laborers in this village charge GH¢15 to clear a plot (1 rope, i.e., 72 × 72 sq. meters). I cannot afford to be paying laborers to clear my land when I have other responsibilities. I clear my land gradually and somehow manage to do so before the planting season begins. (Obengwaa, Adenkrebi)

Thus, the lack of cash particularly by female-headed households constrains their ability to use hired labor in their livelihood activities. This finding is consistent with research in Ghana that indicates that the lack of funds prevents women from utilizing hired labor in their economic activities (Baden et al., 1994). Male-headed households' greater access to both household and hired labor suggests that they have greater access to labor resources than female-headed ones. The implication of the latter's less access to these resources is that it puts considerable social and economic strain on their household heads (Ardayfio-Schandorf, 1994). The general assessment of human capital assets demonstrates that male-headed households have better educational attainment, better health condition, and greater labor resources than female-headed ones indicating that the former have greater human capital assets than the latter.

Male- and Female-Headed Households' Social Capital and Livelihoods

Male- and female-headed households utilized social assets to satisfy various household needs. Kin were the key source of social support for households (56.7%) comprising a higher proportion of female-headed households (54.4%) than male-headed households (45.6%; see Table 2). Male-headed households (51.6%) and female-headed households (44.6%) mainly received food from kin (see Table 2) as a result of most participants living in family houses which enabled them to engage in reciprocal exchange strategies. For instance, Adjekai, a female household head explained,

> I live in a family house with my siblings, so when I am short of tomatoes, I ask my sister to give me some. When she is also short of food items and I have some, I give some to her.

This finding is consistent with research in Ghana (Addo, 2013; Ferrara, 2003), which indicates that kin are a paramount source of social capital for households due to multihabited family houses, which foster reciprocal exchange strategies.

Friends were also another key source of support for households (49.6%) constituting a higher proportion of male-headed household (57.1%) than female-headed households (42.9%; see Table 2). Male-headed household (38.2%) and female-headed household (33.3%) heads received food from friends (see Table 2) similarly through reciprocal exchange strategies. Some household heads explained that whenever they or their friends were short of food (cooked food, salt, sugar, vegetables, etc.), they sought assistance from

Table 2. MHH and FHH's Sources of Social Capital and Type of Support Received ($N = 240$).

Sources of social capital, *n* (%)	Type of support	MHH, *n* (%)	FHH, *n* (%)
CBOs, 46 (19.2)		15 (32.6)	31 (67.4)
	Food	1 (6.7)	4 (12.9)
	Clothes	6 (40)	10 (32.3)
	Loan/money	8 (53.3)	17 (54.8)
Kin/relatives, 136 (56.7)		62 (45.6)	74 (54.4)
	Food/food items	32 (51.6)	33 (44.6)
	Loan/remittance/money	21 (33.9)	31 (41.9)
	Others	9 (14.5)	10 (13.5)
Neighbors, 66 (27.5)		29 (43.9)	37 (56.1)
	Food/food items	17 (58.6)	25 (67.6)
	Labor	6 (20.7)	7 (18.9)
	Others	6 (20.7)	5 (13.5)
Friends, 119 (49.6)		68 (57.1)	51 (42.9)
	Food/food items	26 (38.2)	17 (33.3)
	Loan/money	24 (35.3)	25 (49.1)
	Labor	16 (23.6)	9 (17.6)

Note. MHH = male-headed households; FHH = female-headed households; CBO = community-based organization.

each other. Other household heads also indicated that whenever they were occasionally absent from home, their friends fed their children.

Some household heads also explained that they engaged in reciprocal exchange of loans, money, work-related labor, and work-related advice with friends. A male participant indicated,

> I have one friend in this village who is like a brother to me. My problem is his problem and his problem is also my problem. Whenever I need a loan or help on my farm he is always ready to assist me. Anytime I am confronted with an issue that I am grappling with, I seek his advice. When he also needs help in any of the issues I have mentioned, I do my best to assist him. (Kpakpo, Adenkrebi)

A female participant similarly remarked,

> My friend called Dede, is very helpful. She is one friend who is God-sent. She is kind and shares whatever she has with me. Whatever I also have, I share it with her be it food, money, and even clothes. (Amele, James Town Beach)

These narratives indicate that household heads engage in reciprocal exchange strategies with friends to achieve livelihood outcomes (food, money, clothing, and loans) as similarly observed in the literature (Boisjoly, Duncan, & Hofferth, 1995).

Neighbors were also another source of support for almost a third of households (27.5%) comprising a higher proportion of female-headed households (56.1%) than male-headed households (43.9%). Male-headed households (58.6%) and female-headed households (67.6%) similarly received mainly food items from neighbors (see Table 2) through claim strategies. This finding has also been observed in Ghana (GSS, 2008, 2014).

The preponderance of food receipt from kin, neighbors, and friends rather than loans or money in the study was due to high cost of living. As explained by one female participant:

> Money leaves your hands like water. The "book-long" people on radio say it is called inflation or something like that . . . the prices of goods and services are always going up, so the little money you earn vanishes into the air like that. When your friend comes to you for a loan or help, you cannot do so, because you are also in need of money. (Dede, James Town Beach)

Thus, prevailing difficult economic circumstances restricts the ability of kin, neighbors, and friends to assist male and female household heads.

Community-based organizations (CBOs), such as religious groups, credit (*Susu*[2]) groups, and work associations, were a minor source of social capital for households (19.2%) comprising a higher proportion of female-headed households (67.4%) than male-headed households (32.6%; see Table 2). Male-headed households (53.3%) and female-headed households (54.4%) mainly received loans/money from CBOs (see Table 2) to satisfy household needs. Afrakomah, a female household head, who belonged to the Hope Line Susu group, explained,

> I am often in need of money to take care of my children. I do not have a spouse to support me to do it, so I joined the women's Susu group in this village so that I can save some money that I can use to trade and earn some income to provide my children's needs.

Kwame, a male household head also intimated:

> I do not take any loans from the bank because I do not have collateral and the "book-long" [formal procedures] is too much if you go to the bank. At my workplace, we have a credit association and I take a loan from there whenever the need arises.

The above narratives illustrate that household heads join savings and credit groups as a strategy to secure material benefits such as loans which is consistent with the livelihoods literature (Rakodi, 1995).

Overall, a higher proportion of female- than male-headed households received support from CBOs, kin, and neighbors (see Table 2), which indicates that female-headed households have greater access to social capital than male-headed ones. This observation may be attributed to the fact that women generally exhibit higher levels of sociability compared with men and are therefore more likely to have access to social capital (Hodgkin, 2009). Indeed, female-headed households' utilization of social capital complements other research in Ghana (Ardayfio-Schandorf, 1994; Levin et al., 1999) and elsewhere (Bould, 2003; Byrnes & Miller, 2012; Nikoloski, Christiaensen, & Hill, 2018).

Male- and Female-Headed Households' Financial and Economic Assets and Livelihoods

Male- and female-headed households owned various financial and economic assets. In the study, household income (cash) comprised mainly income derived from economic activities and remittances. The majority of households (74.2%) had a monthly income of between GH¢ 101 and 400, while relatively few households had incomes of GH¢ 401 and above (see Table 3). This finding indicates that the majority of households have low incomes or are located within the lowest quintile income brackets in Ghana (GSS, 2014). This observation may be attributed to the fact that most household heads and household members worked in trading, fishing, and farming activities which attract hourly earnings lower than the national average (GSS, 2014). It also corroborates other studies in Ghana that found that households largely involved in informal economic activities have low incomes (Adjasi & Osei, 2007; GSS, 2014).

A higher proportion of female-headed households (76.7%) than male-headed households (71.7%) had low incomes (below GH¢ 400), while a higher proportion of male-headed households (23.3%) than female-headed households (19.6%) had a higher income of GH¢ 401 and above (see Table 3). This finding indicates that male-headed households have greater access to cash as an asset than female-headed ones. This difference is attributed to the reason that the hourly earnings of males in different occupational groups are higher than those of females in Ghana (GSS, 2014). Furthermore, it may be due to the fact that female-headed households had fewer currently working members compared with male-headed ones (see Table 1). The higher household income of male-headed households vis a vis female-headed ones

Table 3. MHH and FHH's Financial and Economic Assets.

Financial and economic assets	MHH, *n* (%) *n* = 120	FHH, *n* (%) *n* = 120	Total, *n* (%) *N* = 240
Household income (GH¢)			
100 and below	6 (5)	9 (7.5)	15 (6.3)
101-400	86 (71.7)	92 (76.7)	178 (74.2)
401 and above	28 (23.3)	19 (15.8)	47 (19.6)
Savings (Bank/Susu)	65 (54.2)	64 (53.3)	129 (53.8)
Land	27 (22.5)	13 (10.8)	40 (16.7)
Mobile phone	116 (96.7)	110 (91.7)	226 (94.2)
Television	81 (67.5)	77 (64.2)	158 (65.8)
Radio	53 (44.2)	35 (29.2)	88 (36.7)
Cloth/textiles (wax print/lace)	95 (79.2)	114 (95)	209 (87.1)
Jewelry/gold	22 (18.3)	44 (36.7)	66 (27.5)
Goats	15 (12.5)	10 (8.3)	25 (10.4)
Chickens	22 (18.3)	16 (13.3)	38 (15.8)

Note. MHH = male-headed households; FHH = female-headed households; GH¢ = Ghanaian Cedi.

observed in this study has been similarly found by other studies in Accra (Levin et al., 1999) and Ghana at large (Adjasi & Osei, 2007).

The low incomes of both types of households were due to challenges associated with the economic activities of respondents. Some male and female participants complained that they received very low prices for their farm produce from buyers, which discouraged them from selling their produce. For instance, one female household head intimated,

> The buyers of the maize and cassava from Berekuso and Madina offer to buy these crops at very low prices of between GH¢ 10 and GH¢ 25 and so we decide not to sell to them at all. So the farm produce is left on the farms and eaten by grass-cutters. If I can work on my farm for 1 whole year and I will be offered just GH¢ 25 for all my produce, then I will not sell it at all. I find it unacceptable to work and earn this small amount of money.

Male and female participants engaged in fishing and fish mongering also experienced the challenges of low fish catch and lack of fish to sell. For instance, Nii Lankai, a male household head intimated,

> Fishing is no longer rewarding. We went for fishing throughout the night and the catch was very small. We arrived this morning with only three crates of fish. We cannot be living like this.

These narratives support studies in Ghana that indicate that informal livelihood activities are fraught with low and irregular incomes (Boohene & Peprah, 2012; Osei-Boateng & Ampratwum, 2011).

More than half of households had savings (53.8%) as a financial asset comprising a fairly equal proportion of male-headed households (54.2%) and female-headed households (53.3%; see Table 3). In terms of the ownership of economic assets, the majority of households owned mobile phones (94.2%), cloth/textiles (87.1%), and televisions (65.1%), while fewer households owned goats (10.4%%) and chickens (15.8%; see Table 3). With regard to household type, greater proportions of male-headed households compared with female-headed ones owned economic assets except in the ownership of sewing machines, cloth, and jewelry (see Table 3). This finding indicates that male-headed households have greater economic assets than female-headed ones. An observation which may be explained by the former's greater access to household income that enables them to purchase these assets compared with the latter. This finding is also consistent with Oduro, Baah-Boateng, and Boakye-Yiadom's (2011) study in Ghana that found that the gender asset gap favors males for almost all asset categories.

Both male and female household heads revealed that they relied on their household income to provide household needs; however, whenever they were short of income, they relied on their savings to satisfy household needs. Manu, a male participant, explained,

> When I have to provide for a household need like buying books for my children to take to school and I have not been paid at work, I take the money from my savings and use it to buy the books.

Norkai, a female participant, also mentioned,

> At times there are poor sales especially these days when people complain that there is no money. You go to the market to sell and people are not buying. In this situation I do not have a choice but to fall on my savings to buy food for my children.

Their views illustrate that both female and male household heads use their savings to deal with income shocks and smoothen household consumption. These strategies have been similarly observed by other studies in Ghana (GSS, 2014; Molyneux, Hutchison, Chuma, & Gilson, 2007).

In the study, very few households (12.5%) comprising more male-headed households (53.3%) than female-headed households (46.7%) sold household assets to meet household needs. Household heads explained in the interviews

that they sold these assets because they were cash-strapped and had no other options to gain money. Amele, a female participant, disclosed,

> I had to sell my cloth because I had no other choice. I needed money badly and I asked all the people who usually loaned me some money in the past and they also did not have it, so I had to take two pieces of wax cloth I had not yet sewn to Accra to sell.

Ayittey, a male participant, also intimated,

> I did not have any money in the house and neither did my wife. It was a very depressing time for us. We could not get help from any one. My wife had some cloth she had not yet used so she decided to go and sell it at the Madina market for us to have some money.

This evidence indicates that when both male- and female-headed households experience crises or economic hardships, it is female items such as cloth that is sold. This finding is similar to livelihoods studies that conclude that in periods of economic constraints individuals sell personal or household items to cope (Lokshin & Yemtsov, 2004: Shariff & Khor, 2008). Overall, the assessment of the ownership of financial and economic assets demonstrates that male-headed households are more endowed with these assets than female-headed ones

Conclusion

This study argued that a livelihoods perspective rather than a consumption expenditure approach highlights the multidimensional aspects of living circumstances of male- and female-headed households in Ghana. The results of the study indicate that male-headed households have greater human capital as well as financial and economic assets than female-headed ones, while the latter have greater social capital than the former. The findings of the study further reveal that male-headed households have better livelihood outcomes than female-headed ones. These observations demonstrate that male-headed households have better living conditions than female-headed ones in Ghana. However, this finding is contrary to the evidence in Ghana that female-headed households are better-off than male-headed ones from an expenditure consumption approach. The livelihoods approach, thus, offers a more authentic view about the living circumstances, experiences, and differences between these two types of households. Also, the utilization of the livelihoods perspective in this study contributes to the livelihoods literature, and particularly, on how it applies to male- and female-headed households in the Greater

Accra Region of Ghana. Furthermore, the use of the approach in this study contributes to the debate on how best to assess and comprehend the living conditions of male- and female-headed households by demonstrating that it presents a multidimensional view of the living experiences of these two types of households, bringing out their asset endowments, asset deprivations, vulnerabilities, and constraints. As a consequence of this demonstration, there is the need for living standards surveys in Ghana to include assets ownership and livelihood dimensions in order to capture a broad view of male- and female-headed households' living conditions.

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Notes

1. The use of the term "household" in this study refers to a group of related or unrelated persons, who live together in the same house or compound, who recognize one adult male or female as the household head, share the same house keeping arrangements and are catered for as one unit (GSS, 2007). The head of household is the person recognized as the head by members of the household and who is usually responsible for the upkeep and maintenance of the household (GSS, 2007).
2. *Susu* is a type of informal rotating savings and credit association, where a group of people come together and agree to contribute a stipulated sum of money with group members taking turns each to collect the total sum.

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