

**UNIVERSITY OF GHANA**

**DEPARTMENT OF SOCIAL WORK**

**POVERTY AMONG WOMEN OF ZANGBALUN IN KUMBUNGU DISTRICT OF THE  
NORTHERN REGION**

**BY**

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## DECLARATION

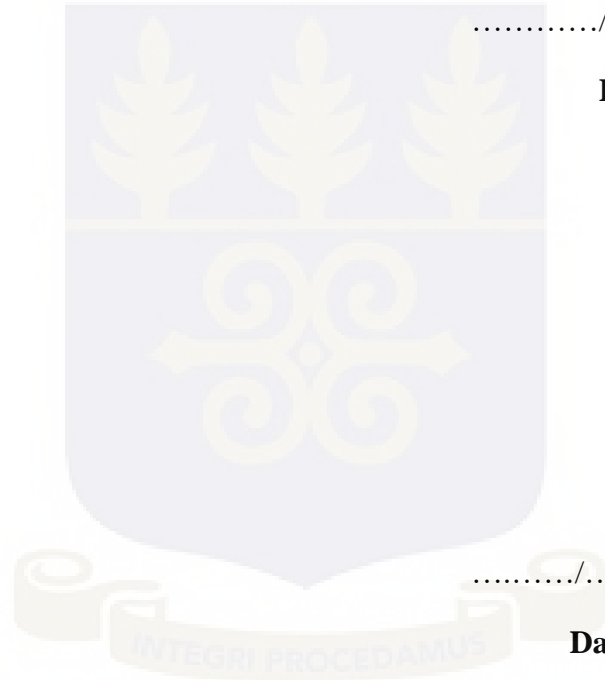
I, Alhassan Rabiou, do hereby declare that, this research is carried out by me under supervision and has never been submitted in part or in whole for the award of a degree anywhere. I declare that references to other people's works have been acknowledged.

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## ABSTRACT

Ghana has made considerable progress toward poverty reduction over the past few decades. However, poverty is still widespread in rural areas, especially in the Northern parts of the country. Also notwithstanding this progress, is Ghanaian women's vulnerability to poverty. This study explored poverty among women, using Zangbalun in the Kumbungu District of the Northern Region as a case. The study also identified factors that contribute to poverty among women in the District. It further explored the challenges women living in poverty in Zangbalun encounter, examined the coping strategies adopted by the women in dealing with poverty, and, identified measures that can be put in place to alleviate poverty among women in the area.

Focus group discussions and in-depth interviews were used to gather information. Qualitative methods were employed in the analysis of data. The study found that there are several factors, ranging from social to economic to cultural, that contribute to poverty among women in Kumbungu District. These factors include issues of land ownership and access to credit facilities among others. It also found that women encounter economic, health, and other challenges, and, adopt a variety of coping strategies to deal with poverty. The study further identified measures that can help alleviate poverty among women, and, made recommendations to that effect. The recommendations made include the need for sustained sensitization programmes to correct cultural factors that inhibit women's ability to acquire, own and cultivate land. Reducing poverty among women in the Kumbungu District greatly depends on a concerted effort by local government and other community-based organizations in the District.

## DEDICATION

I dedicate this work to my beloved sister, Alhassan Alimatu Sadia, for making a lot of sacrifices to ensure I come this far.



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The journey to achieving this long awaited dream has not been without challenges. I have not travelled it alone; and could not have reached here alone. I therefore would like to warmly and sincerely acknowledge all whose diverse but immense contributions have helped me complete this task.

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## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background of the Study**

Poverty is a social phenomenon that poses a threat to humanity (Mensah, 2014). It manifests itself in many forms; from lack of basic needs to more complex dimensions such as finding oneself in an undesirable social, political and moral state (Kuu-ire, 2009). Poverty is characterized by low income, malnutrition, ill-health, illiteracy and insecurity, among others (Ghana Statistical Service, GSS, 2014). It is a global phenomenon of grave concern, which poses threats to the development of individuals, communities, nations, continents and the world at large. In the year 2000, world leaders came together at a Millennium Development Summit and adopted the United Nations Millennium Development Goals (MDGs), of which Goal One aimed at halving extreme poverty and hunger in the world by the year 2015. Beyond the MDGs, world leaders in 2015 adopted the Sustainable Development Goals of which extreme poverty was noted as one of the key areas of concern. As one of its targets, the Sustainable Development Goals seek to end all forms of poverty, especially extreme poverty by 2030 for all people everywhere in the world (Kamruzzaman, 2016).

The number of people living in extreme or absolute poverty globally stood at 1.25 billion as at 2008 (World Bank, 2008). These people survived on less the \$1.25 daily (World Bank, 2008). It is also estimated that 2.8 billion people at this same period lived on less than two dollars a day. Of this number, majority lives in Africa, Asia and Southern America (World Bank, 2008). The number of people living in extreme poverty has however dropped by more than half between 1990 and 2015 – from 1.9 billion to 836 million people (United Nations Development

Programme [UNDP], 2016). Among factors that account for the reduction of poverty globally are investments in education, improved health, improved national infrastructure, government policies, the contributions of Non-Governmental Organizations, and the possible role of technology (Rogers, 2013). Currently, there are 800 million people who are still living on less than US\$ 1.25 a day, many of whom lack access to adequate food, clean drinking water and sanitation (UNDP, 2016). Following the reduction in the number of people living in extreme poverty globally with majority of countries successfully achieving Goal One of the UN Millennium Development Goals, the World Bank has revised its poverty line from US\$1.25 a day to US\$1.90 a day (World Bank, 2016).

Africa is the poorest continent in the world, despite its rich natural resources (Addae-Korankye, 2014). Poverty is the major problem confronting most developing countries, especially sub-Saharan Africa, where many factors including unemployment, lack of efficient transport systems, low productivity, inequality and social exclusion have combined to perpetuate the phenomenon (Tutu, 2011). Out of the world's twenty-three poorest countries, nineteen are located in Africa (Tasch, 2013). It is estimated that over 218 million people live in poverty in Sub Saharan Africa, and the incidence increases than the population (International Fund for Agricultural Development [IFAD], 2012). Over the years, poverty has become one of the most intractable and protracted socio-economic problems in many African countries, especially countries in West Africa (Dako-Gyeke, Iddrisu and Baffoe, 2013). Africa being the poorest region in the world has 70 percent of the poor living in rural areas and they largely depend on agriculture (IFAD, 2012).

Ghana ranks 138 out of 187 countries in the United Nations Development Programme's 2013 Human Development Index (UNDP, 2013). While Ghana's overall poverty rate has declined from 51 percent in 1992 to 24.2 percent in 2013, rural enclaves have only experienced marginal

decreases (Ghana Statistical Service [GSS], 2013). Of the 24.2 percent of Ghana's population that is poor, rural Savanna accounts for more than 40 percent of the overall poverty in Ghana (GSS, 2013). More than half of the population living in rural Savannah regions of Ghana suffers from poverty (Hudu, 2009). The pattern of poverty in Northern Ghana remains highest as poverty rate in the Upper West Region is 70.7 percent compared to 44 percent in Northern Region and 50.4 percent in Upper East (Al-hassan, 2015; GSS, 2007).

Women account for the growing proportion of people who are considered poor on the basis of income, not only in developed countries but also in the developing world (Buvinic, 1997). Globally, poverty is becoming increasingly feminized as an increasing proportion of the world's poor are female (Moghadam, 2005). Cultural values and social norms in many countries deny women access to education, and property ownership, by making them more vulnerable and less able to come out of poverty (ShareAmerica, 2015). When the yardstick used to measure poverty is the level of well-being, women are found to be more impoverished than men (Buvinic, 1997). Poverty is widespread throughout the developing world and the incidence of women poverty, as well as its depth and their vulnerability is particularly marked in Sub-Saharan African countries of the tropical belt, albeit with significant rural-urban differences (McFerson, 2013). Six out of ten of the world's poor are women (Women Thrive, 2014). The Beijing Declaration and Platform for Action adopted by 189 Member States in 1995 reflected the urgency around women and poverty by making it the first of twelve critical areas of concern (United Nations Women, 2015).

Over the years, poverty has witnessed a marginal reduction in the Northern Region of Ghana and like in other regions of the Savanna zone; women are still the most vulnerable (Canadian International Development Agency [CIDA], 2012). The Kumbungu District is one of the

Districts in the region that encounter poverty as a social and economic challenge (Ghana Statistical Service, 2008).

## **1.2 Statement of Problem**

Poverty is not a gender neutral condition as the number of poor women is more than that of men, and women and men experience poverty in distinctive ways (Batos, Casaca, Nunes and Pereirinha, 2009). Across the world, women are generally known to be more vulnerable to all forms of poverty and social exclusion than their male counterparts. Over the decades, poverty is considered as a woman's issue, and while both men and women suffer in poverty, gender discrimination makes women the most vulnerable (Kaka and Abidin, 2013; United Nations, 2015). It remains the case throughout the world that women face greater obstacles to escaping poverty than men (Ravalion, 2015). Despite progress made in reducing the number of people living in poverty, African women continue to face not only widespread poverty, but also heavy labour burdens (Mutume, 2005). Women in rural areas are hit hardest by poverty; and must labour not only with this burden but the burden of being the backbone of rural economies and providing the basic necessities for their families (Hunter-Gault, 2006).

Over half of rural women in Ghana are heads of single-headed households; and they have incomes that place them in the poorest 20 percent of the population (CIDA, 2012). Poverty trends in Ghana show a decline over the last two decades; however, the period also shows evidence of intensification of vulnerability among some groups, including women (Awumbila, 2006). Notwithstanding strides made by government of Ghana in the past decades in poverty reduction, Ghana Poverty Reduction Strategies have failed to adequately provide for proper analyses of gender-related aspects of poverty in terms of causes and incidence (Social Watch, 2005). Despite Ghana's great progress in poverty reduction, an important share of rural women is

still poor and has no access to decent work opportunities (Food and Agricultural Organization [FAO], 2012). Rural women in particular face greater difficulties in transforming into more productive employment activities and their paid work into higher and more secure incomes (FAO, 2012). The situation of women in relation to poverty is generally true for all women globally, but its proportions, dimensions and effects in the socio-cultural setting of the women in Northern Ghana is very worrisome (Ziem and Gyebi, 2011).

Negative traditional and cultural practices continue to limit women and tend to sway them in their attempts to grow in business as they continue to suffer from male dominance and abject poverty (Ziem and Gyebi, 2011). Although many women in these parts of the country are very hard working and possess the potential to be socially and economically advantaged, they still live in poverty. Despite the fact that Government of Ghana has since independence undertaken a number of interventions including the Economic Recovery Programme (ERP), Structural Adjustment Programme (SAP), Women in Development Fund (WDF), Ghana Poverty Reduction Strategy (GPRS), etc., poverty is still high among women in Northern Region (Owusu, Akanbasiam and Anyesepari, 2013). Kumbungu District is one of the districts in Northern Region where rural poverty is endemic (GSS, 2008). Like women in other parts of Northern Ghana, many women in the Kumbungu District are vulnerable as far as the incidence and trends of poverty are concerned. In spite of the interventions of financial institutions and Non-Governmental Organizations in providing support in a form of microcredit to women engaged in income-generating activities to help improve on their livelihoods, poverty seems not to ease its firm grip on the lives of rural women in the District (Zakaria, 2009). This situation appears to threaten the ability of women to secure sustainable livelihood (Zakaria, 2009). Having lived in the community, the researcher observed that women living in Zangbalun encounter deplorable

livelihoods and other challenges related to poverty. It is against this backdrop, that the study seeks to explore the factors that contribute to poverty among women of Zangbalun in the Kumbungu District.

### **1.3 Objectives of the Study**

The study has the following objectives:

1. To identify factors that contribute to poverty among women in Zangbalun
2. To explore challenges women in Zangbalun encounter as a result of poverty
3. To find out strategies women in Zangbalun adopt in coping with poverty
4. To identify measures that can help alleviate poverty among women in Zangbalun

### **1.4 Research Questions**

The study attempts to answer the following questions:

1. What factors contribute to poverty among women in Zangbalun?
2. What challenges do women in Zangbalun encounter?
3. What coping strategies do women in Zangbalun adopt in dealing with their situation?
4. What measures can be adopted to alleviate poverty among women in Zangbalun?

### **1.5 Significance of the Study**

The study serves as literature for future researchers on issues relating to poverty, especially, poverty among women. The study provides useful information to Non-Governmental

Organizations, Civil Society Organizations and Community Based Organizations that have interests in the welfare and wellbeing of women in relation to poverty and other forms of social exclusion, as it provides information on some of the factors contributing to poverty among women and recommend interventions. The study is relevant for policy decisions and actions regarding poverty among women, as it provides recommendations for policy formulation on programs and projects aimed at alleviating poverty among women. It is useful for Social Work practice in the sense that, it serves as a helpful advocacy tool for social workers in an attempt to advocate for poverty alleviation among women.

### **1.6 Organization of the Study**

The study is organized into five main chapters. Chapter one consists of the background of the study, statement of problem, objectives, research questions as well as significance of the study. Chapter two consists of a review of related literature and theoretical frameworks, which underpinned the study. Chapter three is made up of research methodology. Chapter four consists of data analyses and presentation of research findings. Chapter five comprises of summary of research findings, conclusion and recommendations.

### **1.7 Definition of Terms**

**Poverty:** A condition characterised by deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information (United Nations, 1995).

**Factors:** Elements contributing to a particular result or situation.

**Coping Strategies:** Specific efforts, both behavioral and psychological, that people employ to master, tolerate, reduce, or minimize stressful events (Taylor et al, 1998).

**Measures:** Courses of action aimed at achieving a purpose.



## CHAPTER TWO

### LITERATURE REVIEW AND THEORETICAL FRAMEWORK

#### 2.1 Introduction

This chapter focuses on review of literature relating to the study, and, also a framework of theories which underpinned it. Literature review shares with the reader the results of other studies that are closely related to the one being undertaken (Creswell, 2009). Creswell (2009) also notes that literature review provides a framework for establishing the importance of the study as well as a benchmark for comparing the results with other findings. Literature was reviewed on the following themes: factors contributing to poverty among women, challenges women encounter as a result of poverty, coping strategies adopted by women, and, measures to alleviate poverty among women. The study also adopted two theories: *Structural Functionalist Theory by Talcott Parsons (1951)* and, *Stress and Coping Theory by Lazarus and Folkman (1984)*.

#### 2.2 Factors contributing to poverty among women

Gender inequality has negatively affected women in various ways including issues of poverty. Kroger (2016) in a study aimed at estimating the size of health inequalities between hierarchical level of job status and the contribution of direct health selection to these inequalities for men and women in the private sector in Germany found that there is gender inequality in economic participation. The study found that gender inequality affects women negatively as it tends to discriminate against them as they participate in activities that would improve their economic status. For example, women are discriminated against in employment and those who manage to get themselves employed, find it difficult to secure high status jobs that attract higher salaries, as

noted by Kroger (2016). Inferring from the above research findings, it is assumed employment is paramount in determining one's income level. Therefore, being prevented from employment or securing a lucrative employment that would improve the income levels of women very likely causes poverty among them.

Krogh, Hansen, Wendt and Elkjaer (2009) in a study aimed at identifying issues that keep women in developing countries out of decent employment, and exploring strategies to improve women's employment opportunities, found that gender discrimination at the labour market affects women's participation in employment, which tends to make them poor. As a result, women's earnings are well below those of their male colleagues. The study also noted that women's work related to domestic obligations in family-run businesses is rather largely of low status.

Besides, women who get themselves employment tend to battle with what Bratberg, Dahl, and Risa (2002) termed "double burden". They used this term to describe women being responsible for household work and child care as part of their economic work, which tends to limit their time to participate in economic activities. According to USAID (2015), women globally spend at least twice as much time on unpaid domestic work as men, and the disparity is much greater in developing countries. It is noted that women employed outside the home work significantly more than men due to the double burden of paid work and unpaid domestic responsibilities. This problem as reported by USAID (2015) is further exacerbated because time spent on tasks like accessing safe drinking water or fuel for cooking, preparing meals, or caring for children, is often extended due to lack of transportation, technology, or sanitary conditions.

Similarly, in a study by Bardasi and Wodon (2010) to measure time poverty and analyze its determinants in Guinea, it was found that women are more likely to be more time poor than men, which can prevent the former's participation in wage employment and labour markets. This affects their levels of income, making women more vulnerable to poverty compared with their male counterparts. This phenomenon is also corroborated in findings of a survey by Arora (2015), aimed at examining the nature and extent of time poverty experienced by men and women in peasant households in Mozambique. The study finds that while women's labour allocation to economic activities is comparable to that of men, household chores and care work are entirely women's responsibility. It notes that heavy household burden of responsibilities leave women significantly time poorer compared to men. It further finds that women's time poverty worsens when the burden of simultaneous care work is taken into account. Thus, due to multitasking, their work tends to be more demanding. This leaves them with very limited time to engage in paid economic activities that might improve their income levels.

The World Bank (2001) reported that education is the backbone of any action designed to eliminate poverty, therefore, discriminating against girls in education would mean that there are a lot of women living below the poverty line in few years to come. The United Nations (2015), states that out of 781 million over the age of 15 years estimated to be illiterate, 496 million are women. This implies that women make up more than half of the illiterate population in all regions of the world. According to Balamoune-Lutz & McGillivray (2015), in sub-Saharan Africa and many developing countries, gender discrimination continues to contribute to low female enrolment in education. In related literature, the United Nations Women (2010) noted that high illiteracy rates among women in developing countries significantly cause poverty among

them. The organization noted that 16 percent of the world's adult populations who lack basic literacy skills are women. This affects their employment status as well as their incomes.

The Food and Agricultural Organization (2012) in a report on gender inequality in rural employment in Ghana indicated that education plays a fundamental role in determining household ability to access better labour opportunities and escape poverty but disparities between men and women exist. Although the report acknowledged progress toward parity which is now higher among the younger generation, it observed that disparity is still very high among adults. The report further noted that majority of rural women in Ghana, especially in the Northern zone lack basic literacy skills, which has contributed to high poverty levels among them.

Kehler (2001) in a study aimed at exploring the experience of South African women in poverty found that, the disadvantaged position of women is based on the relations of class, race and gender-based access to social resources and opportunities as well as women's unequal access to resources and opportunities. The study further found that women's lack of access to resources has combined with some economic factors to perpetuate inequality and poverty among women, decreasing their socio-economic status. The study noted that African rural women are the poorest of the poor, and experience poverty differently because of lack of access to resources such as land, livestock and other family properties. Women's inability to have access to these resources hampers their livelihood and makes them more vulnerable to poverty.

More so, USAID (2015) reported that one of the multiple factors underlying women's vulnerability to extreme poverty is limited access to productive resources. Women, especially in rural Africa have limited access to productive resources such as land and other assets. The USAID noted that women's lack of productive resources and asset deficits limit their ability to

break out of poverty. Beside land and other productive resources, women especially those in developing countries also lack access to credit. This makes them unable to develop businesses. Also, Food and Agricultural Organization (2012) in a report on gender inequality in rural employment in Ghana found that gender gap in access to and ownership productive resources and property account for high levels of poverty among women. It indicated that there are gender disparities in land holdings in all regions of the world. It reported further that women represent an average of 15 percent of agricultural land holders in sub-Saharan Africa compared to men. This has consequently limited women's participation in agricultural activities, making them more vulnerable to poverty.

The Women's Manifesto Coalition (2004) noted land relations are critical for women's rights in Ghana because of the centrality of land as a resource of the majority of the Ghanaian population. It stated that women's unequal land rights affect their access to other resources and their economic, social and political status. ActionAid Ghana (2015) in a Country Strategy Paper (CSP) V reported that the livelihood of the majority of people from Northern Ghana is largely dependent on farming; of which land ownership and access are key resources. Access to land according to the paper is dependent on land tenure agreements, inheritance and land use patterns. It however reveals that women in Northern Ghana are given lands by their husbands and most at times, these lands are less fertile and are unable to produce sufficient yield to enhance their livelihoods. Notably, the Paper finds that, on average, 10 percent of female farmers own land, compared to 23 percent of their male counterparts. This, it indicates makes women vulnerable, by preventing them from gaining economic freedom and independence.

Furthermore, in a study on the role of women in Ghana's economic development, Amu (2005) found that one of the factors responsible for women's inability to participate in economic

activities, leading to poverty is lack of access to credit facilities. The study noted that this is due to lack of collateral, inadequate savings needed for equity payment required for loans, and cumbersome bureaucratic procedures for accessing formal credit facilities. It further found that some banks and other financial institutions consider women as risky customers because of their lack of access to collateral. Therefore, most women are denied access to formal credit and are unable to improve upon their economic activities, and to move away from subsistence-based to profit-based business activities. Similarly, Kazi et al (1995) in a study on rural women's access to credit and extension in Pakistan found that the poor strata generally are disadvantaged in terms of access to credit. The study however noted that women's access is further constrained by limited mobility, illiteracy and, most importantly, the lack of assets to collateral.

Another contributing factor to women's vulnerability to poverty according to Gaffney-Rhys (2011) in a study aimed at considering the impact of polygamy on women is that, women in polygamous marriages sometimes are burdened with the responsibility of taking care of themselves, children, and in some cases, the household, especially where the men are not able to adequately provide for the needs of their multiple wives and children. This comes with economic implications as they encounter a lot of economic challenges including poverty.

## **2.2 Challenges Women Living in Poverty Encounter**

Tutu (2011) in his book "Approaches to Sustainable Poverty Reduction in Ghana" observed that women living in poverty, especially those in rural areas face the challenge of malnutrition and malnourishment, together with their children. The fact that women in poverty have very low levels of income means they have very limited access to nutritious food. Adult malnutrition according to the author results in lower productivity on farms and in the labour market. The nutrition condition of women also has great impact on their health as well as their productivity

and reproduction. Pregnant women particularly require adequate and nutritious food to maintain their health and that of their unborn babies. Poverty among these women means that they are challenged in terms of acquiring these nutritious foods, leading to vitamin deficiencies, malaria infections, low birth weights and many pregnancy related complications. The author further noted that these women because of poverty usually do not have the resources to visit health centers during pregnancies. This observation is similar to findings in a study by Lalthapersad-Pillay (2002), which noted that poor expectant mothers are confronted with nutritional anemia.

Another challenge faced by women as a result of poverty as noted by Tutu (2011) is violence against women. Women (and girls) suffer various forms of discrimination, abuse and violence, many of which are associated with illiteracy, poverty, entrenched and inordinate cultural practices, as he noted. Poor women, especially in the rural areas become increasingly dependent on their husbands, making them vulnerable and prone to domestic violence and related abuses of their rights. These women who have no say because of their level of dependency on their husbands forcefully accept and live with the violence and abuses.

The United States Aid (2015) similarly reported that poor women are more vulnerable to gender-based violence because they often live in uncertain and dangerous conditions. It indicated that travelling long distances to fetch water, food, and firewood in relatively isolated areas put women at risk for violence and sexual assault on a daily basis. It is also noted that intimate partner violence, which occurs within a family, domestic unit, or between former or current partners, is the most prevalent form of gender-based violence and is also linked with poverty.

Tutu (2011) further found that poor rural women continue to have limited access to education or none at all, making them even poorer. For instance, most women, especially single mothers

cannot afford to send their daughters to school to attain literary skills, hence, rates of illiteracy increase among women. Many of them are rather more concerned about how to find food, water and firewood so they can take care of their very children. To this effect, he argues that majority of women in Ghana are illiterates and cannot read or write or understand complex and sophisticated economic issues. Consequently, they earn low income or are practically without income and are confined to domestic chores and none-income farm work.

Kim, Geistfeld and Seiling (2003) in a quantitative study aimed at examining the factors affecting rural low-income women's healthcare decision found that medical insurance and transportation play a crucial role in rural low-income women's ability to access healthcare. The study indicated that poor rural women who have not got access to medical insurance are less likely to access medical facilities, and this affects their health.

Belle and Doucet (2003) in a study conducted in the United States found that poverty, inequality and discrimination endanger women's well-being. The study noted that poverty particularly is one of the most consistent predictors of depression among women, probably because it imposes considerable stress. The situation of poor women is even more complicated as those who suffer from depression are unlikely to have medical benefits from their jobs that will provide for mental healthcare. In a related study conducted in the United States of America, Mulia et al (2009) found that women in poverty are exposed to severe, chronic stressors within their community and immediate social networks which increase vulnerability to psychological distress and problem drinking.

As part of the challenges women living in poverty encounter, Lalthapersad-Pillay (2002) in a study in South Africa reported that women constitute a bereft group even among the poor and

face a number of challenges as poverty is invariably a burden borne heavily by women. The study found that women's health is jeopardized in many ways as a result of poverty. It noted that poor women bear too many children, spaced too closely together and are faced with infections. The study further noted that in many developing countries, poverty among women is also responsible for high incidence of maternal and infant mortality.

The United Nation Women (2015) in a report on women and poverty stated that while the last few years have seen historic achievements in reducing the number of people who are poor, making the end of extreme poverty possible in the next generation, gender discrimination imposes a disproportionate burden on women. It acknowledged that while both men and women suffer in poverty, gender discrimination means that women have far fewer resources to cope, hence face more challenges. It is noted from the report that women living in poverty face a variety of challenges, including lack of protection of rights. The United Nations Women's report also observed that when women are poor, their rights are hardly protected. They face obstacles that may be very difficult to overcome. This results in deprivation in their own lives and losses for the broader society and economy, as women's productivity is well known as one of the greatest generators of economic dynamism.

Also, not only do women in poverty have far fewer resources to cope, they are likely to be the last to eat, the ones least likely to have access to healthcare, and routinely trapped in time-consuming, unpaid domestic tasks. It is further noted by the same report that adequate education may very likely be out of their reach. In some cases, some of them end up forced into sexual exploitation as part of a basic struggle for survival.

A notable challenge also faced by women living in poverty, according to the United Nations Women (2015) is that while women have not achieved an equal political voice, women in poverty face extra marginalization. Not only are they viewed as unfit to take part in political decisions, their voices are rarely heard, for instance, in decisions on managing an economy and sharing benefits and costs.

### **2.3 Coping Strategies Adopted by Women Living in Poverty**

Women find various means or strategies that help them cope with poverty. Grushetsky and Kharchenko (2009) in a study focused on the gender differences in individual coping strategies during societal transition in Ukraine, noted that some of the strategies through which women cope with poverty are; working on private plots, labour migration, and additional jobs, renting a dwelling, selling of land and assets. They also resort to sale of property and durables, borrowing of money, depending on state social assistance, and informal help from NGOs and social networks. They found that through these strategies, women are able to cope with poverty.

Akeweta, Oyesola, Ndaghu and Ademola (2014) in a quantitative study which sought to determine social capital and poverty coping strategies of rural women in Song Local Government Area of Adamawa State, Nigeria, noted that women engage in series of strategies to cope with poverty. The study found that women engage in acts selected by individuals and households in poor socio-economic position to restrict their expenses or earn some extra income to enable them pay for the basic necessities of life such as food, clothing and shelter. They are of the view that these coping strategies are employed in both dry and wet seasons. During the rainy season, the women are mostly involved in farming based activities such as shelling of groundnut that will be used as seed. Some sell their labour on farm crop production, and others women will

migrate to villages where they are likely to get land for agricultural activities or to sell their labour, and during the dry season, they will turn to other coping strategies.

Akweta et al (2014) reported that rural women are involved in both monetary and non-monetary coping strategies. The monetary coping strategies are the ones that bring monetary gains. The non-monetary coping strategies on the other hand are activities that do not bring in any money but help rural women survive. These strategies include reduction of household consumption, migration and reduction of household size. They further state that other coping strategies the women use are selling off their assets (crop and livestock). They however argue that selling of assets is a weak coping strategy that may have permanent effects that will make it difficult if not impossible for them to salvage themselves from falling into chronic poverty. In this case, it is held that selling off assets as a coping strategy is not costless for the fact that it may lead to low level of welfare in both the short and long run. The implication of adopting such a weak coping strategy is that the rural women in these areas continuously remain in poverty.

Another important finding according to Akeweta et al (2014) is that of marital status in consideration of coping strategies. They found that the marital status of majority of their respondents was not a significant issue influencing coping strategies, due to the fact rural women, either married or not married have equal opportunities and resources, hence this conclusion. Additionally, key in this literature is that, education, though inadequate to rural women is believed to be a key tool for helping the poor women out of poverty. They noted that even where some few women are educated (inadequately), the little education they receive is inappropriate for their current needs. The authors in their conclusion acknowledged that coping strategies vary from one ethnicity to the other and from one community to the other; and that, coping strategies also vary across age and religion.

Iyela and Ikwakam (2015) in a study aimed at determining the coping strategies adopted by rural women dwellers of Batagarawa Local Government Area of Katsina State, Nigeria, noted that poverty has been the bane of many developing countries, and rural women dwellers are often among the groups vulnerable to its consequences. The authors however observed that evidence available shows that in an effort to cope with the scourge of poverty, women particularly have adopted all forms of strategies. They define coping strategies as consisting of those implicit principles that guide the poor when they seek goods and services to cope with their prevailing poor life situation. The study reported that women engage in labour intensive works like crop cultivation, livestock rearing, fishing, agro-processing, petty trading, net making, mat weaving, food preparation, rice pounding and dress making in order to cope with poverty.

Iyela and Ikwakam (2015) also reported that in order to cope with poverty, rural women engage in agricultural and non-agricultural based coping strategies. Agricultural based activities according to them include, vegetable farming, poultry, rabbitary, selling of farm waste, grass cutter production, bee keeping, farm crop processing, gathering of forest produce and fish farming. On non-agricultural based activities, the women engage in processing of farm products, selling farm produce, getting gifts from family members, personal savings, petty trading, selling off personal assets, casual labour, weaving, credit from cooperative groups, credit from women groups, selling firewood, catering, plaiting of hair, getting gifts from friends, skipping meals, withdrawing children from school, getting loans from local lenders, purchasing food on credit and resorting to divine intervention.

Iyela and Ikwakam (2015) illustrated that these coping strategies as adopted by the poor rural women do not happen without constraints or challenges. They have noted that in the attempts to cope, women are confronted with challenges such as lack of access to credit facilities, high cost

of transportation, lack of education, lack of storage facilities, and lack of access to land and are also confronted with socio-cultural restrictions.

Furthermore, Girei et al (2017) in a study aimed at examining the determinants of poverty coping strategies among women farmers in Yola South Local Government Area of Adamawa State in Nigeria found that poor women engage in a number of coping strategies. These include selling of farm waste, farming, crop processing, selling vegetables, selling firewood, fish farming, poultry farming, vegetable farming, on-farm crop processing and are sources of farm labour. The study however notes that women in the area hardly own land and enough capital to engage in various agricultural commercial activities, due to culture, religion and traditions in the area which do not allow women to take part in various livelihood earnings.

More so, Akweta, Ndaghu and Kefas (2014) in a study which emphasized on livelihood as poverty coping strategies of rural women in Song Local Government area of Adamawa State noted that poor rural women resort to both farm and non-farm coping strategies in dealing with poverty. The study finds that women engage in agricultural activities such as production and sale of livestock, production and sale of food crops as well as crop processing. Women also engage in non-farm livelihood strategies such as sale of labour, trading, sale of local drinks, handcraft, pottery, sale of food and, migration.

Dinye and Deribile (2004) in a study aimed at recommending the promotion of non-farm based employment for rural women to be able to contribute to household poverty reduction reported that women in the Kassena-Nankana District in the Upper West Region of Ghana adopt many strategies in coping with poverty. According to them, women as part of their poverty coping strategies engage in non-farm micro-enterprise activities that turn to fall within a range of small

holder agro-processing and extractive industries, rural crafts and trade in the informal sector. They noted that women artisans and traders are widespread and are involved in services such as hairdressing, dressmaking and commerce. They further noted that aside the fact that all rural women are engaged in agricultural production as primary activity of rural household, non-farm enterprises constitute the major occupations and sources of income to rural women. According to their findings, rural women are major contributors to household expenditures, and that their survey evidently revealed that non-farm enterprises, farming and remittances constitute the major sources of income from which these rural women undertake expenditures.

Majority of the women as found by Dinye et al (2004) resort to entrepreneurial activities such as trading, sheabutter extraction, local restaurant services, rice milling, local alcohol (pito) brewing and pottery. They further reported that in the light of the seasonal nature of agriculture, no-farm enterprises as stated above largely contribute to the reduction of underemployment among these rural women while offering employment to many of them. Also, Tutu (2011) noted that rural women as part of their coping strategies continue to engage in such rural processing industries like palm oil extraction, cassava grating and gari processing using crude technologies and equipment, and often in unwholesome and dilapidated structures. It is further indicated that in many cases with their babies and toddlers strapped to their sides, the women engage in lowly paid jobs in these communities to take care of their households.

## **2.4 Measures to Eradicate Poverty among Women**

Owusu, et al (2013), espouse micro-finance schemes as a good measure in reducing poverty among women. In their study focused on micro-finance schemes and poverty reduction among women in the Northern Region of Ghana, the authors found that in Ghana like in other countries, micro-finance has been acknowledged as a pro-poor development intervention because of its special programme models in meeting the special needs of the poor, especially women. The study further acknowledged that though Government of Ghana has since independence undertaken a number of interventions including the Economic Recovery Programme (ERP), Structural Adjustment Programme (SAP), Women in Development Fund (WDF), Ghana Poverty Reduction Strategy and others, poverty is still high among women. It states that in order to achieve equitable poverty reduction among women, access to financial services is very vital.

Owusu et al (2013) noted that the Bank of Ghana categorize the micro-finance sub-sector into four sub-fields. The first includes the informal suppliers of micro-finance. This category they explain, comprises of rural and community banks, savings and loan companies and commercial banks. The second category is the semi-formal providers of micro-finance. This includes credit unions, financial Non-Governmental Organization, and cooperatives. The third is informal suppliers of micro-finance: a category that is composed of “susu” collectors and clubs, rotating and accumulating savings and credits associations, traders, money lenders and individuals. These institutions they explain have evolved and spread in the development of communities as a development intervention that can meet the special needs of poor people, especially women. They are of the view that although there has been a mixed scholarly reaction with respect to the impact of micro-finance in reducing poverty levels among women, Micro-finance Institutions,

policy makers and development practitioners can still improve on it as an effective and efficient measure that can help reduce poverty among women.

Owusu et al (2013) further stated that mainstreaming gender issues in micro-finance programmes, extending credit payment period based on women's needs and streamlining operations in terms of client rights and monitoring and evaluation of their activities and their impact on clients will help in reducing poverty among women. The authors have however added that micro-finance alone is not enough to help women escape poverty; and that provision of social services and infrastructure to give women an enabling environment to conduct their entrepreneurial activities is significant to alleviating poverty among them. They also stated that provision of functional education to women to enable them do simple arithmetic and record keeping that may make them improve their managerial skills is as well a vital measure to reducing poverty among them.

According to Sarpong (2012) in a study aimed at assessing the effectiveness of the implementation of Ghana's poverty reduction programme, using Ghana's Micro-finance and Small Loans Center (MASLOC), MASLOC has increased beneficiaries' household income, their access to social services, such as health and education, hence its expansion is a good measure in reducing poverty in Ghana through micro-finance. Also, in a study aimed at assessing the possibility of using MASLOC in Ghana as a model for the development of Micro and Small Enterprises (MSEs), Oduro-Ofori et al (2014) noted that MASLOC which pursues the strategic goal of reducing poverty can be used to develop and promote SMEs through support and intensive monitoring. The authors believe this will improve the operations of MSEs, which will go a long way to reduce poverty.

Kazi et al (1995) are of the view that rural women's access to credit and extension services is a very good strategy in improving their livelihoods or reducing poverty among them. Findings of their studies indicated that, access to credit and exposing women to agricultural extension and training services, integrating women into cooperative and financial institutions, engaging the services of NGOs are among measures that bring about change in improving the livelihoods of rural women. Similarly, Amu (2005) noted that, to ensure improvement in women's livelihoods and their contribution to the national economy, deliberate measures must be taken. These include enhancing women's access to and control over land, access to credit facilities, access to business training programmes, access to participation in paid labour, and access to technological inputs and extension services.

The Food and Agricultural Organization (2012) in a report on gender inequalities in rural employment in Ghana stated there are considerable high rates of poverty among women, especially women in the three Northern Regions of Ghana. It cited high incidents of gender inequality in terms of access to education, access to farm lands, access to finance, access to employment opportunities among others as the interferences to which women, especially in these areas suffer from high levels of poverty and related socio-economic disadvantages. The report also considered unbalanced distribution of domestic work between men and women as one of the significant causes of poverty and low productivity among rural women.

According to FAO (2012), one of the effective measures to reduce poverty among women is the need to recognize the importance of female agricultural producers and how their limited access to productive assets and land hamper their ability to undertake long-term investments in agricultural modernization. Giving female farmers increased access to credit and savings through more accessible and affordable public and private finance mechanisms would allow them more

access to land, markets, seeds, fertilizers and machinery. Another key measure espoused by the report is that women should be accorded the same rights and opportunities as men in accessing and using natural resources, land in particular. In this regard, local awareness and support, and women's participation in decision-making are crucial for the realization of these rights.

According to USAID (2015), empowering women in agriculture is a great measure in reducing poverty. To this effect, USAID has designed a survey tool called the Women's Empowerment in Agriculture Index (WEAI) with which it collects sex disaggregated data used to evaluate interventions and examine critical questions related to gender equality, gender integration, and women's empowerment. Findings from the WEAI baseline survey showed that for women to be empowered in agriculture as a measure of reducing poverty, they need access to credit and have the power to own credit, they need access to land, and their excessive domestic workload must be reduced.

It is also indicated by USAID that one of the measures through which poverty among women can be reduced is educating women. There is the need for specific initiatives to ensure increased girl-child education. More teachers can be trained to promote positive gender norms and safe learning spaces, lowering social, cultural and the time barriers to girls' access to school. It also suggests that there is the need for a comprehensive approach to education programming, which engages with school administrators, families, communities, and country-wide policies which can help girls in schools. This, it believes will help reduce poverty among women since many studies have found that high levels of education improves women's chances of entering the labour market, and that education reduces gender gaps in earnings among those employed. Similarly, as reported by the World Bank (2001), education is the backbone of any action designed to

eliminate poverty, ensuring gender parity in respect of education will open the doors for women empowerment and move them out of the grips of poverty.

## **2.5 Theoretical Framework**

The researcher employed two different theoretical frameworks to underpin the study - the structural functionalist theory as explained by Mooney, Knox and Shacht (2007) and Lazarus' and Folkman's theory of stress and coping (1984) to underpin the study. The researcher observed that the use of only the structural functionalist theory had possible limitations, as it would not be entirely applicable to all aspects of the study; hence, it was necessary to complement it with Lazarus' and Folkman's theory of stress and coping. For instance, while the structural functionalist theory would help the researcher understand factors that contribute to poverty among women in Zangbalun, Lazarus' and Folkman's theory of stress would help in understanding the challenges these women encounter and how they try to cope through diverse mechanisms with challenges.

### ***2.5.1 Structural Functionalist Theory by Talcott Parsons (1951)***

The Structural Functionalist theory as explained by Mooney, Knox and Shacht (2007) is based on the works of sociologists, Herbert Spencer, Emile Durkheim, Talcott Parsons, and Robert Merton. According to functionalism, society is a system of interconnected parts that work together in harmony to maintain a state of balance and equilibrium for the whole (Mooney et al, 2007). That is, structural functionalists view society as a functioning whole composed of various subsystems or social institutions. The institutions (family, economic, political, educational and religious) are crucial in the overall functioning of society. As noted by Mooney et al (2007), each of the social institutions contributes important functions for society. For instance, family provides a context for reproducing, nurturing, and socializing children. Education offers a way to

transmit a society's skills, knowledge and culture to its youth. Politics provides a means of governing members of society. Economics provides for the production, distribution, and consumption of goods and services; and religion provides moral guidance and an outlet for worship of a higher power.

This theoretical perspective emphasizes the interconnectedness of society by focusing on how each part influences and is influenced by others. For example, people's family can influence their education, their education can influence their economic wellbeing and political participation, and such influence remains cyclical. Accordingly, effective functioning of each of the aforementioned institutions would ensure a state of orderliness and solidarity. However, a dysfunction of any of the institutions equally causes a social disorder, thereby resulting in the disequilibrium of society.

According to Mooney et al (2007), functionalists use the terms "functional" and "dysfunctional" to describe the effects of social elements in society. Elements of society are functional if they contribute to social stability and dysfunctional if they disrupt social stability. A proponent of this theory (Merton, 1968) identified two types of functions – manifest and latent. He described manifest functions as consequences that intended and are commonly recognized. Latent functions are what he described as consequences that are unintended and often hidden.

### ***2.5.2 Stress and Coping Theory by Lazarus' and Folkman (1984)***

This theory was developed by psychologists Richard Lazarus and Susan Folkman in 1984 to offer understanding on how people approach stress in their lives. Lazarus defines stress as an “imbalance between demands and resources” (Folkman, Lazarus, Dunkel-Schetter, DeLongis and Gruen, 1986). Lazarus asserts that a person or group of persons experience stress when they perceive that their demands exceed the personal and social resources they are able to mobilize. According to Lazarus and Folkman, environmental events or how people respond does not define stress, but their perception of the psychological situation is the critical factor. Thus, a person’s stress is based more on the person’s feelings of threat, vulnerability and ability to cope than on the stressful event itself. They further explain psychological stress as a particular relationship between the person and environment that is appraised by the person as taxing or exceeding their resources and endangering their wellbeing.

According Folkman et al (1986), Richard Lazarus and Susan Folkman developed a model (transactional model of stress and coping) to explain how people perceive of or appraise their stress and how they try to cope. The theory with respect to the transactional model identifies two processes, cognitive appraisal and coping, as critical mediators of stressful person-environment relationships and their immediate and long-term outcomes.

Cognitive appraisal is explained as a process through which a person evaluates whether a particular encounter with the environment is relevant to his or her wellbeing and, if so, in what way. There are two kinds of cognitive appraisal: primary appraisal and secondary appraisal. In the primary appraisal, an individual evaluates whether or not, they have anything at stake in an encounter. For instance, when people decide if a situation is threatening or positive, relevant or irrelevant to their situation, three things need to be evaluated – whether the threat is significant to

them, whether it is a positive encounter, and whether it is threatening, harmful or challenging. If they perceive of the situation as threatening, injury, illness, anger, disappointment, worry, anxiety, a fear response, a challenge or anticipation may occur.

A range of personality characteristics including values, commitment, goals, and beliefs about oneself and the world help to define these stakes. For the secondary appraisal, the individual evaluates what, if anything, can be done to overcome or prevent or to improve the prospects for benefit. For instance, when people assess what resources are available to use to cope with a stress situation, an individual may choose to adopt internal options such as will-power, inner strengths or external options as peers, professional help.

Folkman et al (1986) explain *coping* in the context of the theory as a person's behavioral efforts to manage the internal and external demands of the person-environment transaction that is appraised as taxing or exceeding the person's resources. Coping in this regard has two main functions: dealing with the problem causing the distress (problem-based coping) and regulating emotions (emotion-based coping). The problem-based coping mechanism is employed when people feel they have control over the situation, and can manage the sources of the problem. In this situation, they go through four steps to manage the problem; define the problem, generate alternative solutions, learn new skills in dealing with the stress situation and, reappraise and find new standards of behavior. The emotional-based coping is adopted when an individual feels as though they cannot manage the sources of the problem. It involves gaining strategies for regulating stress; thus, avoiding the stress, distancing oneself from the stress, accepting the stress, seeking medical support, or turning to alcohol.

## **2.6 Usefulness of the Theories**

The functionalist theory helped the researcher understand and study poverty as social problem among women in Zangbalun, taking into consideration, how it affects the overall social wellbeing of the community and its people, with emphasis on women. The theory also helped the researcher in an attempt to identify the causes of poverty among women in Zangbalun, through an understanding of how a function or dysfunction of each of the social institutions (economic, political, health educational, religious and cultural) influences poverty levels among women. For instance, if economic resources are not equitably distributed between men and women, or if women are denied economic participation, it can contribute to poverty among women in a society. Likewise, it helped the researcher to understand how the interplay of these institutional functions or dysfunctions potentially influences poverty levels among women.

Lazarus' and Folkma's theory helped the researcher understand the challenges poverty poses on the women of Zangbalun, and how they appraise their situation as groups and as individuals. The usefulness of the theory is also underscored in the researcher's attempt to examine the various strategies or mechanisms women of Zangbalun adopt in coping with poverty as a stressor. The researcher also used the theory as a framework in understanding how individuals as well as a group of women employ these strategies in coping with poverty and how successful they perceive their coping strategies to be.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.1 Introduction**

This chapter consists of the research design employed by the researcher in studying the phenomenon, information on the study area, target population, study population, sampling techniques and sample size, sources of data and methods of data collection, ethical consideration, trustworthiness and limitations of the study.

#### **3.2 Research Design**

The study employed a qualitative research design. A qualitative research design helps researchers to access the thoughts and feelings of research participants, which can enable development of an understanding of the meaning people ascribe to their experiences (Sutton and Austin, 2015). To elicit such information such as thoughts, deeper feelings and experiences of the participants, a close interaction with them through a qualitative approach is very helpful. A qualitative design is also helpful in this regard as it provides depth and detailed procedure that looks deeper than analyzing ranks and counts by recording attitudes, feelings and behaviors (Turner, 2010). More importantly, the use of qualitative design allows the researcher to carry out the research in a natural setting that will create the required convenience for the women to give detailed responses to enrich the data (O'neil, 2008).

### **3.3 Study Area**

The study was conducted in Zangbalun in the Kumbungu District, Northern Region. The District is one of the 26 Districts in the Northern Region. It was carved from the formerly Tolon – Kumbungu District in 2012. It has a population of 39,341 of which males constitute 50 percent and females 50 percent. Agriculture is the major occupation of the people, employing 88.3 percent of the economically active population while the remainder engages in crafts and related trade, fishery and forestry, as well as services and sales work (GSS, 2013). Having lived in the community, the researcher observed that women living in Zangbalun encounter deplorable livelihoods and other challenges related to poverty. This prompted the researcher to conduct the study in the community.

### **3.4 Target Population**

The target population consisted of women in the Kumbungu District.

### **3.5 Study Population**

The study population comprised of poor women living in Zangbalun in the Kumbungu District and key informants from the Gender Development Office and the Livelihood Empowerment against Poverty of the District.

### **3.6 Sampling Techniques**

Sampling involves a process of selecting a proportion of the finite population that is studied as participants representing the whole population (Battaglia, 2008). A non-probability sampling technique was used to select participants. In this regard, the researcher used a subjective (purposive) approach to determine the category of participants relevant for this study, as proposed by Battaglia (2008).

### **Inclusion Criteria**

The researcher selected participants above 18 eighteen years, who had lived in the community for two years and above. The researcher also considered for selection, female beneficiaries of the Livelihood Empowerment against Poverty (LEAP) programme. For key informants, the researcher selected two officers, one from the Gender Development Desk Office of the Kumbungu District Assembly, and an officer from the Livelihood Empowerment against Poverty office in the District. The selection of key informants was based on the fact that they had been working with women in the study area, and must have also worked in the District for at least, two years and above. The researcher needed to be sure that key informants would have appreciable understanding of women's issues in the District, and particularly, Zangbalun.

### **Informational Meeting**

The researcher made earlier arrangements with two women's cooperative groups during the community entry stage and visited them at their respective places of meetings, on their meeting days to hold the informational meetings with them. For individual women who met the criteria but were absent in these meetings, the researcher used household beneficiary information from the LEAP to identify them and held informational meetings with them. During the informational meetings, the researcher explained the purpose of the study to them, and why their participation was necessary. The researcher then provided informed consent forms for those who consented or accepted to participate, and also met the inclusion criteria, to complete. The consent was administered in written form to ensure the researcher kept records of all those who agreed to participate. The researcher assisted each person who consented and met the inclusion criteria to complete the forms.

### **3.7 Sample Size**

Twenty participants were selected, eighteen women from Zangbalun, and two key informants from the Kumbungu District Assembly. To reach saturation, the ideal (sweet spot) sample size for many qualitative research is fifteen to twenty interview participants Latham, (n.d.). Age and power relations were key factors to this process in the sense that, whereas there was the need for an age balance among focus group participants, there was the need to ensure that the presence of participants such as mothers in-law would not affect the responses of their daughters-in-law. The researcher explained to all participants, the need for equal participation and explained to younger women, why they needed to actively participate, even though their mothers or mothers-in-law could be present. The researcher facilitated the process to ensure balance in the ages of selected participants.

### **3.8 Sources of Data**

Data was collected through in-depth interviews and focus group discussions.

### **3.9 Methods of Data Collection**

The methods for data collection included focus group discussions and in-depth interviews. Eighteen participants (women) were selected for two focus group discussions, and two key informants for in-depth interviews. The researcher divided the selected women into two equal groups, nine for each. Focus group discussions were conducted in the local language of the people of Zangbalun (Dagbani), a language spoken fluently by the researcher. The focus group discussions took place at two different places usually used by women for their cooperative group meetings. The researcher facilitated each focus group discussion and was assisted by an assistant female facilitator. Recruiting an assistant female facilitator was necessary since the researcher is male and anticipated participants might be comfortable with a female fellow taking part in

facilitating discussions. Each focus group discussion lasted for an hour and thirty minutes. Participants' permission was sought and responses were recorded during focus group discussions, using a suitable audio recorder.

The researcher also conducted in-depth interviews with key informants – a female officer at the Gender Development Desk office of the Kumbungu District and a male officer at the Livelihood Empowerment Against Poverty District office. Both key informants were interviewed in English language. Interviews took place at the respective offices of key informants. Each interview lasted for 45 minutes. With the permission of key informants, voice recordings of interviews were taken, using an audio recorder.

### **3.8 Data Handling and Analysis**

Audio data was stored on multiple storage devices and well protected in order to prevent data loss. Data was analyzed using Creswell's (2009) proposed analysis of qualitative data. First, data was prepared and organized for analysis. Data from focus group discussions and in-depth interviews were analyzed together. This was done by synthesizing information from both sources according to related themes and sub-themes in both presentation and discussions. Audio recorded data of both focus group discussions and in-depth interviews were transcribed using Microsoft word and up field notes typed, data was optically scanned and arranged into types according to sources of information. Data was then read through thoroughly in order to obtain a general sense of the information and to reflect on the overall meaning. At this stage, notes were written in margins as a way of recording general thoughts about the data. Data was coded by being organized into chunks or segments of text and labeled according to categories. This helped the researcher to generate descriptions or themes for detailed analysis. Themes and sub-themes developed were represented in a qualitative narrative by using a narrative passage to convey the

findings of the analysis. This involved detailed discussion of several themes (complete with sub-themes, specific illustrations, multiple perspectives from individuals and quotations) or a discussion of interconnecting themes. Data was finally interpreted by deriving meaning from a comparison of the findings with information gleaned from literature and theoretical frameworks.

### **3.9 Ethical Considerations**

The study was guided by the following ethical considerations:

The researcher informed and sought the consent of all participants involved in the study. The researcher also ensured that participants' involvement was voluntary and not by compulsion. Again, the researcher ensured confidentiality and anonymity by using pseudo names to represent participants' actual names. The researcher as much as possible avoided all forms of plagiarism by citing and accordingly referencing all secondary sources of information.

### **3.10 Trustworthiness**

Ensuring trustworthiness in a qualitative inquiry is a responsibility of both research teachers and students (Shenton, 2004). To ensure credibility and trustworthiness, the study was reviewed by supervisors at all stages. The researcher also took the study through a process of peer-debriefing. The study underwent analytic triangulation by engaging several colleagues who reviewed it at various levels. The researcher took note of feedbacks on the study's methodology, some grammatical errors and omissions and effected necessary changes. This helped in strengthening the quality of this research work. Thick description was also employed by the researcher to achieve trustworthiness. The researcher gave detailed and sufficient account in terms of the methodology employed and the findings presented and discussed. By describing a phenomenon in sufficient detail, one can begin to evaluate the extent to which conclusions drawn are

transferable to other times, settings, situations and people (Lincoln and Guba, 1985). In this case, the researcher ensured trustworthiness by providing such detailed information in the methodology and analysis.

### **3.11 Limitations of the Study**

Like many other studies, the study was not without limitations which could affect the outcome in one way or the other. Although the researcher believed the study achieved its objectives, it was observed that given the sample size, findings and conclusions could not be generalized to a large extent. The choice of a qualitative design limited the researcher's ability to involve and engage a fairly large study population which could have made room for more generalization. Perhaps, future researchers studying poverty among women in the area may want to consider employing mixed methods which will ensure increased participant representation. This will allow for much generalized findings and conclusions.

Another potential limitation the researcher noted was the fact that during focus group discussions, there were instances where few participants were shy to respond, creating a situation of others apparently dominating discussions. Although the researcher and the assistant facilitator in these instances tried to get the former more interactive and also controlling the latter's dominance of discussions, such developments could have had the tendency of influencing outcomes, since some vital information might be left unsaid. In future studies, engaging such participants in one-on-one in-depth interviews will be of help in eliciting important information some probably would not give in a group situation. However, despite these potential limitations, it is believed that the research achieved its set objectives.

Last but not least, the researcher also noted that in the process of administering interviews in local language (Dagbani) by translating interview guides from English to Dagbani, there was likely to be a limitation in terms of getting the exact English words in the local language. This could potentially lead to loss of information. To mitigate losses, words in the local language which could replace those that could not be translated directly from English were used. The same process was adopted in transcribing audio recorded data from Dagbani to English in order to mitigate loss of information during transcription.



## CHAPTER FOUR

### PRESENTATION OF FINDINGS AND DISCUSSIONS

#### 4.1 Introduction

This chapter consists of data analysis, presentation of findings and discussions. Under the presentation of findings, there are the following major emerging themes: demographic characteristics of participants, factors that cause poverty among women in Zangbalun, challenges women in Zangbalun encounter as a result of poverty, coping strategies women in Zangbalun adopt, and measures to reduce poverty among women living in Zangbalun. The presentation of findings is followed by discussions of these findings.

#### 4.2 Demographic Characteristics of Participants

WOMEN IN ZANGBALUN A						WOMEN IN ZANGBALUN B				
Age	18-30	Above 30			Total	18-30	Above 30			Total
	3	6			9	2	7			9
Education	No Edu.	Prim.	JHS	SHS		No Edu.	Primary	JHS	SHS	
	9	0	0	0	9	8	0	1	0	9
Occupation	Farm	Non- Farm.				Farm	Non- Farm			

	6	3			9	5	4			9
Marital Status	Married	Single				Married	Single			
	8	1			9	7	2			9
KEY INFORMANTS										
OFFICIAL FROM DISTRICT GENDER DEVELOPMENT DESK OFFICE (Female)					OFFICIAL FROM LEAP OFFICE (Male)					
1					1					

The table above illustrates the demographic characteristics of study participants. It can be noted that the table consists of information of participants of two focus groups (A and B) as indicated in the table. It also includes key informants, one officer from the District Gender Desk office and one from the office of the Livelihood Empowerment against Poverty (LEAP) who were selected for in-depth interviews. The age characteristics of participants showed that out of 18 participants who took part in the focus group discussions, five were aged between 18 to 30 years, whilst 13 were aged 30 years and above. Of the 18, only one participant had basic education (JHS), whilst 17 participants had no form of formal education. On occupational status, 11 participants indicated they engaged in farm related activities while seven indicated they engaged in non-farm related activities such selling of flour, rice milling and sheanut processing. On marital status, 15

of the participants indicated they were married, while three indicated they were single (widowed).

### **4.3 Factors that Contribute to Poverty among Women in Zangbalun**

As indicated earlier in this paper, poverty is a common phenomenon in Zangbalun in the Kumbungu District of Northern Region. Although it affects both women and men in this community, women are more vulnerable and are affected more by poverty compared with men. Zangbalun is one of thirty-nine communities in Kumbungu District captured under the Livelihood Empowerment against Poverty (LEAP) programme. The community has twelve selected beneficiary households enrolled into the programme. The study found that factors that contribute to poverty in the community include: lack of land ownership, property ownership, lack of employment opportunities, lack of access to credit facilities, high levels of illiteracy and high levels of household/family burden.

#### **4.3.1 Lack of Ownership of Land**

Land is one of the important factors of production. In rural localities where agriculture is the most basic and important occupation which employs majority of the people, land is considered a key resource. Participants of the study indicated lack of land ownership as one of the factors that account for high levels of poverty among women in Zangbalun. They indicated that lands in the area are owned by families, so they do not control the use of these lands. They made the following responses to highlight how land ownership and access account for high levels of poverty among them:

*There are so many reasons poverty is very high among we women in this community, and one of them is because we don't own land. Whenever it is time for*

*farming, we have to beg our husbands, brothers and other male relatives to give us small pieces of land so we can also do something small to help ourselves. If you are lucky, they will give you, and if you are not lucky, you won't get any piece of land to cultivate even vegetables like pepper, okro, ayoyo and tomatoes (Magazia).*

*We work hard on our husbands' farms but at the end of the rainy season, all the produce or harvests belong to them because the land belongs to them. We don't get anything from the harvests to sell and also make some little money, apart from what is there for cooking. If we also had our own land, we could have been cultivating a lot of crops out of which we can make money, but since we don't have land, we can't have anything to sell and make money. This is why women in Zangbalun are very poor, unlike our husbands (Mpaga Nafisa).*

The Gender Development Desk Officer made the following comment which was in line with what the women said in relation to land access and ownership:

*In this part of the country, women don't own land, so access to land for agricultural purposes is a problem for women in our District and Zangbalun is not an exception. This makes them unable to have their own farms and earn income (Gender Development Desk Officer).*

The above quotations point to participants' assertion that lack of land ownership and access have denied them the opportunity to own their own farms, hence, continue to work for their husbands and other relatives.

The study also found that some women are at times given some pieces of land by their husbands, brothers, and other male relatives but these pieces of land are not sufficient and even not fertile enough to be a source of improving their livelihoods. Some participants responded that where they are able to convince their husbands and their male relatives to give them some land to farm, they end up getting small pieces that would not be enough to earn them meaningful livelihood. Their responses are as summarized:

*Sometimes we are able to plead with them to give us some pieces of land to farm but they will tell you to use it to cultivate especially pepper and okro, so that when you harvest, you can dry them and be using for cooking. This is because; our husbands unlike those in the cities don't give us money to buy ingredients or vegetables for cooking (Mma Sana).*

The LEAP Officer's view in this case was not different from what the participant above (Mma Sana) stated. He had this to say:

*The land is not sufficient and unfortunately, women don't even own any, so it is some of the husbands that do give their wives some pieces so they can also do something small. You must however note that these pieces given to the women are insufficient and cannot earn them enough income, so they lack so much in terms of livelihood (LEAP Officer).*

The participants held the view that even though some of them do not get pieces of land to farm, others get but the problem is that these pieces of land are not enough to earn them incomes that can improve their livelihoods.

#### 4.3.2 Lack of Credit Facilities

The study found lack of credit facilities as one of the major factors contributing to high levels of poverty among women in the community. Participants were of the view that they lacked access to credit facilities through which they could have had start-up capital for businesses. They indicated this was one of the reasons there was so much poverty among women in Zangbalun. Below are participants' accounts to that effect:

*We are poor not because we want to be poor but because we don't have the money to also do businesses that can help us earn income. We don't get loans that can help us start businesses...and if you can't even get a small loan to start the business you want to do, you will always be cooking, bathing children and doing whatever your husband asks. With this you will continue to be poor (Mma Katuumi).*

*It is not the case that we don't know what kind of business to do and earn income. Our problem is that we have no money, our husbands don't have money to give us, and where they even have they will not give you...and we don't also get people who will give us so we will start something and pay them later (Mpaga Sanatu).*

Another participant however indicated that their husbands had access to these loans while they did not:

*Some people do come and lend our husbands money for farming, so that when they harvest, they can pay back but we women don't get it. We could have also done something with it if they were giving us too but since we don't get it we just*

*sit without doing anything, especially during dry season...because of this many of us poor (Balma).*

The lack of access to credit to help set up businesses, to them, has contributed to poverty among women in the area. They also lamented the fact that even the credit facilities that are brought to the community rather go to their husbands, while they the women do not get them.

On another account, some of the participants lamented the high interest rates that usually come with the few credit facilities. They stated that some organizations sometimes come to tell them they have some money to help them start businesses but do not want to accept the offer because of high interest rates. The following responses by participants were noted:

*As for these people that come to tell us they want to help us with loans to start our own businesses, we are tired of them. They will come and deceive you as if they want to help you but they end up making you poorer. If you take their money, you will have to borrow from your friend or relatives before you can pay all. The interest is just too much that we don't even want to get involved with them (Magazia).*

*...as for the ones available, we don't even have interest in their money. Bonzali Rural Bank in Kumbungu and another one give women some loans but if you take it, you will end up selling your property to pay them. Our mothers have suffered so much in their hands and we won't repeat the same mistake. They are only killing women in the villages (Adahanatu).*

As noted in the above responses, some participants were of the view that although some organizations do come seeking to lend them some money, they end up making them even poorer, and as a result, they do not even want to take such loans.

#### **4.3.3 High Levels of Illiteracy**

Some of the participants cited higher levels of illiteracy among women in the community as a major factor that has contributed to poverty among women. They were of the opinion that if they had literacy skills, their situation would not be the same. They expressed their awareness of how education has helped people to live better lives compared to those who have not had education at all. Participants in this regard made the following responses:

*We are poor because we did not have the opportunity to go to school. If we went to school, we would also have learnt certain things that would help us to live better lives. We would have learnt some skills to work as teachers, nurses and others and earn money but because we have not gone to school, here we are; just house wives (Mpaga Nafisa).*

A participant, adding to how high illiteracy rate impoverishes women in Zangbalun indicated how they could have been better off if they possessed literary skills:

*If we were taken to school like some got the opportunity to be taken to school, we would also have been like them. When you go to Tamale and see the “awuraba pagba” (educated women), you wish you were like them. They work and get money to do so many things and support their families but we live in poverty because we are not like them (Mma Azara).*

The Gender Development Desk Officer added that high illiteracy rates among women in this community were another factor responsible for the levels of poverty among them. She made the following observation:

*You know, education is key to improving the livelihood of all including women. Unfortunately, in Zangbalun like in many parts of our District and Region, illiteracy rates among women are alarming. This is because, in the villages, girl-child education is not a priority. It is sad to say but I sometimes look at myself and feel that if my parents had not taken me to school, I would have been just like our poor mothers in the village. In my opinion, illiteracy is the number one enemy of the rural woman, and contributes so much to poverty among them (Gender Development Desk Officer).*

Participants firmly believed that if they had education, not only would they not be poor, their living conditions would be better.

#### **4.3.4 Household/Family Burden**

Contrary to the factors already reported, some participants also considered what they described as household or family burden as one of the contributing factors of poverty among women in the community. They indicated that they spend so much time on domestic chores, depriving them of time to engage in some economic activities that could improve their livelihoods. Notwithstanding, they said the responsibility to ensure there is food for the family lies with them, whenever the husbands are unable to provide. They considered this to be a great source of burden that impoverishes women in the community. The following highlight some responses by participants:

*When you visit our homes, women are responsible for every work in the household. You have to wake up early in the morning to sweep the compound, prepare porridge for the family, walk long distance to the dams to fetch water, bathe the children, cook in the afternoon and evening and do a lot of things. We hardly get enough time to do things that will bring money (Samata).*

*We have so much to do in our homes. Our husbands don't fetch firewood for us; we do everything ourselves. Imagine you go to fetch water from the dam and go to the bush to fetch firewood so you can cook for the family. Won't you be so tired that you can't do anything again? So we spend all the time working to take care of the household, not ourselves (Mpage Nafisa).*

On the issue of husbands' inability to provide for the family, a participant had this to say:

*Sometimes, your husband will tell you he has got nothing to take care of the house...so you the woman has to do something because you cannot allow your children to starve. The little that you have, hoping it can help you start some business; you have to manage to feed your children and husband with it. Some of us are even better than them, because we provide almost everything at times. As a result we cannot save, even if we get something little (Kusumi).*

These participants were of the view that their domestic chores alone take majority of their time and afford them very little time to engage in livelihood activities. They acknowledge that despite being confined to just household duties, they bear further responsibilities of providing food for the household where the husbands fail to.

#### **4.4 Challenges Women in Zangbalun Encounter**

Poverty does not occur without attendant problems or challenges encountered by people living in it. Participants' responses in this study clearly showed that people who live in poverty are often left to battle these challenges that affect their lives in negative ways. The study found that women of Zangbalun encounter some challenges as a result of poverty. These challenges, according to the participants, include health challenges, marital challenges, emotional challenges, economic and social challenges.

##### **4.4.1 Health Challenges**

Interacting with participants, they revealed that women in Zangbalun encounter many health challenges as a result of poverty. They indicated that poverty has adverse effects on their health in so many ways, especially during pregnancy. Some participants had the following to say:

*Poverty has affected us in so many ways, including our health. It is not that we don't know how to cook good food for ourselves and children...but if you will believe us, let me tell you that what to eat has become all we are concerned about, not how good or nutritious the food is. We know nutritious food is good for us and our children, but since we don't have the money to prepare such food, we have become used to our salt, pepper and dawadawa (Baamunu).*

*Some people came here some time ago and told us when we are pregnant we should be eating nutritious food since this will help make the baby very healthy. However, we do not afford what they asked us to eat, though we wish to. No one even slaughters a fowl for you while you are pregnant. They only give you some*

*meat when you deliver, so they will be cooking proper soup for you, but that only lasts for three or four weeks after childbirth (Mma Sanatu).*

The Gender Development Desk Officer on her part stated that poor women in the community really encounter certain health challenges. She stated as follows:

*Interacting with these women, I advise them to ensure that they take balanced diet, especially during pregnancy but sadly, they will tell you that they can't afford what you recommend to them. When we go on our field visits and you see the kind of soup they eat, you will feel sorry for them and their children. Malnutrition is so common among women, and they are very vulnerable to pregnancy related diseases which affect the unborn child too (Gender Development Desk Officer).*

Participants also expressed their inability to access health facilities and quality healthcare. The following are summaries of their lamentations:

*When we are sick, we can't afford to visit the hospital because we don't have the money to take us there. We usually go to traditional healers to treat us because they don't charge you; they only ask you to bring a chicken so they can prepare the herbal medicine for you (Magazia).*

*It is not only us but we also take our children there for treatment. Though we know the hospitals are better, this is our best option because we can't afford to go to the hospitals (Mma Azara).*

On this account, both key informants emphasized women's lack of access to healthcare facilities, which they said endangers the women's lives:

*One of the major health challenges poverty poses on these women is the fact that they lack access to healthcare. When they are pregnant, we ensure that the National Health Insurance Scheme issues them chits to go to the hospital for free scanning. Unfortunately, some of them can't even afford transportation from Zangbalun to Kumbungu and to Tamale to access these facilities, so they forfeit it. This has led to pregnancy related complications and challenges during childbirth among them (Gender Development Desk Officer).*

*Of course, they face health challenges as a result of the high levels of poverty among them. That is why we advise them to use part of the LEAP cash grants we give to beneficiary households to take care of themselves. However, the money is not enough since their needs are many, so they still find it challenging accessing healthcare (LEAP Officer).*

The above narrations summarized participants' responses regarding the health challenges women in Zangbalun encounter as a result of poverty. These responses highlight their inability to afford nutritional diet for themselves and their children and also, lack of access to quality healthcare.

#### **4.4.2 Marital Challenges**

It emerged that there are marital challenges associated with women living in poverty in Zangbalun. The study gathered that married women in the community face some challenges with their marriage as a result of their poverty situation. Participants mentioned that some women are

sometimes abused by husbands who feel they are nothing but burden on them. In the following narrations, they explained how poverty has affected marriages.

*For some of us, when day breaks, it is one problem or the other here and there between you and your husband. He feels you don't bring anything to the table and that everything entirely depends on him, so he easily gets angry and shouts at you whenever you ask for help from him (Abibata).*

*Hmmm, there are some men, you can't ask anything from them. When you do, they get angry because they think they are tired of providing for you. Some will even abuse their wives physically because they think the woman has no right to depend on them (Mpage Sanatu).*

*Hmm (with her face down, she said), Like Sanatu is saying, we suffer in silence just to keep our marriages and look after our children. Your husband does a lot of things to you because you are poor and have no say in the family but because of your children, what can you do (Shukura)?*

The Gender Development Desk Officer to this effect had this to say:

*Because of poverty, some of these women suffer domestic violence and abuses in their marriages. They tell you that some of their husbands consider them as childbearing machines and nothing else, just because they are poor and can't bring enough to the table. They therefore treat them with little respect and regard their needs as some form of burden (Gender Development Desk Officer).*

The above narrations summarize participants' responses in respect of the marital challenges women living in poverty in Zangbalun encounter. They explained that while some of their husbands lash out at them verbally because they continuously ask a lot from them, others through physical abuses.

#### 4.4.3 Emotional Challenges

The study also gathered from interactions with participants that poverty among women in Zangbalun poses a lot of emotional challenges to these women. They asserted that the pain of living in poverty and being unable to meet so many of their needs affect them emotionally, as they most often lose hope and feel very hurt. The following highlight their responses to this effect:

*There is so much pain when you know you can't afford the things you need in your life. Sometimes you sit alone and keep thinking for so long without telling people your problem because they won't help you. We feel shameful of our situation but we just try to manage. We feel so bad (Adahanatu).*

*"Di mali la nambogu" (it is a pity). Poverty has made us feel that we are not important in our various homes and even in the society. No one counts you as part of the important people, so you always isolate yourself from so many things. When your child doesn't have something to eat, it affects you the mother. Sometimes, you stay in the room alone and shed tears because you don't want people to see you. At times, you look so dejected and depressed that people think you are sick (Pag'Wuni).*

*If your husband always feels you are burden to him and sometimes visits his anger on you because you demand so much from him, how will you feel? You want to wear nice clothing and also appear beautiful but you can't afford...your children don't appear neat in school and a whole lot. Definitely, you will always look sad and depressed emotionally (Zabaga Paga).*

A key informant stated the following views to show the women encounter some emotional challenges:

*Emotionally too, it torments them. Sometimes when you speak to these women, some of them tell you that they are suffering inside, and cannot even share it with their husbands. She doesn't have money, she doesn't have anything. So whenever she wants to talk to the man about how she feels and all those things, the man starts barking and shouting at her. They suffer so much emotional pains within them (Gender Development Desk Officer).*

As noted in the aforementioned responses, participants were of the view that poverty among them caused them so much emotional problems.

#### **4.4.4 Economic and Social Challenges**

The study further gathered that poverty among women in Zangbalun exposes them to social and economic challenges. Participants responded that they encountered so many social and economic challenges that affect their lives negatively. Narrating these challenges, the following responses were noted.

*One of the biggest problems we face is that we can't afford to start our own business which brings income so we can support ourselves. Today, you can't do*

*any business if you don't have money but where is the money? So we have a problem starting businesses because we don't have the capital to help...this makes our situation worse (M paga Safia).*

*Even those of us who have some little trade doing, our businesses die off because we don't have the money to support it to grow, so we sit down without doing anything and cannot provide for our needs. If we had enough in our hands, we could have sustained our little businesses and even expand them...but they die leaving us idle. We don't have income generating activities, and that is a big problem all of us face (Katumi).*

Another participant indicated that their children withdraw from school if they cannot afford to cater for their education; largely because it is most of the mothers who cater for children's education:

*Hmmm, because of poverty, our children drop out of school. The child's education depends largely on you the mother since you are not the only wife of your husband and the child is not his only child; so it is left unto you the mother to take care of their education. We try to do our best but when they get to a stage where we can't afford and there is no one to support, we are forced to take them out and send them to "ayugba" and "kayaye" (Zabag Paga).*

On this account, the LEAP Officer's view was not different from what the women stated:

*These women because of poverty migrate to Accra and Kumasi where they engage in "kayaye" so they can earn income for some period and return to take care of*

*their children. They end up sleeping on the streets of these cities and come in to contact with certain illnesses (LEAP Officer).*

On some of the economic challenges they encounter, the LEAP officer indicated that poverty among women had resulted in rural-urban migration by these women, with some travelling to cities to fend for themselves.

Also, the study gathered that poverty among women in Zangbalun posed social challenges to their lives. Participants had this to say:

*Another problem we face is that because we don't have money, we are not able to visit our families. Some of them visit you from time to time, and if you don't visit them because you don't want to go with empty hands, they stop and feel you don't want to be part of them (Kusumi).*

*I wish I could go to Tolon and stay for some number of days with my mother and brothers but you cannot go just like that. They expect you to bring something from your husband to them; but if he doesn't have and you also don't have anything, even lorry fare, you can't go. Your other family thinks you don't want to visit them but it is not your fault. This is painful (Alimatu).*

The Gender Development Desk Officer of the District also indicated that socially women living in poverty in the community face challenges. She asserted that they are not respected and their ideas are not valued. She made the following remarks:

*Socially, the woman cannot contribute to anything in the society, because she is handicapped. Even if she has the ideas, the mere fact that she is a woman and*

*cannot back it with monetary strength, her ideas will not be respected, and she is not even given the opportunity to take part in decisions that affect her life* (Gender Development Desk Officer).

Participants believed that they encountered all of these challenges because of poverty. The key informants also shared similar views that poverty is the underlying reason behind the economic and social challenges. They were also of the view that women who did not live in poverty were less likely to find themselves in the same situation as them, and that to get out of these challenges, they must first get out of poverty.

#### **4.5.0 Coping Strategies Adopted by Women in Zangbalun**

Women living in poverty in Zangbalun encounter diverse challenges or problems that affect their lives. The study therefore sought to find out how these women deal with the challenges they encounter or the strategies or mechanisms they employ in coping with the challenges. With this, the study found that women living in poverty in this community utilized a variety of strategies in order to deal with their situation. These strategies according to participants include engaging in farming activities such as crop production, cultivating vegetables, working on the farms of others; and also on non-farm activities such as picking and processing of sheanut, soap making, rice milling, petty trading, help from family members and relatives, help from Non-Governmental Organizations, migrating to cities in search of jobs as well as group self-help activities.

#### 4.5.1 Farm Related Coping Strategies

It was gathered that many women living in poverty in the community cope through farm related activities. During rainy season, women engage in series of farm-related activities as a way of improving their deplorable livelihoods. Participants revealed that while some of them are able to acquire small pieces of land which help them engage in crop and vegetable farming, others have to work on other people's farms. The following responses were noted:

*With some small pieces of land given us by our husbands or our relatives in the rainy season, some of us try to do some farming. We use it to cultivate crops such as soya beans, ground nut, cow pea, beans and so on. We also do vegetable farming by cultivating tomatoes, pepper, okro, ayoyo and alefu...from which we either make little money or use for cooking to feed our families (Kataru).*

*During harvesting, we also help people in their farms so that when the harvest is done, the owner of the farm will give you part of the produce. Sometimes we travel far to other places to work on people's rice and groundnut farms and get something to support ourselves and pay our children's school fees. Like Baamunu just said, we call it "Ayugba". If your husband grants you permission, you can go and stay there for about a month or two so you can get enough (Baamunu).*

On this account, the LEAP Officer indicated as follows:

*Some of them engage in small scale farming, while those who can't get pieces of land to farm avail their labor to other farmers during harvesting in return for farm produce. When they take this produce, especially groundnut and rice, some*

*of them keep it until prices go up so they can sell and make some money to cater for some of their needs (LEAP Officer).*

#### **4.5.2 Non-Farm Related Coping Strategies**

It was further found that women in the community also resort to non-farm activities in order to cope with their poverty situation. These activities vary from picking and processing of sheanut, rice milling, petty trading...to engaging in self-help associations. Participants made the following responses in this regard:

*Another important source of livelihood is picking and processing of sheanut. When we are in the sheanut season, we walk long distances deep into the bush to pick the fruits. You bring them home, boil them and dry them in the sun for some number of days before you remove the shells. Some after removing the shells sell the nuts, while others will go further and process them into sheabutter and sell. The money you get from that, you can use it to support yourself (M paga Safia).*

The LEAP Officer however indicated that even though women cope with sheanut, they usually sell the nuts cheaper because they have to survive and can hardly wait for their prices to go up. He stated as follows:

*Most of them depend on sheanut. They usually leave their homes at dawn for the bush so they can find the sheanut and pick. They process the nuts and sell at cheaper prices, when they should have waited for prices to increase. I don't blame them, because the little they get is what they survive on (LEAP Officer).*

A participant mentioned rice milling as one of the coping strategies of the women:

*Some of us are into rice milling. If you get money from working on people's farms or from your relatives in the city and you don't want to spend it, you can use it to buy the local rice and keep, so that when prices go up, you can mill, sell and use the money to do a few things for yourself and children (Mma Azara).*

It was also found that these women come together and form self-help groups or co-operative associations as a means of coping. Participants indicated that these associations have been of immense help to women living in poverty in the community. They stated that though it had not solved all of their problems, they have benefitted so much from these associations. The following highlight participants' narrations:

*We meet every week on Thursdays to do some small contributions which we save in this box. Members contribute according to how much they can afford. It is not a must that you contribute even if you don't have. When someone contributes and feel she has done enough, she can decide to take her money and use it for what she wants (Magazia).*

*We have decided to support ourselves through this association. When we meet every week, the little you have, you contribute and it is recorded in your savings book. Although it is not every one of us that is able to contribute frequently, some try to do (Mpaga Fati).*

*Whenever a member is in need, we support her by giving her a loan with some small interest. Sometimes, when your husband is in serious need of help, you can*

*take a loan from the association to help him so the two of you can pay back later*  
(Barikisu).

The Gender Development Desk Officer had the following to add:

*One of their major coping mechanisms is what we call the VSLA; that is, the Village Savings and Loans Association. It is a self-help project initiated by these women to support themselves. Although the District has provided them with some training and has also given them small books with which they keep records of their contributions, they own the group and make their own contributions. It helps some of them to pay their children's fees and do many things* (Gender Development Desk Officer).

#### **4.5.3 Rural-Urban Migration**

Participants cited rural-urban migration as one of the strategies through which women living in poverty in the community cope. Believing that there are job and business opportunities in the urban areas, especially in Kumasi and Accra, they indicated some of them do travel to these cities to find jobs, make money and return home to take support their families and start businesses. The findings of the study also report that some of them send their daughters to engage in “kayayei”, so they can send down money to support their mothers. The following narrations highlight some of their responses:

*If it is not rainy season and you don't have something doing, you can plead with your husband and if he allows you, you will go to Accra or Kumasi where you can find some jobs like washing bowls in chop bars, cleaning and even doing “Kayaye” in the markets.*

*With these, you can gather some money and come back home to settle your debts and start a small business (Shukura).*

*“Mbia” (to wit, my son), some of the young girls you see carrying load on the streets of Accra are our daughters, your sisters. If you can’t afford to take care of her education and she drops out, it is better she goes there and find something doing, so she can be sending something for you to take care of yourself and the family. It is that we find delight in asking them to go there but if the home is not good and you the mother can’t go because you have young ones to take care of, you let her go so she can assist the family when things are good for her (Mma Sadia).*

On migrating to urban areas as a coping strategy, the officer at the Livelihood Empowerment against Poverty (LEAP) office had this to say:

*Some of these women have no option than to migrate to the cities where they engage in “Kayaye” in order to make something, rather than idling without having anything to. For some of them, their husbands do not give them the opportunity to go. They will rather prefer their daughters (LEAP Officer).*

Indicating that although it is not in their interest to leave their homes and go and live in unhealthy conditions in these cities, they engage in it in order to cater for their livelihood needs.

#### **4.5.4 Support from Family Members/Relatives/NGOs**

Another coping strategy as found by the study was that women living in poverty in the community resort to seeking help or assistance from family and relatives. With this, participants made the following responses:

*At times, your situation can become so critical that you have to rely on your family members and relatives for help. Some of them do sympathize with you and assist, while others cannot afford because they are just like us. Some very few of our friends and relatives do give us little support when you call on them but it is not all the time that they can assist you. You yourself, you feel shy to go to them all the time asking for help (Mpag Sana).*

A key informant on this account stated that the women also get support from families and relatives as well as NGOs, in order to cope:

*Talking to them, I realize they get help from family members as well. Some of them have family members in Tamale, and others in the South. They will tell you that they get clothing from these members, they get food items including canned ones, and some support from them but all in all, they largely cater for themselves and their own upkeep. Some of them also get support from NGOs such RING USAID and World Vision. However, World Vision is no longer in operation in the area (Gender Development Desk Officer).*

Participants cited the aforementioned as major strategies women living in poverty in Zangbalun adopt to cope. It also emerged that they get help from some few NGOs. Participants reported that some of these strategies have been helpful in their attempts to cope.

#### **4.6.0 Measures to Alleviate Poverty among Women in Zangbalun**

Another key area the study sought to look at was identifying measures that can be put in place to alleviate poverty among women in Zangbalun. It was gathered that a number of measures, if put in place can help reduce the poverty levels of women in the community. Interacting with participants, they identified assisting women to acquire land, establishing a sheanut processing plant, providing credit facilities with moderate interests, providing vocational/skill training programmes for women and girls, streamlining the LEAP programme to cover more women and bringing in more NGOs to offer support to women as some of the measures that can help alleviate poverty among women.

#### **4.6.1 Land Acquisition/Accessibility**

Participants were of the view that if land is made available or accessible to women in the community, it will allow for them to also own farms and engage in agricultural activities that can earn them more income. They asserted that the small pieces of land they get are not enough to lift women out of their poverty situation. Therefore, they considered availing more land to them as one of the measures that can help alleviate poverty among women in the community.

*If women in this community can also acquire and own land like our fathers, husbands and brothers do, it would have helped us a lot. As we have told you already, farming is the major occupation of those of us living in the villages...and without land what can you do? I also think that helping us to acquire and own land would help reduce poverty among women in the community. The problem is not only land but property in general. If the government and our chiefs can do something about that it would help (Magazia).*

*All of us here hard hard but if you don't have land to farm on your own, you will keep working on your husbands' farms and will not be able to make money through your hard work. If we get land to do farming, things will change (Mpag Samata).*

The Gender Development Desk and LEAP officers also held the view that making land accessible to women in the community could help reduce their poverty levels:

*It is true that they don't own land and other properties. Zangbalun like most communities in Northern Ghana are patriarchal societies where cultural practices hardly allow women to own property including land. Given that this has contributed to high levels of poverty among women, putting up measures that will allow them to own land could as well be a good measure in reducing poverty among women in the community. This is why RING USAID is helping these women in the District acquire plots of land for farming (Gender Development Desk Officer).*

*The small pieces of land they beg from their husbands to farm are not sufficient to improve their livelihoods. So, there is the need for government to collaborate with traditional leaders so that land can be made accessible to these women to also engage in something meaningful and helpful (LEAP Officer).*

Participants generally were of the view that if women are allowed to acquire and own property, especially land, it would be a great start toward alleviating poverty among women.

#### 4.6.2 Accessible Credit Facilities

Participants indicated that making credit facilities available to women in Zangbalun would be of help in reducing poverty among women. They stated that women's inability to access credit facilities hampered the need and desire to set up businesses or engage in livelihood activities. They believed if they were to be assisted to access credit, their livelihoods would be improved. The following responses highlight what they had to say:

*To me, if we can get loans with reasonable interests, we could have set up businesses that generate income to make our lives better. Although all of us have interest in starting up businesses, none of us is ready to go in for these loans that they will deceive you to take and end up making you worse (Mma Abibata).*

*To add to what Mma Abiba just said, these people should reduce their interests, so that when we borrow, we can also benefit from it. The interest is just too much and we have decided not take their money (Katumi).*

The Gender Development Desk Officer on her part indicated that helping the women with lower interest loans would help reduce poverty among them:

*If government can find a way to provide low interest loans to these women, it could be a good measure in reducing their poverty levels. When you talk with them, they tell you that they are discouraged in taking loans from micro-finance institutions because of the interests. So I think that loans when with moderate interests are made available to them, it would help improve their livelihoods (Gender Development Desk Officer).*

Participants in their responses including the above narrations therefore believed that making available accessible credit facilities was another important measure in reducing poverty among women in Zangbalun.

#### **4.6.3 Vocational/Skill Training Programmes**

The study gathered that providing vocational and skill training programmes for women in the locality is another important measure that can help reduce poverty among women. Participants in their responses were clear that their lack of such skills have contributed to increased poverty levels among women. They believed if they are trained and equipped with skills in soap making, dressmaking, “tie and dye” making and others, it would have improved their levels of income. They made the following notable remarks in that regard:

*We don't have any vocational skills that could have helped us to engage in income generating activities. For instance, activities like soap making, making “tie and die”, dressmaking, hairdressing and some others could have helped us and our daughters have something to live on, instead of sitting idle (Pag'Wuni).*

*We have been hearing that the government and NGOs like World Vision help women acquire some skills in local pottery, farming, dressmaking and sheabutter processing. If they extend it to women in Zangbalun, it would have helped reduce this poverty thing among us (Adahanatu).*

On this, the Gender Development Desk Officer also made the following remarks:

*These women lack employable skills, so their sources of income are very limited. I believe if government through the District Assembly and some NGOs can provide vocational training and equip them with some skills; it could reduce poverty*

*among them. Trust me, they are very hard working. All they need is a little push, and I think possessing vocational skills is a key measure in this regard (Gender Development Desk Officer).*

The women in the community believe having such vocational training programmes would equip them with the needed skills, and so does the Gender Desk Officer.

#### **4.6.4 Streamlining the LEAP Programme to Benefit Poor Women**

The study found that although some women in the community were beneficiaries of the Livelihood Empowerment Against Poverty programme, streamlining the programme to not only cover more women but also increasing the amount received by beneficiaries could prove a vital measure in reducing poverty among women in Zangbalun. Participants were of the view that while the allowances received by beneficiaries have not been sufficient enough to lift them out of poverty, there are also poor and vulnerable women in the community who are not beneficiaries. They indicated that increasing the beneficiary allowance and extending it to cover more women will help reduce poverty among them:

*There are some of us who are given some support by government every month but it is not enough to help us out of our poverty situation. Government can increase the amount so it can benefit us more (Magazia).*

In this regard, the LEAP Officer had the following to say:

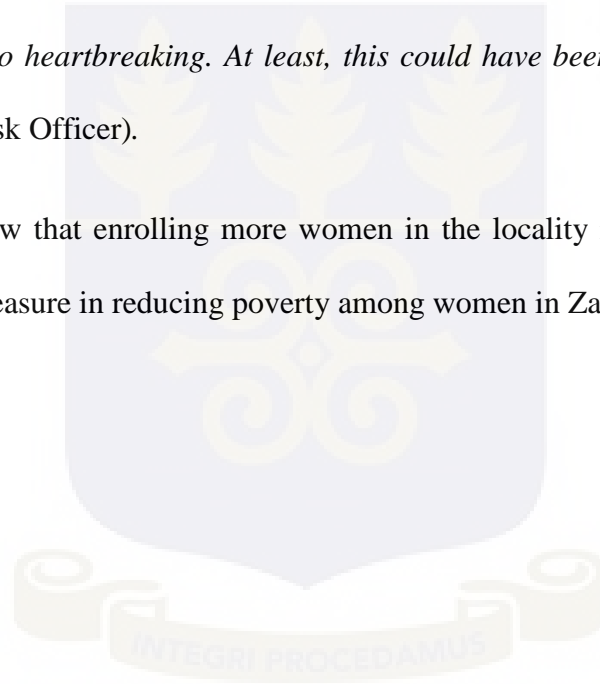
*The support we give some of these women through LEAP can be helpful but while the household beneficiary allowances are not enough to lift them out of poverty, there are also not enough funds to cover more women. It is true that majority of the women in Zangbalun are very poor and vulnerable but the programme*

*captures only twelve (12) households. If government can increase the allowance and more funds made available to capture more of these women, it would have helped reduce the poverty levels among them (LEAP Officer).*

The Gender Development Officer stated as follows:

*I think that government can set aside and allocate an extra five percent (5%) of the total LEAP fund for the District to support women in Zangbalun and across the entire Kumbungu District. I am saying this because, the poverty levels among these women is so heartbreaking. At least, this could have been of help (Gender Development Desk Officer).*

Participants held the view that enrolling more women in the locality in the LEAP programme could be another vital measure in reducing poverty among women in Zangbalun.



#### 4.7 Discussions of Findings

This section of the chapter discusses the findings of the study under the four major themes which are: factors that contribute to poverty among women, challenges women encounter as a result of poverty, coping strategies women adopt, and finally, measures to alleviate poverty among women.

Findings of the study have highlighted a variety of factors that contribute to poverty among women in the study area. These include cultural, social, and economic factors. Notably, one of the major contributing factors of poverty among women in the area is access to land. Zangbalun like any rural community has agriculture as its major source of livelihood. Many of the people largely depend on agriculture as source of income and of survival. This implies that access to farm lands is one of the major drivers or determinants of an individual's or a group's ability to earn and sustain their livelihoods through farming.

Unfortunately, in a patriarchal society like Zangbalun where women do not own property, land ownership is entirely in the hands of male, making access to land a big challenge for women. It can be noted that women in the community do not own land and other properties, so can only be given land by their husbands for farming. This means that women are unable to own farms since they have very limited access to land, hence, are economically disadvantaged in terms of earning through farming as a major rural occupation. As found by the study, only a few women are lucky to be given small pieces of land by their husbands but these pieces are insufficient and cannot yield enough produce.

The above findings agree with findings of ActionAid Ghana Country Strategy Paper V (2015), that, rural women in Northern Ghana do not have access to land and only depend on their

husbands for pieces of land for farming; rendering them vulnerable by preventing them from gaining economic freedom. The findings further fit into the *Structural Functionalist Theory* by *Talcott Parsons (1951)*, in the sense that, the cultural institution makes it difficult for women to own properties including land; and this has contributed to increased poverty levels among women in the community, which is a social dysfunction.

Also, one of the factors contributing to poverty among women in the study is high rates of illiteracy among women in the area. Illiteracy rates are very high among women living in the community, as this is evident in the demographic characteristics of participants. Of the eighteen participants from the community who took part in the study, only one has attained Junior High School education with the rest never attending school before. This attests to the high rates of illiteracy among women, which impacts on their increased levels of poverty. The United Nation Women (2010) explains that high illiteracy rates among women in developing countries significantly contribute poverty among them.

The high rates of illiteracy among women deprive them of employable and business development skills, and this increases their level of vulnerability to poverty. Women's high illiteracy rate in the community also agrees with findings of a study by Balamoune-Lutz & McGillivray (2015) and World Bank (2001) that in sub-Saharan Africa and many developing countries, gender disparities continue to contribute to low female enrolment in education, leading to high rates of illiteracy among women, which increases their poverty levels.

Another factor worthy of note as the study found is women's lack of access to credit facilities. Whereas most of these women have businesses in mind to do, access to credit is a major challenge. Women's lack of property ownership means they do not have the collateral to access

credit, which is why they indicated that some of the credit organizations prefer to give loans to the men because the men have what it takes in terms of collateral. Also, an important issue relating to credit facilities as noted in the women's responses is the fact that interest rates of credit facilities available are exorbitant. This consequently deprives them of their ability to get access to capital to start businesses and engage in economic activities. The above issues confirm findings of a study by Judith (2005) that one of the problems women face in carrying out economic activities is access to credit due to lack of collateral; and, that of Kazi et al (1995) that the poor strata in general are disadvantaged in terms of access to credit but women's access is further constrained by the lack of assets for collateral.

Another important factor is that women are faced with so much household and family burden which affects their economic activities. As participants indicated, women spend much of their time in engaging in non-paid domestic activities. This implies that they have barely enough time for economic activities. Women's roles in the community are viewed in terms of their ability to carry out household chores, but not in terms of their engagement in economic and income generating activities. This confirms what Bratberg et al (2002) termed "double burden" of women, which describes women being responsible for both household work and child care as part of their economic work, which tends to give limited role to play in economic activities. Similarly, it also agrees with studies by USAID (2015), that, disproportionate household responsibilities create a cycle, as women slide further into poverty and have less time to invest in activities that yield economic returns.

It can be noted from the findings that women share a great deal of burden in the provision of household needs. Where their husbands are unable to provide, the burden is theirs to ensure their children do not starve. Women are therefore left with so much to cater for. The fact that some of

them lamented they had to engage in time consuming domestic chores means they do not get enough time to engage in activities that will earn them income. In this regard, Gaffney-Rhys (2011) explains that, women poor women in marriages sometimes are burdened with the responsibility of taking care of themselves, children, and in some cases, the household, especially where the men are not able to adequately provide for the needs of their wives and children.

On challenges encountered by women, the study noted that the poverty levels among women in Zangbalun make them encounter a number of challenges. First, women living in poverty in this community encounter health related challenges. Their poverty levels imply that they are unable to afford balanced diet or food with an appreciable nutritional content. This affects women especially during pregnancy and postnatal periods. Tutu (2011) explains that women living in poverty, especially those in rural areas face the challenge of malnutrition and malnourishment among themselves and their children. As officer from LEAP noted, when women cannot afford the right nutritional contents needed during pregnancy, not only does it affect the mother, it as well affects the baby.

Moreover, it was found that women are also challenged in terms of access to health facilities. The high levels of poverty among women in the community result in their inability to access healthcare. With barely enough income, these women find it challenging to move from Zangbalun to Tamale where they can access quality healthcare. Although pregnant women are supposed to be provided free scanning and other medical services under the National Health Insurance Scheme, those of them in Zangbalun are unable to cater for transportation from the area to areas where they can access these services. Consequently, they fail to go for check-ups and reviews, sometimes resulting in complications. This disagrees with parts of findings of a

study by Kim et al (2003) that, low-income rural women are very likely to visit a medical clinic when they have medical insurance. On the other hand, it corroborates parts of findings of the same study, that lack of transportation can affect low-income women's access to healthcare.

Furthermore, there is the issue of emotional related challenges. It was noted that poverty poses a lot of emotional challenges to women. As participants of the study indicated, when they are unable to meet their basic needs, they encounter a lot of emotional stress and sometimes lose hope in life. They feel uncared for and most often look dejected and sober. Such a feeling has the tendency of letting in self-disbelief. This supports findings by Belle et al (2003) that poverty particularly is one of the most consistent predictors of depression among women, probably because it imposes considerable stress.

Apart from health and emotional challenges, marital issues emerged as one of the major challenges encountered by women living in poverty. Whereas these women offer so much household support, it was noted that poverty among them is not without marital challenges. Their inability to provide for their needs has resulted in most of them largely depending on their husbands, leading to some issues in their marriages. Some husbands consider who at a point get fed up with their wives always asking for help from them begin to subject them to many forms of abuses. This agrees with findings by Tutu (2011) that women suffer various forms of abuses and violence, many of which are associated with poverty.

More so, it was found from the study that poor women in the community also suffer from some social and economic challenges. Some of them are unable to establish businesses because they are challenged in terms of what it takes to do so. Those who are able to engage in small scale trade are unable to expand their businesses, because they cannot inject the needed financial

support to grow them, when the need arises. This, as noted in their responses explains why sometimes the small businesses do fold up. In effect, they are trapped in a vicious cycle of poverty, their children drop out of school, and in some cases, they embark on rural-urban migration. This confirms studies by United Nations (2015), that, women's lack of access to financial resources makes it difficult for them to fully benefit from economic opportunities and this affects their livelihood activities.

With regard to the coping strategies, the women try to engage in a number of livelihood activities to cope with the challenges that come with their state of economic and social disadvantage. To this effect, the study took note of two broad categories of coping strategies women employ – farm related coping strategies and non-farm related strategies. The farm related strategies are crop production, vegetable production and working on people's farms, whilst the non-farm related strategies include sheanut processing, soap making, rice milling, self-help and co-operative activities, as well as labor migration.

As noted, some of these women acquire pieces of land through their husbands or male counterparts, they use these lands to engage in the production of crops such as beans, cowpea, soya beans and sometimes maize. With this, they are able to support themselves out of the little they earn from their small holder farm activities. The cultivation of vegetables in small scale has helped in earning incomes that have been helpful in the short term. Although both the women and key informants have asserted that a piece of land could just be as small as one-fourth or even one-fifth of an acre (nakpaa) and is insufficient to generate enough to cater for their needs, they still find a way of surviving with that. The findings support the study of Akeweta, Ndaghu, Oyesola, and Ademola (2014), that during the rainy season, women are mostly involved in farming based activities including crop production. It further agrees with findings by Iyela and

Ikwakam (2015) that rural women living in poverty cope through agricultural based strategies including crop farming and vegetable production.

Working in people's farms is another means of coping by women of Zangbalun. Where they cannot get access to the small pieces of land during the rainy season, some of them still find means of coping by working on the farms of other people to earn farm produce in return. Some work in farms within their community, whilst others travel far places in such of farm jobs. They do not receive cash as the reward for their labor but can sell the produce to make income and at times they bring it home to support households. Akeweta et al (2014) explain that, rural women also sell their labor by working on farms in the rainy season in order to cope. Women do usually travel as far as to farming communities around Kintampo and Techiman. In effect, the farm related strategies are not only restricted to working in one's own farm but also working in the farms of others so they can be rewarded for their labour.

Also, non-farm related activities such as sheanut processing, rice milling, soup making and some other forms of petty trading have been found to be useful means of coping by women in the community. The seasonal nature of agriculture, especially in Northern Ghana means that rural women cannot be engaged in farm based activities throughout the year, hence, women in Zangbalun resort to the aforementioned activities. These activities could directly or indirectly link women to petty trading through which they earn some income to support themselves and their families.

For instance, when women pick sheanut and process, they go to the nearby market on market days to sell. With the income they get from that, some buy local rice, keep, and when prices are good, they process and sell. Depending on the person's needs, some could also use the proceeds

to cater for financial demands without necessarily using it for other forms of petty trade. This confirms the findings of Dinye et al (2004), that, women engage in non-farm enterprise activities such as small holder agro-processing and extractive activities as well as trade in the informal sector among others.

Another notable coping strategy found is migration to the Southern part of Ghana, especially Kumasi and Accra to engage in head pottering activities popularly known as “kayayei”. In the dry season whilst women in the community have nothing to do, they find it prudent migrating to the South temporarily so they can search for jobs, usually, head pottering. However, this is subject to their husbands’ approval. Zangbalun is a society where women do not have control over taking decisions that affect their own lives, so what they can or cannot do largely is approved of by their husbands. Therefore, if they decide to embark on migration to the South, the husbands are the final deciders, and where they nod in approval, they go to work, earn income and return to support themselves and their families.

Those who are unable to take care of their daughters’ education as a result of poverty also withdraw them from school and send them to engage in the head pottering trade so they can work and send something home to support their mothers, and at times, the entire family. These findings agree with studies by Iyela et al (2015) in terms of withdrawing children from school, and by Akeweta, Ndaghu et al (2014) and Grushetsky et al (2009) in terms of labor migration.

Further on coping strategies, women’s establishment of the Village Savings and Loans Association as a group self-help activity has been of immense support in terms of their attempts to cope with the situation. As noted by the study, it is a weekly based group activity which draws women of the community together according to their respective areas, so they can be

contributing small amounts of money as a way of saving. Each member is a beneficiary to the savings as they can take loans at very minimal interests and pay back.

The extent to which it has been helpful can be noted in participants' responses that even some of the men in the community do benefit from it by borrowing and paying back with small interest. The women have found it useful in depending on one another as a group to cope. The District Assembly provides technical and material support in the form of savings books, boxes, pens, stamps and training programmes for the women. These have augmented the efforts of women in their quest to help themselves. This agrees with the secondary appraisal tenet of the *Stress and Coping Theory* by Lazarus and Folkman's (1984), as these women consider resorting to group or peer influence as a way of coping. It also is a confirmation of the theory's assertion on problem-based coping, that, when people feel they have control over a situation, and can manage the sources of the problem, they go through four steps to manage the problem; define the problem, generate alternative solutions, learn new skills in dealing with the stress situation and, reappraise and find new standards of behavior.

Although the study acknowledged the women are largely their own source of support, they also get external support from families and relatives, as well as NGOs. The family members give them cash support, clothing, food, and so on, whilst the NGOs acknowledging their predicament in land ownership and acquisition help them acquire pieces of land (at least an acre) for farming activities. Their support in the provision of seeds, seedlings, cash and many others has helped the women's attempt to cope. The produce they get at the end of the season helps them cater for some of their children's educational needs and some even support household feeding through that, especially where their husbands are unable to provide. This also confirms studies by

Grushetsky and Kharchenko (2009), that, women do also rely on the support of NGOs and informal social networks.

The findings above further agree with the *Stress and Coping Theory by Lazarus and Folkman (1984)*, in the secondary appraisal of the transactional model that, when people assess what resources are available to use to cope with a stress situation, an individual may choose to adopt internal options such as will-power, inner strengths or external options as peers, professional help. In this case, women of Zangbalun have adopted external options by depending on NGOs and family members in order to cope.

With respect to measures to alleviate poverty among women, the study was interested in soliciting the views of participants in respect of what measures can be put in place to reduce the poverty levels of women in Zangbalun. As noted in the findings, participants believed assisting women to acquire and have access to land, establishing a sheanut processing plant, exposing them to credit facilities with moderate interest rates can help reduce poverty among women. Providing vocational/skill training programmes for women and girls, streamlining the LEAP programme to cover more women and encouraging more NGOs to offer support to women are also measures they believed can help reduce poverty among women in Zangbalun.

It can be gleaned from the factors that contribute to poverty among women that access to and ownership of land by women is a major factor. To this effect, it is noted that in order to reduce poverty levels among women in the community, there should be measures that will help them own and have easy access to land. This will not only improve their status in terms of property ownership but will as well improve their economic participation in terms of Agriculture. Interestingly, this will allow for them to increase their contribution to household productivity,

and not just depending on their male counterparts all the time. It can be said that the small pieces of land some of the women get from their husbands for farming are not sufficient. This means there is the need for improved access to land is a good step toward reducing poverty among them. This agrees with studies by Food and Agricultural Organization (2012), that, deliberate policy actions need to be put in place to recognize the importance of female agricultural producers and how their limited access to productive assets and land hamper their ability to undertake long-term investments.

Also, improved access to credit, they suggested, could be one of the measures through which poverty among women living in the area can be reduced. Whilst the Gender Officer was of the view that women's inability to own property because of the patriarchal nature of the community has hampered their ability to provide the needed collateral to be able to access micro-credit, the women themselves consider the interest rates of these facilities to be exorbitant and extortionate. Therefore, any measures to avail low interest credit facilities to them to be able to start businesses and support existing ones will help reduce poverty among them. Given the women even shun the facilities that come their way for the obvious reasons as stated above, indeed, ensuring these facilities come with moderate interest rates will prove to be a good step in reducing poverty among them; since they can access and make efficient use of them. Owusu, Akanbasiam and Anyesepari (2013) are of the view that improving the effective and efficient operations of micro-finance can help reduce poverty among rural women in the North. This confirms findings of the study.

Establishing vocational/skill training programmes emerged as one of the factors that can help reduce poverty among women in the area. Participants noted that part of the reasons women in Zangbalun are poor is because they have no employable skills. The women were of the view that

possessing vocational skills is a useful measure that can help reduce poverty among them. The institutionalization of training programmes by government in collaboration with non-governmental agencies would be of great help to them in an attempt to reduce poverty. They suggested skill development in dressmaking, soap making as well as the making of “tie and die”. These and other business development as well as literacy development skills would be measures that can reduce poverty among women in the locality. This supports findings of a study by Amu (2005)

Also, encouraging parents to enroll and ensure retention of the girl-child in school to increase literacy rates among women in the community would help reduce poverty among women in the community. The World Bank (2001) has noted that education is the backbone of any action designed to eliminate poverty, therefore, discriminating against girls in education would mean that there is going to be a lot of women living below the poverty line. It is interesting to note that the *Structural Functionalist Theory by Talcott Parsons (1951)*, explained by Mooney et al (2007) identifies education as one of the key social institutions, whose dysfunction has the potential to lead to a social disequilibrium, noted in the case of high rates of illiteracy as major factor of poverty among women in Zangbalun. Therefore, improving literacy rates among women would help reduce their poverty rates, as noted by participants.

## **CHEPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS**

This chapter summarizes the findings of the study. It also presents conclusion as well as recommendations made based on the findings.

#### **5.1 Summary of Findings**

The study focused on the factors that contribute to poverty among women in Zangbalun, the challenges women in the community encounter as a result of poverty, the strategies they adopt in coping with these challenges, as well as measures that may help alleviate poverty among women in the area.

With regard to the factors that contribute to poverty among women in Zangbalun, the findings of the study revealed a variety of factors. These include lack of access to land. It was found that given the patriarchal nature of the area in terms of property ownership, women do not own land, making it difficult for them to access land for agricultural purposes. It was also found that some women at times are given small pieces of land for farming but these pieces are not sufficient to earn them income that could improve their livelihoods. It also emerged that women in the area are unable to access credit facilities that could help them set up small scale businesses and support a few existing ones. The study found that not only do women not have collateral to access these facilities; they also consider them exorbitant and extortionate in terms of interest rates.

Aside these, it further emerged that high levels of illiteracy rates among women in the community also accounts for their poverty situation. Women in the community are largely illiterate and virtually possess no literary skills. Of the 18 participants engaged in two separate

focus group discussions, one person has basic education, whilst the rest have neither been to school nor can read and write. Literacy levels are very low among women in the locality. The study also found that girl-child education is not prioritized in the community, which accounts for the high rates of illiteracy among women.

Last but not least, household or family burden on women of the area is one of the factors that contribute to poverty among them. The study found that women in Zangbalun employ much of their time on non-paid household or domestic activities such as child care, cooking and many other activities. This deprives them of opportunity to engage in economic ventures that could generate income to improve their livelihoods. It was also found that women in the community, notwithstanding their limited time in engaging in economic activities sometimes have to provide to take care of their households.

On the challenges women encounter as a result of poverty, the study found that women in the area encounter a number of issues that negatively affect their lives. First, they encounter health challenges. Women living in poverty in the area face nutritional challenges. It was noted that they are unable to acquire nutritional or balanced diets for themselves and their children.

Acknowledging the value of nutrition to their health, they lamented their inability to afford nutritious food, due to poverty. Where pregnant women in the community are covered by the National Health Insurance in terms of free scanning and healthcare, they are unable to provide for transportation to enable them access these services. These have affected their health in adverse ways including pregnancy and childbirth complications. More so, the study also found that women encounter emotional challenges. The women are associated with a lot of bad feelings as far as their poverty situation is concerned.

The study found that they sometimes feel dejected and unwanted. They encounter so much emotional pain, and at times hide alone in the room to weep. They also encounter marital challenges as their husbands consider them burden due their inability to provide for their needs. Another challenge they encounter has to do with the fact that some of them are unable to visit other members of their families who stay far from them. They cannot afford what it takes to visit these relatives; hence there is often a break in social ties. Economically, they do not have the resources that could help lift them out of their poverty situation. Therefore, they become poorer and continue to languish in the vicious cycle of poverty.

On the coping strategies women in the area adopt to deal with the above challenges, the study found that they engage in both farm and non-farm related coping strategies. The farm related strategies include crop production, vegetable cultivation, and working on other people's farms during harvest seasons. They also adopt non-farm coping strategies such as sheanut processing, soap making, rice milling, migrating to urban areas/embarking on head potting , withdrawal of female children from school and sending them to "kayayei", depending on group self-help associations such the Village Savings and Loans Associations, as well as depending on families, friends and support from NGOs.

Finally, participants suggested some measures that can be put in place to alleviate poverty among women in Zangbalun. These measures include ensuring women have access to and own land in order to participate meaningfully in agricultural activities, providing for improved access to credit through low interest facilities, establishing a sheanut processing plant to provide market and employment for women in the area, streamlining the LEAP programme to benefit more women in the community, ensuring female children are enrolled and retained in schools, and

providing women with vocational/skill development training programmes to equip them with employable and business development skills.

## **5.2 Conclusion**

The findings of this study show that the situation of women in Zangbalun is even more worrisome. Considerably, the poverty situation of women in this area is not only a true reflection of the views of many regarding where Northern rural women stand in Ghana's poverty discourse, but it also highlights the humanizing story of women living in poverty within the Kumbungu District and beyond.

As shown by the findings of the study, women in the community cannot afford to meet their health needs, resulting in health challenges. They encounter marital issues resulting in all sorts of abuses that make them prone to domestic violence, due to their inability to provide for themselves. They are forced to withdraw their children, especially the girl-child from school to go and roam the streets of Accra and Kumasi in the name of "kayayei". They suffer so much emotional trauma and sometimes try to give in on their efforts. They feel they cannot contribute anything to society since their views are not sought or even recognized in societal decisions that affect their lives.

It can therefore be concluded that women living in poverty in Zangbalun go through a great deal of challenges that adversely affect not only their lives, but also the lives of their children and the development of their community. Indeed, both men and women in the area suffer in poverty but the fate of women is disheartening because of the varied socio-economic and cultural factors that make them more vulnerable. To address the phenomena, the underlying factors that give rise to it must be tackled with a concerted effort.

### **5.3 Recommendations**

Poverty among women living in Zangbalun poses social and economic challenges to not only the development of the area but also to that of the women as individuals, their families' and that of Ghana as a whole. There is therefore the need for measures to be put in place to alleviate poverty among women in the area, and save them from the consequences of the many attendant challenges they encounter. Recommendations to this effect are considerably based on the findings of this study, and more especially, on the suggestions made by participants of the study.

To begin with, it must be noted that poverty alleviation among rural women remains a mirage without their involvement and participation in rural economic activities, especially, agriculture. However, there first of all must be the need to address the issue of land and property ownership. Findings of the study have demonstrated already that women's lack of ownership of land means their inability to own farms, which renders them poorer. There is therefore the need for a deliberate government policy that would engage and collaborate with traditional leaders to acquire lands for women in the area and provide them with the needed technical support to fully participate in agricultural activities. Government can engage in consultative discussions with traditional authorities and families to revise land tenure systems to allow women to acquire and own land for economic and other purposes.

A policy to acquire land for women in the area is feasible because, RING USAID, an NGO operating in the District is able to purchase pieces of land (at least an acre for each) with which they assist women to undertake farming activities such as crop and vegetable production. Cognizant of the fact that there are cultural factors that underpin women's inability to own property, especially land, government through the local government structure and concerned stakeholders like NGOs, Civil Society Organizations and social workers could embark on

sensitization programmes such educating the community and her leaders on the need for women to own land and how that can help the overall development of the community.

Also, Ghana government's "One Village One Dam" flagship policy is a very good avenue to reduce poverty among women in the area through agricultural mechanization. As a policy that is intended to create rural employment through agriculture, it must take the rural woman into consideration. Their involvement in it will create employment for them and improve their livelihoods.

One other important area is access to credit facilities. As noted by the findings of the study, lack of access to credit facilities has inhibited the zeal and attempts by women in the community to start up and manage businesses. Although some of them have the ideas as to what businesses they want to do and how they intend to, lack of capital is a major challenge. The Bank of Ghana (BoG) can engage the operators of micro-finance schemes in order to streamline their operations to provide easy access to the women of the area and other rural women. Where necessary, the BoG can enforce laws that ensure that these schemes do not charge interest that are exorbitant or seek to extort the women. Although there is MASLOC in the District, its accessibility to women in Zangbalun remains an issue. There is therefore the need for the District Assembly to collaborate with officials of the facility to create awareness of women on it. This will enable them access the facility to start up small scale businesses and also expand existing ones.

Moreover, there is the need for the District Assembly with the support of the Ministry of Business Development to establish vocational/skill development training programmes for women in the community. Participants of the study noted vocational skills as one of the measures through which poverty among women in Zangbalun can be reduced. Equipping them with skills

in “tie and die” making, dressmaking, soap making and others alike will not only provide them with employment, it will as well improve their incomes, hence, reduce poverty among them.

After training them, government can provide them with both financial and technical support so they establish their own business entities. Government through the District can do this in collaboration with private sector and NGOs that are into poverty alleviation programmes such supporting small holder agriculture, small and medium enterprises, etc.

Finally, there is no effective poverty reduction strategy that does not take reducing levels of illiteracy into cognizance. High rate of illiteracy among women in the area is one of the factors accounting for their levels of poverty. As if that is not enough, there is the tendency of increased illiteracy rates and increased poverty among women, given girl-child education is not prioritized in the area. The District Assembly can educate the community through an organized forum or durbar activities on the need to enroll and retain the girl-child in schools. There is generally the need for the community itself to be engaged in stakeholder discussions on the need for women’s empowerment as a tool for development. It must however be acknowledged that any measure to ensure alleviation of poverty among women in the area will not yield the needed results, without the community’s full involvement or participation.

#### **5.4 Implications for Social Work**

Social work practitioners, as well as community developers have a role to play in alleviating poverty among women in Zangbalun. Social workers can organize educational programmes toward sensitizing the community in respect of the social, economic and cultural factors that contribute to high levels of poverty among its women as well as the consequences of poverty. Such programmes should involve not only women but also their male counterparts who have a role to play in reducing poverty among women.

There is also the need for social workers to partner with the District Assembly in an attempt to engage women living in poverty in the area. By interacting and listening to them, they can assist them in overcoming some of these challenges they encounter. For instance, social workers can help women in terms of their emotional challenges through counseling. They can collaborate with the District Gender Desk office to organize counseling programmes for the women on how to also adopt improved coping strategies in dealing with some of their challenges.

Another important area through which social work professionals can be of support is to identify, contact and galvanize the support of NGOs, such as AcionAid Ghana, Plan Ghana, Alliance for African Women Initiative, Savannah Women's Empowerment Group Ghana, that are into poverty alleviation and social protection programmes, to provide the necessary help for women in the community. These NGOs, based on their areas of support can provide assistance to help reduce poverty among the women. Social workers can engage NGOs with the issues confronting the women, by writing proposals that can tap into the NGOs' various schemes of support for vulnerable women.

Last but not least, it is evident that these women face a lot of marginalization and social exclusion, as well as emotional and physical abuses but have no voice to articulate what they go through. Social workers therefore have the responsibility to ensure that women in the community are not disarticulated. Social workers in this regard can engage in media advocacy or engage the community through drama and theatre programmes that could sensitize on women's rights, needs and on all issues that affect their lives.

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## APPENDICES

UNIVERSITY OF GHANA

DEPARTMENT OF SOCIAL WORK

MPHIL PART II

### INTERVIEW GUIDE FOR DATA COLLECTION ON POVERTY AMONG WOMEN IN ZANGBALUN (FOR FOCUS GROUP PARTICIPANTS)

My name is Alhassan Rabiou, an MPhil student of Social Work, University of Ghana, Legon, Accra. I am researching on the topic “Poverty among Women of Zangbalun in Kumbungu District in Northern Region”. This research intends to understand poverty as a social and economic disadvantage among women living in Zangbalun, in terms of what factors are responsible, the challenge/problems women encounter, what mechanisms they employ to cope with these challenges, and also, to recommend measures through which poverty among women can be reduced. This study will benefit its participants as its findings will be disseminated to policy makers or stakeholders interested in alleviating poverty among women. The study will further benefit its participants and women in this community as it will also share its findings with, and make recommendations to this community on the need for the community itself to play a key role in reducing poverty among women. In effect, the community, especially women living in it will also be regarded as co-owners of the final report of this research, and will be given a copy for current and future references. As the researcher, I give you my solemn assurance that whatever you will say remains confidential, and your privacy is best assured.

### **Demographic Information of Participants**

1. Please, what is your name?
2. How old are you?
3. Please, what is your marital status?
4. Kindly tell me your level of education.
5. What is your occupation?

### **Objective 1: To identify factors that contribute to poverty among women in Zangbalun**

1. In your own understanding, how would you define poverty? Describe some major features or characteristics of poverty.
2. What would you say are the major reasons there is wide spread poverty in the North?
3. Why would you say women in this community are poorer than men? What in your opinion make(s) women in this community poor?
4. Would you say you are doing or not doing something well financially because of something you yourself have done or failed to do; or because of something other people have failed to do?

### **Objective 2: To explore challenges women in Zangbalun encounter as a result of poverty**

1. What are some of the problems you encounter as a result of poverty? Share with me, your personal experience with these problems.
2. In what ways do these problems affect you, your family and the community at large?

3. What help do you get from family members, friends, government and some organizations (if there are any), in dealing with these problems.

**Objective 3: To find out what coping strategies women in Zangbalun adopt**

1. What is the major occupation of women in this community? What employment opportunities are available to women here?
2. Given your economic challenges mention and discuss with me, some of the ways/means through which you personally provide for your needs. How effective and helpful have these ways/means been to your situation?
3. What help do you get from other people; and who are these people? Would you say this help has improved your situation, and why or why not?

**Objective 4: To identify measures that can help eradicate poverty among women in Zangbalun**

1. Describe any poverty alleviation programme(s) which have been initiated by government or a Non-Governmental Organization to reduce poverty and unemployment in this community. In what ways have these initiatives helped or not helped your situation?
2. In your own opinion, what more can be done by government and other organizations to reduce poverty among women in this community? Suggest any three ways it can be done.
3. How would you and the community itself contribute to reducing poverty, especially among its women?

## INTERVIEW GUIDE FOR DATA COLLECTION ON POVERTY AMONG WOMEN IN ZANGBALUN (FOR KEY INFORMANTS)

My name is Alhassan Rabiou, an MPhil student of Social Work, University of Ghana, Legon, Accra. I am researching on the topic “Poverty among Women of Zangbalun in Kumbungu District in Northern Region”. This research intends to understand poverty as a social and economic disadvantage among women living in Zangbalun, in terms of what factors are responsible, the challenge/problems women encounter, what mechanisms they employ to cope with these challenges, and also, to recommend measures through which poverty among women can be reduced. This study will benefit its participants as its findings will be disseminated to policy makers and implementers (including the Kumbungu District Assembly) and/or stakeholders interested in alleviating poverty among women. The District Assembly will also benefit from the study as its findings and recommendations will be relevant to policy decisions and initiatives aimed at reducing poverty among women in the District. The report of this research will be useful future reference for the District Assembly, in dealing with issues of poverty among women in the study area and other communities alike.

### **Objective 1: To explore factors that contribute to poverty among women in Zangbalun**

1. What idea do you have about poverty in general; and which category of people is the most affected?
2. What do you think account for the high rates of poverty among women in Northern Ghana?

3. What peculiar reasons could possibly be responsible for high levels of poverty among women in Zangbalun and in the Kumbungu District?

**Objective 2: To examine the challenges women in Zangbalun encounter as a result of poverty**

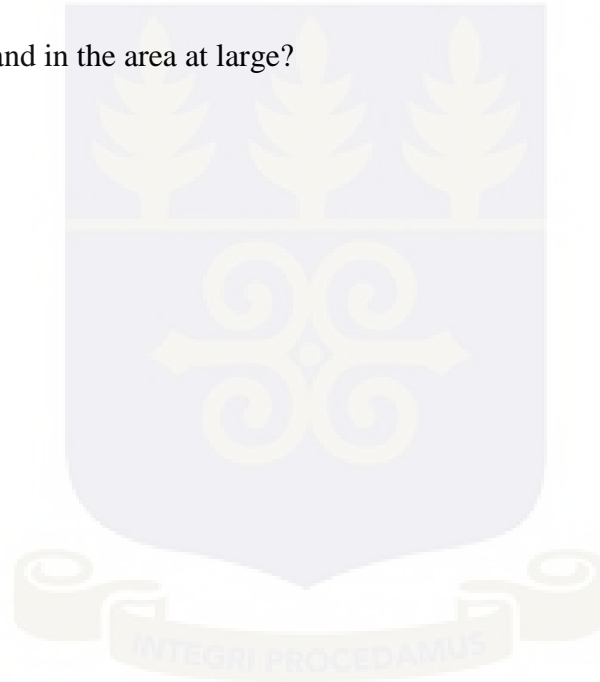
1. What problems do you think women in Zangbalun and in Kumbungu District at large encounter or are very likely to encounter as a result of poverty?
2. What ideas do you have about their personal experiences with regard to some of the challenges they face as a result of poverty?
3. In what ways would you think these problems affect them, their families and their communities at large?

**Objective 2: To find out what coping strategies women in Zangbalun adopt**

1. What major occupation do women of Zangbalun engage in, and what employment opportunities are available to them in the community?
2. What coping mechanisms or strategies do you know that these women adopt to deal with poverty as a major social and economic disadvantage?
3. How helpful would you say these mechanisms or strategies have been to them in terms of dealing with their plight?

**Objective 4: To identify measures that can help eradicate poverty among women in Zangbalun**

1. What government support initiatives or poverty alleviation programmes are available to women of Zangbalun and of the District as a whole? How effective would you say these programmes or initiatives have been in reducing poverty among women in the area?
2. What more can be done by government, NGOs and other agencies to alleviate poverty among women in the community?
3. What roles do you think the community and women living in it could play in reducing poverty among women, and in the area at large?



## CONSENT FORM FOR PARTICIPANTS

I.....do hereby consent to participate in this research work based on the following:

- The researcher has explained the purpose of the research to me and I fully understand.
- My participation in the research work is voluntary.
- I can withdraw from participating in the research, anytime I can no longer continue.
- I have been assured of confidentiality, anonymity, and that this research causes me no harm.
- The research has fully sought my consent and I am willing to give information as far as I can.

