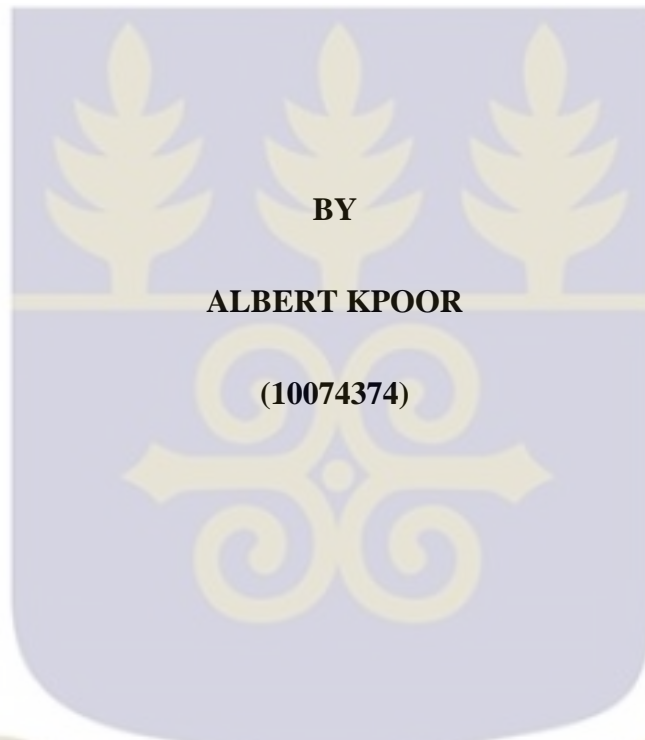


**LIVELIHOOD STRATEGIES OF MALE- AND FEMALE-HEADED HOUSEHOLDS IN  
GREATER ACCRA REGION OF GHANA**



**BY**

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**THIS THESIS/DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF GHANA,  
LEGON IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD  
OF PHD SOCIOLOGY DEGREE**

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## DECLARATION

I hereby declare that this thesis is the result of my own research work, carried out in the Department of Sociology, University of Ghana under the supervision of Prof. Clara Korkor Fayorsey, Prof. Michael P.K. Okyerefo, and Dr. Akosua Darkwah. References cited in this work have been duly acknowledged and all errors found in this work are solely mine.

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## **DEDICATION**

I dedicate this thesis to my children, Nana Yaw and Papa (Kwabena). Thank you for inspiring me.



## ACKNOWLEDGEMENTS

I am very thankful and grateful to the Almighty God for the strength and ability he gave me to work on this thesis.

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## ABSTRACT

Over the past 15 years, the Ghana Statistical Service (GSS) in its Ghana Living Standards Surveys (GLSS) has used the consumption expenditure approach and has concluded that female-headed households are better-off than male-headed ones. This conclusion is contrary to the general view that female-headed households are disadvantaged. The consumption expenditure approach has been criticised by scholars for being one-dimensional, as it covers only a limited aspect of male- and female-headed households' living conditions. In view of this criticism, this study adopts the livelihoods approach - a multidimensional perspective - to capture the multidimensional nature of living conditions in male- and female-headed households in three communities - Adedenkpo, James Town Beach, and Adenkrebi - in the Greater Accra Region of Ghana. Specifically, the study investigates the community, human, social, and financial and economic assets of male- and female-headed households, and how they utilize these assets in their livelihood strategies. The study utilized the concurrent mixed methods approach entailing the use of both quantitative and qualitative data collection techniques.

The study communities have different assets endowment and this affects the living conditions of households. Adenkrebi is more endowed with natural assets than James Town Beach and Adedenkpo which aids households in Adenkrebi to diversify their livelihood activities. On the other hand, Adedenkpo and James Town Beach have more economic assets than Adenkrebi which allow households in these two communities to pursue their livelihood activities. The lack of economic assets such as motorable roads in Adenkrebi makes it difficult for the inhabitants to transport their farm produce to market centres.

The findings of the study demonstrate that the livelihoods perspective reveals multiple dimensions of living conditions in male- and female-headed households. Male-headed households have greater human capital assets than female-headed ones; however, the low educational assets of both households confine their members to pursue informal livelihood activities as well as intensification and diversification strategies. The study also indicates that female-headed households have greater social assets than male-headed ones and utilize reciprocal exchange strategies to derive greater resources from CBOs, kin, and neighbours than their male counterparts. Male-headed households also have greater financial and economic assets than female-headed ones. Household income, generated through livelihood activities, is low for both types of households, particularly female-headed ones. However, among other household fiscal assets including savings, treasury bills, shares, and loans, household income is the key financial asset utilized by both household types to satisfy basic household needs. The application of the livelihoods approach in this study demonstrates that male-headed households generally have greater assets endowment and better livelihood outcomes than female-headed ones indicating that they are better-off than their female counterparts. This finding indicates that the consumption expenditure approach masks the deprivations of female-headed households in assets endowment.

The study recommends that national surveys that measure the living standards of male- and female-headed households should include assets ownership and livelihoods dimensions in order to capture the multidimensional aspects of living conditions in these two types of households. Furthermore, to assist male- and female-headed households to achieve better livelihood outcomes, there is the need for sustainable natural resource measures to be taken in the study

communities, particularly in James Town Beach to ensure that the sea continues to be a viable livelihood source for households. Furthermore, a community asset such as a tarred access road needs to be provided for households in Adenkrebi so that they can effectively pursue their livelihood activities. In addition, current government policies aimed at promoting formal education should be strengthened in the study communities so as to improve and widen the livelihood opportunities of particularly female-headed households in order to increase their asset portfolio. The study contributes to deepening understanding of living conditions of male- and female-headed households from a livelihoods perspective.



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## LIST OF ABBREVIATIONS

A Level	Advanced Level (General Certificate of Education)
AMA	Accra Metropolitan Area
CARE	Cooperative for Assistance and Relief Everywhere
CBD	Central Business District
CBOs	Community-Based Organizations
CPRs	Common Property Resources
DFID	Department for International Development
EAs	Enumeration Areas
ECG	Electricity Company of Ghana
FAO	Food and Agricultural Organization
FGDs	Focus Group Discussions
FHHs	Female-Headed Households
GAMA	Greater Accra Metropolitan Area
GAMADA	Ga Mashie Development Agency
GHS	Ghana Health Service
GLSS	Ghana Living Standards Survey
GSS	Ghana Statistical Service
GWCL	Ghana Water Company Limited
ICF	Inner City Fund
IFAD	International Fund for Agricultural Development
IPPR	Institute for Public Policy Research
ITU	International Telecommunication Union

JSS	Junior Secondary School
MHHs	Male-Headed Households
NGOs	Non-Governmental Organizations
NTFPs	Non-Timber Forest Products
O Level	Ordinary Level (General Certificate of Education)
SSS	Senior Secondary School
STDs	Sexually-Transmitted Diseases
UN	United Nations
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	United Nations International Children's Emergency Fund



## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background of the study

In the past two and a half decades, social scientists have been concerned with male- and female-headed households as a consequence of differences in the living standards of these two types of households (Chant, 2003; Moghadam, 2005; Rogan, 2013). Female-headed households compared to male-headed ones have been described as being among the poorest of the poor in the world (United Nations, 2000). A comparative analysis of more than sixty (60) studies in Africa, Asia, and Latin America reveal that two-thirds of female-headed households experience greater poverty than male-headed households (Buvunic & Gupta, 1997). The concept of the ‘feminization of poverty’ originated as a result of the linkage between female household headship and poverty (Moghadam, 2005, p.2), as well as the global rise in female-headed households (Chant, 2003, 2006, 2008, 2015). The evidence in Ghana also points to an increasing trend in the incidence of this household type over the last five decades. The proportion of female-headed households has increased from 25.7% to 34.7% in the period between 1960 and 2010 (Ghana Statistical Service [GSS], 2012; Government of Ghana, 1971).

Not all studies on household headship and living standards demonstrate the connection between female headship and poverty. Some works indicate that female-headed households are just as poor as male-headed ones (IFAD, 1996; Loi, 1996), whilst others suggest that they are better off than their male-headed counterparts (Chant, 1997; Klasen, Lechtenfeld, & Povel, 2015; Medeiros & Costa, 2006). Similarly in Ghana, studies reveal that the global view that most female-headed households face greater poverty, does not apply. This is because the Ghana

Living Standards Surveys (GLSS), that is, the GLSS of 1991/1992; the GLSS of 1998/1999; and the GLSS 2005/2006 found that the incidence of poverty among female-headed households was lower as compared to male-headed ones (GSS, 2007).

Studies that examine the living standards of male- and female-headed households utilize economic indicators such as income, consumption, or expenditure (Chant, 2003; Millazo & Van de Walle, 2015; United Nations, 2006). Indeed, the global view that female-headed households are disadvantaged as compared to male-headed ones is based on such economic indicators (Chant, 2003, 2006). Similarly in Ghana, the consumption expenditure approach is used to examine the living standards of male- and female-headed households (GSS, 2007). The popularity and use of economic indicators worldwide to assess the living standards of households, including male- and female-headed ones, is due to multiple reasons. These reasons include the fact that economic indicators permit global comparisons of households, regions, and countries; they are cheap and easy to gather; they are tangible, objective and quantifiable; they dominate development discourse, practice and policy-making; and are mostly preferred by policy makers and decision makers (Chambers, 1995; Sumner, 2007). In spite of the afore mentioned reasons, the economic approach (income, consumption, and expenditure) has been criticised for being one-dimensional, as it covers a limited aspect of people's or households' living standards and ignores the multifaceted nature of peoples' or households' living experiences and conditions (Alkire & Santos, 2013; Bebbington, 1999; Bourguignon & Chakravarty, 2003; Carter & Barrett, 2006; Chambers, 1995; Chant, 2015; IPPR et al., 2011; Kingdon & Knight, 2006; Misturelli & Heffernan, 2008; Moser, 1999; Perry, 2000).

As a consequence of the short-comings of the economic approach, scholars suggest that a more holistic approach, such as the livelihoods approach, should be used to capture the multi-dimensional nature of living conditions of households (Chant, 2006; May, Brown, Cooper, & Brill, 2009; Krantz, 2001; Kabeer, 2003; Petersen & Pedersen, 2010; Whitehead & Kabeer, 2001). The concept of livelihoods has become extensively accepted as an important approach to comprehend the multiple factors that influence people's lives and well-being at the household or community level (Carney, 1998; Davies, 1996; Poole, Gauthier & Mizrahi, 2007; Rakodi, 1999). The approach constructs a comprehensive depiction of households' day to day living that includes their capabilities (education, skills, and health), social networks, access to services, and their financial circumstances (May et al., 2009). Thus, to highlight the multiple aspects of living conditions of male- and female-headed households, this study employs the livelihoods perspective to bring out the similarities and differences in asset ownership of these two types of households and how they utilize these assets in the pursuit of livelihoods in Ghana.

## **1.2 Problem Statement**

Over the past 15 years, the Ghana Statistical Service (GSS) in its various GLSSs has utilized the consumption expenditure approach to assess the living standards of male- and female-headed households (GSS, 2007). As already indicated, this approach is one-dimensional, and covers a limited aspect of male- and female-headed households' living conditions. The GLSSs, as it is with most national household level surveys, do not describe livelihoods, but generally provide indicators of the outcomes of livelihood strategies (de Haan, Drinkwater, Rakodi, & Westley, 2002). The stress of the GLSSs on consumption expenditure of households (GSS, 2007), by definition, excludes information on the livelihood resources or assets of male- and female-

headed households that helps to adequately comprehend their living conditions (Rakodi, 1999). Thus, the GLSSs are inadequate to explain the living conditions of male- and female-headed households.

Scholars argue that using household asset ownership to explain household living conditions and experiences has some advantages over the consumption expenditure approach. Carter (2009) asserts that assets ownership, unlike consumption expenditure, is the structural determinant of the living standards of households, and thus, provides insights into the similarities and differences in the living experiences of households. Deere, Alvarado, and Twyman (2012), and Moser and Felton (2007) also point out that expenditure is a flow variable measured to indicate household living standards at one point in time, whereas assets constitute stocks, which have been accrued over time, and as a consequence, portray real living conditions. The aforementioned scholars, further note that assets are more stable than expenditure measures, and as such, demonstrate a better insight into how people live their lives. Orr, Brown, Smith, May, and Waters (2006) thus conclude that an asset-based approach reveals the reality of people's living conditions and experiences. Indeed, the importance of assets is summed up by Bebbington (1999, p.5), who points out that assets "are not simply resources that people use in building livelihoods: they are assets that give them the capability to be and to act". Thus, to gain an understanding of the living conditions and living experiences of male- and female-headed households, this thesis employs a livelihoods approach by using the sustainable livelihoods framework to assess the assets ownership of male- and female-headed households, as well as their communities, and how these assets, through livelihood strategies, are used to construct livelihoods. This thesis thus

contributes to the debate about the use of asset ownership and livelihood strategies to comprehend the living conditions of households, particularly, male- and female-headed ones.

A plethora of studies in Ghana have examined household assets ownership (Aryeetey, 2004; Mensah, Bourdon, & Latruffe, 2014; Oduro, Baah-Boateng, & Boakye-Yiadom, 2011), while others have focused on the livelihood strategies of individuals, households, and communities (Abane, 2009; Antwi-Agyei, Stringer, & Dongill, 2014; Hanson, 2005b; Okoh & Hilson, 2011; Lund, Dei, Boakye, & Opoku-Agyemang, 2008; Owusu, Agyei-Mensah, & Lund, 2008; Wrigley-Asante, 2008; Yeboah, 2010). However, these studies do not examine assets ownership and how they are utilized in livelihood strategies. Furthermore, these studies do not examine household assets or livelihood strategies in terms of gendered household type - male- and female-headed households. While some studies outside Ghana have examined the livelihood assets and strategies of male- and female-headed households (Horrel & Krishner, 2007; Katapa, 2006), these studies are few, and thus a large gap remains in the extant literature on household headship, assets, and livelihoods. Thus, the examination of the assets and livelihood strategies of male- and female-headed households in rural and urban productive settings of Ghana in this study, also contributes to the livelihoods literature.

### **1.3 Objectives of the study**

The main objective of this study is to examine the livelihood assets and the livelihood strategies of male- and female-headed households in trading, fishing, and farming communities in the Greater Accra Region, focusing in particular on the similarities and differences in the ownership

of assets and livelihood strategies between these two types of households. Specifically, the objectives of the study are:

1. To assess the community assets and livelihood strategies in trading, fishing, and farming communities in the Greater Accra Region.
2. To examine the human capital assets and livelihood strategies of male- and female-headed households in trading, fishing, and farming communities in the Greater Accra Region.
3. To examine the social assets and livelihood strategies of male- and female-headed households in trading, fishing, and farming communities in the Greater Accra Region.
4. To examine the economic and financial assets and livelihood strategies of male- and female-headed households in trading, fishing, and farming communities in the Greater Accra Region.

#### **1.4 Research Questions**

The key research questions in the study are:

1. What type of community or place based assets are present in trading, fishing, and farming communities?
2. What kind of human capital assets do male- and female-headed households in trading, fishing, and farming communities own?
3. What type of social assets do male- and female-headed households in trading, fishing, and farming communities own?
4. What kind of economic and financial assets do male- and female-headed households in trading, fishing, and farming communities own?

5. To what extent are the human, social, economic, and financial assets owned by male- and female-headed households in trading, fishing, and farming communities utilized in their livelihood strategies?

6. To what extent do the assets and livelihood strategies in male- and female-headed households contribute to the livelihood out-comes of these households?

### **1.5 Significance of the Research**

The study is significant in that it offers a comparative analysis of the living conditions of male- and female-headed households from a livelihoods perspective rather than from a consumption expenditure viewpoint. A viewpoint, that has sparked several debates on the disadvantaged position of female-headed households and yet, a viewpoint that has been thwarted by evidence from Ghana. Furthermore, this study is important because comparative studies on the livelihood strategies of male- and female-headed households are quite limited and as such, the findings of this study would add to the literature on gendered households and livelihoods in Ghana and elsewhere.

This study is also significant with regard to providing a critical assessment of the assets and livelihood options of male- and female-headed households in the Greater Accra Region. In other words, the thesis identifies the key assets of male- and female-headed households in trading, fishing, and farming communities and how these assets are utilized in the everyday living of these households. Thus, the research could inform policy on how to build the key assets already owned by male and female headed households in trading, fishing, and farming communities in the Greater Accra Region so as to improve their well-being. The study also identifies the key

assets lacking in male- and female-headed households in the Greater Accra Region and as such, could impact policy on how to increase the access of the aforementioned households to these assets in order to improve their livelihoods and well-being.

### **1.6 Definition of Key Terms**

It is important to define some key concepts that have been used in this study in order to clarify the context within which they are being used. These concepts are:

- a. Household: The use of the term ‘household’ in this study refers to a group of related or unrelated persons, who live together in the same house or compound, who recognize one adult male or female as the household head, share the same house keeping arrangements and are catered for as one unit (GSS, 2007).
- b. The Head of Household: This is the person recognized as the head by members of the household and who is usually responsible for the upkeep and maintenance of the household (GSS, 2007).
- c. Asset: Asset is used in this study to refer to the tangible and intangible resources that a household owns. The tangible resources for instance, include jewellery, woven textiles, electrical appliances, income/cash, and savings among others, while the intangible assets on the other hand, refer to the educational attainments or skills of household members as well as households’ ability to secure assistance such as food, money, and loans, among others from family members,

neighbours, friends, and social groups. The concept of asset is discussed in detail in the conceptual framework of this thesis in Chapter Two.

d. Livelihood: Livelihood is used in this study to mean a household's or people's capabilities, and assets such as material and social assets and their activities that are necessary to make a living (Chambers and Conway, 1992; Scoones, 1998). Livelihood as a concept is further discussed in the conceptual framework of this thesis in Chapter Two.

e. Livelihood Strategy: Livelihood strategy is used in this study to refer to the numerous or combination of activities household members engage in as well as the choices they make to achieve livelihood goals such as the provision of food, cash and other goods to satisfy household needs (Chambers & Conway, 1992). In this sense, the strategies available, choices made and activities undertaken include a particular activity, a set of activities or direct use of assets to produce outcomes (Kim, 2014). Various types of livelihood strategies are discussed in detail in Chapter Two.

### **1.7 Organization of the Study**

The thesis is organized in eight chapters very much related to its research objectives. The dissertation begins with Chapter One which presents the background to the dissertation. It also addresses the research gap with regard to the livelihood strategies of male- and female-headed households as well as the objectives and significance of the study.

Chapter Two presents a review of the extant literature on household livelihood strategies. The strategies that are examined include income generation activities, expenditure strategies of households, the utilization of social networks, and governmental agencies and civil society organizations in livelihood activities. The review of literature also explores how demographic and socio-economic variables influence households' livelihood strategies. The chapter also discusses the sustainable livelihoods framework and how it offers an appropriate conceptual lens to examine the interaction between household assets and household livelihood strategies.

Chapter Three discusses the research design, the preparations for field work, the sampling of study communities and participants for the study, data collection procedures, and how the data collected were processed and analyzed. The chapter also focuses on the challenges that were experienced in conducting the fieldwork, and examines ethical issues as well as the limitations of the study. The chapter also presents a brief background of the study area - Greater Accra Region - as well as the geographical locations of the study communities (Adedenkpo, James Town Beach, and Adenkrebi) within the region.

Chapter Four describes the assets – natural, economic, and social - of the study communities and how these assets provided a context within which to comprehend the living conditions in these communities. Thus, it discusses the natural resources or assets of Adedenkpo, James Town Beach, and Adenkrebi. It also examines the predominant livelihood activities in these communities – farming in Adenkrebi, fishing in James Town Beach, and trading in Adedenkpo - and how these economic activities are largely influenced by the natural resources found in these localities. The chapter also examines the economic assets of the study communities, that is, the

physical infrastructure (roads and transportation services, electricity, water supply, public markets, banks, etc) and some essential public services in the study communities as well as how they impact on livelihoods. The chapter finally discusses the social infrastructure in the three study communities such as education and health facilities as well as the importance of these facilities in building the human capital assets of community members such as skills and good health. Community-Based Organizations (CBOs) in the three study communities, which also constitute social infrastructure, are discussed in the three study communities as they are a source of social capital in that they assist their members to meet their needs as well as assist communities to deal with peculiar livelihood challenges.

Chapter Five analyzes the human capital assets of male- and female-headed households as these assets are critical in understanding the living conditions and experiences of these two types of households. The chapter thus examines the educational, health, and labour assets of male- and female-headed households and how they contribute to the livelihood strategies of male- and female-headed households. The chapter also highlights the socio-demographic characteristics of respondents, that is, male and female household heads who participated in the study, in relation to age, marital status, ethnicity, religious affiliation, and household size.

Chapter Six seeks to explain how social assets also explain living experiences and conditions in male- and female-headed households. Thus, the chapter examines the social assets endowment of male- and female-headed households and how they are utilized in the livelihood strategies of these two types of households.

Chapter Seven focuses on the economic and financial assets of male- and female-headed households, as it is a key asset that enables households to achieve livelihood outcomes and therefore also explains their living conditions. In this vein, the chapter examines male- and female-headed households' ownership of liquid and physical assets and how they are used in the livelihood strategies of these two types of households, while Chapter Eight presents the summary of findings, conclusion, and recommendations from the study.



## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

The literature reviewed in this study examines households' access to assets and household livelihood strategies in rural and urban contexts. The strategies that are discussed include income generation activities, the utilization of social networks, and governmental agencies and civil society organizations in livelihood activities. The review of literature also explores how demographic and socio-economic variables influence households' livelihood strategies. The chapter also discusses the sustainable livelihoods framework and how it offers an appropriate conceptual lens to examine the interaction between household assets and household livelihood strategies.

#### 2.2 Households' Access to Assets

Access to assets/resources dictates how people realize positive livelihood outcomes (Chambers & Conway, 1992; Rakodi, 2002 as cited in Yeboah, 2010; Scoones, 1998). Land is critical to the livelihoods of rural dwellers as it is mainly used for farming activities. However, some poor rural households do not have access to this resource. Research on the livelihood assets of rural farmers in Tanzania and Malawi suggest that farmers, especially the poor ones do not have access to land (Ellis, Kutengule, & Nyasulu, 2003; Kadigi, Mdoe, & Ashimogo, 2007). Furthermore, the land that was available to the farmers was made up of poor soils in addition to the fact that they lacked access to irrigable land and irrigation water (Kadigi et al., 2007). Thus, the unavailability and challenges associated with land in some rural agrarian areas may create difficulties for farmers in their bid to make a living. On the contrary, Ghanaian households in rural areas have

access to farmlands through their lineages, as land is traditionally vested in descent groups (Nukunya, 2003).

Studies that examine the economic/financial, human and physical assets of households in Ghana (GSS, 2008), Nigeria (Jayeibo, 2003), Tanzania (Kadigi et al., 2007), Malawi (Ellis et al., 2003), Romania (Muica et al., 2001), Ethiopia (Tolossa, 2010) and Zimbabwe (Rakodi, 1995) indicate that they do not have access to credit/loans, good housing, water supply and good road infrastructure. On the contrary, while households, particularly poor ones, may generally lack the assets mentioned above, they have access to social capital/assets. Tolossa (2010) and Kadigi et al. (2007) demonstrate that while many households in Ethiopia and Tanzania generally lack other capital assets, they have social capital/assets in the form of affiliation to community associations such as income-generating clubs, burial associations, and strong kinship ties.

### **2.3 Income Earning Activities as a Livelihood Strategy**

Households in rural and urban areas make a living basically by relying on their labour/skills to engage in numerous economic activities (Moser & McIlwaine, 1997). In rural settings, households engage in multiple economic activities as a livelihood strategy. The main economic strategy entails subsistence agricultural activities. In their study of the coping strategies of rural inhabitants of the Buzau Sub-carpathians in Romania, Muica, Turnock, and Urucu (2001) found out that the rural poor engaged in cultivating maize, potatoes and wheat as well as raising livestock such as cattle to survive. Similar studies of the economic livelihood strategies of the rural poor in Honduras (Nygren & Myatt-Hirvonen, 2009), Tanzania (Kadigi et al., 2007) and Malawi (Ellis et al., 2003) also revealed that rural households engaged in mixed farming

activities such as growing maize, potatoes, vegetables, and keeping livestock. Ellis et al. (2003) assert that farming activities in rural Africa are largely for subsistence, while surplus produce is sold for petty cash. Similarly in Ghana, an overwhelming majority of rural households engage in agricultural activities as a livelihood strategy. The Ghana Living Standards Survey Report of the Fifth Round (GLSS 5) indicates that the majority of rural households manage a farm or keep livestock such as chicken, goats and sheep (GSS, 2008). Most of these agricultural products are consumed by the households themselves, especially in rural areas (GSS, 2008).

The agricultural activities of rural households are largely dictated by environmental conditions such as the weather, rainfall patterns, and the terrain. In their study of the coping responses of households in the Great Ruaha Catchment Area in rural Tanzania, Kadigi et al. (2007) discovered that villages in Upper Usangu had an all year round rainfall pattern that allowed households to engage in year round rain-fed agriculture as compared to villages in Middle and Lower Usangu whose farming activities were restricted only to the wet season. Hesselberg and Yaro (2006) in their study of food insecurity in northern Ghana also observed that low and fluctuating rainfall patterns contributed to low crop yield for farmers. Kadigi et al. (2007), and Hesselberg and Yaro (2006) thus conclude that low rainfall limited the ability of rural households to make a living during the dry season or in times of low rainfall.

It is not only rural households who engage in agriculture as a livelihood strategy. Some urban households also engage in subsistence agriculture as a survival strategy even though this is not common. According to Rakodi (1995), urban households in Gweru, Zimbabwe, engage in urban farming or gardening by cultivating green vegetables, tomatoes and keeping livestock to

supplement household income and food requirements. Rakodi (1995) further observed that households also owned and cultivated agricultural land in their rural areas of origin to supplement their income and household food consumption. In Ghana, almost a third of urban households engage in farming activities (GSS, 2008), and this is a comparable situation to the one reported by Rakodi (1995) in Zimbabwe, where urban dwellers also keep a simultaneous household in rural areas to enable them engage in agricultural activities. In his study of households' multiple mode of economic activities in Ghana, Owusu (2001) discovered that some households in Wenchi and Techiman townships in the Brong-Ahafo Region also maintained rural households for the purpose of farming activities thereby taking advantage of both urban and rural economies. Owusu (2001) explained that urban households engaged in their formal and informal working activities in the urban centres during the working week but travelled to their rural homes of origin during weekends and engaged in farming activities so as to make ends meet. Similarly, in Ibadan, Nigeria, women engage in farming activities to supplement household nutritional needs (Jaiyebo, 2003).

The literature suggests that apart from agricultural activities, rural households also engage in supplementary non-farm or informal economic activities such as trading as sources of income. In rural areas in Romania, Muica et al. (2001) indicate that in addition to agricultural activities, households run shops, engage in small-scale food processing and bakery, among others. Similarly, Nygren and Myatt-Hirvonen (2009) found that in Honduras the majority of peasant households coped economically by relying on other sources of income apart from agriculture by engaging in activities such as trading and wage employment. In Ghana, rural households also engage in non-farm activities apart from agricultural ones. The evidence suggests that 41.9% of

rural households engage in non-farm enterprises of which 41.6% are engaged in manufacturing, while 43.5% are involved in trading (GSS, 2008).

The rural dwellers sell their farm labour for income when they cannot supplement their income through informal trading activities. In their research on rural livelihoods and poverty reduction in six villages in Malawi, Ellis et al. (2003) pointed out, that poor farmers who did not own any assets in terms of land, cattle or goats had the only option of selling their casual labour called *ganyu*. Ellis et al. (2003) further explained that where farmers did not receive cash for their labour they were paid in kind by relatively better-off farmers. They also explained that the practice of *ganyu* was seen as a social obligation by relatively well-off farmers to offer employment to their disadvantaged counterparts. The drawback of poor farmers selling their labour is that it limits the availability of needed labour for their own farms, exacerbating their precarious existence (Kadigi et al., 2007).

Ellis et al. (2003) suggest that non-farm income activities such as self-employment is a crucial strategy for the poor in rural areas to reduce their poverty as households obtain about half of their income from non-farm activities. Adjasi and Osei (2007) in their analysis of poverty in Ghana support Ellis et al.'s (2003) assertion by also concluding that multiple sources of income ensure the welfare of Ghanaian households.

Urban households like rural households also engage in multiple economic activities as a livelihood strategy. However, unlike rural households whose major economic activity is agricultural, urban households engage in the main in both formal and informal economic

activities. In Ethiopia, Tolossa (2010) in his study of the livelihood strategies of individuals and households in the urban areas of Berta Gibi and Gemechu Sefar in Addis Ababa discovered that they secure extra income by engaging in wage labor, informal work activities and renting out houses. Also in Mexico, Martin (1996) in his study of the survival strategies of urban dwellers in Zapopan reveal that households survive through collective economic collaboration by relying on more than one breadwinner. Martin (1996) further explains that adult males engage in economic activities such as shoe making, running motor mechanic shops and construction while mothers undertake self employed trading activities and domestic work. Also, in India, Joshi and Gandotra (2006) in their examination of rising prices and coping strategies of urban families reveal that families supplement their regular full time job incomes through self and part-time employments. They noted, however, that the ability of urban families to increase their incomes was largely dependent on the availability of jobs which were hard to come by in India. The picture of urban households engaging in multiple economic activities is not different in Ghana. The Ghana Living Standards Survey (the Fifth Round) reveals that urban households earn their livelihoods from wage and non-farm employment (GSS, 2008). Similar studies of the livelihood strategies of urban households in Russia (Lokshin & Yemtsov, 2004), Nigeria (Jaiyebo, 2003), Cote d'Ivoire (Akindés, 1999) and Kyrgyzstan (Howell, 1995) all conclude that urban households engage in more than one economic activity as a coping strategy. Thus, it is these multiple economic activities that allow households to survive.

The extent to which urban households utilize different economic activities as a livelihood strategy is quite limited in some instances. Zimbabwe presents a unique example where the majority of households in urban Gweru rely on the wage income of the head of household,

usually a male (Rakodi, 1995). In a few instances, this income is supplemented by other informal activities of women such as sewing, knitting, and crocheting. The lack of a wide array of economic activities in Gweru is due to government regulation of informal sector activity which limits the avenues of household members to engage in multiple economic enterprises (Rakodi, 1995). Owusu (2001) also notes that another obstacle to income diversification of urban households in part-time retail work is stiff competition with large-scale trading companies. Thus, this limitation reduces the livelihood options of households.

#### **2.4 Child Labour as Supplementary Source of Income**

Rural and urban households both utilize child labour as additional means to supplement household income. Jaiyebo's (2003) study of the livelihood strategies of women in Ibadan, Nigeria, indicated that the majority of the women engaged their children to work as street hawkers selling packaged drinking water, leafy vegetables, fried bean balls, and fruits. Other studies similarly show that children are involved in economic activities such as shoe shiners, station porters, taxi drivers, street vendors, and casual labourers to assist their households (Akindés, 1999; Martin, 1996; Tolossa, 2010). In extreme cases, parents in Ethiopia send their older daughters to the Middle-East to work as domestic servants so as to send remittances to supplement household income (Tolossa, 2010). The ages at which these girls are sent to the Middle-East is not, however, indicated by Tolossa (2010). Children from poor households are also eager to work because the monies that accrue from their trading activities are used to satisfy their own needs such as buying their school bags, school uniforms, and shoes (Jaiyebo, 2003). While children in Ghana are not by law supposed to engage in economic activities, the evidence suggests otherwise. This is because about a tenth of Ghanaian children are economically active

(GSS, 2008). Of these working children, the majority are involved in agricultural work in rural areas, while in urban settings, two-thirds and one-fifth are engaged in agricultural and trading activities respectively (GSS, 2008). The negative effect of child labour is that it is often carried out at the expense of children's education (Nygren & Myatt-Hirvonen, 2009).

Children working to support their households may not be the norm for all households. In some households, child labour is utilized only when the household experiences a crisis such as severe scarcity (Nygren & Myatt-Hirvonen, 2009). In others, parents are not proud that their children have to work but rather the children do so because of lack of continuous parental financial support and the need for the household to survive (Martin, 1996).

## **2.5 Household Assets and Generation of Household Income**

Another economic strategy employed by households to supplement their income is by selling household assets. According to Muica et al. (2001), rural households in Romania sell portions of their land for income and investment purposes. Howell (1995) asserts that in Kyrgyzstan rural households cope with their economic hardships by selling household assets such as agricultural machinery, goats, sheep, cows and horses while urban households sell items such as television sets, gas stoves, sofas, and towels for cash. Howell (1995) further explains that these household belongings are sold for income to buy children's apparel, coal for heating, bus-fares and medicines. In their examination of food insecurity and coping strategies in rural Malaysia, Shariff and Khor (2008) also observed that households (81%) sell valuable materials such as their lands and jewellery in order to be food secure. Also, Lokshin and Yemtsov (2004) in their analysis of data from the 7<sup>th</sup> and 8<sup>th</sup> rounds of the Russian Longitudinal Monitoring Survey

(RLMS) conducted in October, 1996 and November, 1999 demonstrate that people deal with their economic difficulties by selling their belongings.

Households also use up their liquid assets such as savings to supplement household income. Howell, (1995) indicates that households in Kyrgyzstan use up their household savings to supplement household income to satisfy household needs. Shariff and Khor (2008) similarly show that in rural Malaysian communities both food-secure (84.5%) and food-insecure (81.9%) households use up their savings as a strategy to supplement their incomes to fulfil household nutritional needs. Thus, the ownership of assets whether physical or liquid is critical to the livelihood or survival strategies of poor households because in times of need they can be sold for income to provide household needs.

Households also lease out assets to supplement household income. Assets that are leased out include houses and land. Rakodi (1995) indicates that renting out houses/rooms is a major source of income for female heads of households and elderly men in Zimbabwe. She notes that as a result of this income, female heads of households in particular forgo other consumption in preference for investment in home ownership or housing. Rakodi (1995) further reveals that in Zimbabwe, 38% of low-income households have rights to rural agricultural land that they sometimes lease out to supplement household income. Tolossa (2010) also points out that in Gemechu Sefar and Berta Gibi in Addis Ababa irrespective of terms of tenure for occupying a house or how big a house is, households rent out houses to add to household income as a livelihood strategy. Rent as a source of income for Ghanaian households is marginal as only 2% of households rely on it as a financial source (GSS, 2008).

## **2.6 Socially Undesirable Measures to Secure Household Income**

When all legitimate sources of income earning opportunities are exhausted or are non-existent, households, especially poor ones, engage in desperate socially undesirable measures to survive. According to Tolossa (2010) residents of Berta Gibi and Gemechu Sefar engage in stealing, commercial sex and begging as livelihood strategies in hard times. A study in the slum community of Nima in Ghana shows that the residents in their quest to make a living also engage in begging for alms as well as illegal activities such as burglary, smuggling, and commercial sex (Lund, Agyei-Mensah, & Jørgensen, 2008). Similarly, in Akindés' (1999) examination of the impact of the devaluation of the CFA Franc in January of 1994 on the food consumption trends of households in the cities of Abidjan and Bouake in Cote d'Ivoire, he found out that households made ends meet by adopting various income strategies including taking bribes. The involvement of people and households in these types of illegal activities as a way to make a living is referred to as *beat-the-system-strategy* (Pellow & Chazan, 1986 cited in Owusu, 2001, p. 390). Thus, the need to find avenues to earn an income for individual and household survival could drive people to engage at worst in criminal activities as a way of surviving.

## **2.7 Social Networking and Livelihood Strategies**

Households utilize social networking by relying on extended family, friends, and neighbours, among others, to satisfy various household needs. Nygren and Myatt-Hirvonen (2009) indicate that peasants in Honduras with extended family ties share food among themselves as a livelihood strategy. Tolossa (2010) also notes that in urban Addis Ababa households, especially poor ones, travel to their rural areas of origin to secure grains or food in kind from extended kin whenever there is food scarcity in the city. In Kyrgyzstan also, the evidence points to a situation where

rural and urban households are involved in social net-working such as borrowing food from relatives and neighbours to survive (Howell, 1995). Multiple households also buy food in large quantities to cut down on the unit cost of these products. Akindés (1999) indicates that in Cote d'Ivoire rich urban households unlike poor ones, form groups made up of friends, neighbours, work and religious colleagues to buy animal products and cereals in bulk in order to reduce food costs.

Households also rely on social networking in the provision of labour for their farming activities. In Honduras, peasants engage in labour exchange with extended kin as a way of dealing with labour shortages (Nygren and Myatt-Hirvonen, 2009). Similarly, peasants in Tanzania engage in collective labour arrangements as a way of fulfilling the labour requirements of their farms (Kadigi et al., 2007).

Access to money is one of the major challenges that especially disadvantaged households experience. They manage this challenge by utilizing social networks to borrow money from their extended kin and neighbours. Shariff and Khor (2008) indicate that in rural Malaysia, households that are food-insecure (82.1%) borrow money to buy food from family members, relatives and neighbours as compared to 71.6% of households that are not. Their finding suggests that the ability of households to secure funds through social mechanisms is an important strategy to provide the food needs of households. Studies that have examined the coping strategies of households in Honduras (Nygren & Myatt-Hirvonen, 2009), Ethiopia (Tolossa, 2010) and Kyrgyzstan (Howell, 1995) also reveal that they borrow money from family members, extended kin and neighbours in times of economic distress. Similarly, households in Ghana secure loans

from extended family members, friends and neighbours. The *GLSS 5* indicates that relatives, friends, and neighbours represent the highest source of a loan accessed by households with more male-headed (56.3%) than female-headed (50.4%) households relying on this source (GSS, 2008). Furthermore, 20% of non-farm enterprises in Ghana are established with capital secured from relatives and friends with more females (21.5%) than males (16%) receiving such financial assistance (GSS, 2008).

Households also receive economic assistance from extended relatives in the form of remittances. In Honduras, poor peasants receive remittances from migrant family members that are used to cater for food, health, home repairs and the buying of farm tools and livestock (Nygren & Myatt-Hirvonen, 2009). Remittances from migrant family members are considered an obligation by the peasants such that, when migrant family members fail to provide economic assistance regularly they are regarded as social failures (Nygren & Myatt-Hirvonen 2009). Tolossa (2010) also notes that poor households in Ethiopia send particularly their daughters to the Middle-East as a strategy to secure remittances from them which is quite important in contributing to the well-being of household members. In Ghana, households also receive remittances. Household members who usually obtain these remittances are children, brothers, sisters and parents (GSS, 2008). The remittances received by household members have gender dimensions. The *GLSS 5* reveals that more female (39%) than male (32.7%) children are beneficiaries of remittances while female parents (10.5%) are also twice as likely to receive remittances than their male (4.3%) counterparts (GSS, 2008).

Households also rely on social networks to generate funds in the form of savings. Savings is accrued through a practice where a group of people come together and agree to contribute a stipulated sum of money with group members taking turns each to collect the total sum. Rakodi (1995) observed this type of savings-generating groups called *Mutambo* in Zimbabwe which are usually neighbourhood and work-based for women and men respectively. According to Rakodi, (1995) the group is commonly made up of between four to six members with each member contributing an amount of money that commonly ranges between Z\$25 and Z\$60. Rakodi, (1995) further explains that the pot is generally allocated every month to one member of the group. Rakodi, (1995) asserts that the funds realized from these saving schemes are especially significant for poor women who use it to satisfy their daily needs (food and rent) and occasional expenses (children's school fees, household utensils and business inputs). Martin (1996) also reports a similar savings-generating strategy in Acatlan in Mexico. Unlike in Zimbabwe, where both men and women engage in this strategy, it is solely adopted by women in Mexico. Martin (1996) explains that in Mexico it is called *tanda* and like the Zimbabwean case, each member of the group agrees to contribute a mandatory sum of money where each member takes his/her turn to collect the bulk in a rotation. Like the women in Zimbabwe, Martin (1996) indicates that funds realized from *tanda* are committed to satisfying household needs and supplementing the income of male heads of households. Similarly in Ghana, savings clubs are formed. They are called *susu* clubs. Bortei-Doku and Aryeetey (1995) indicate that these clubs are formed in Ghanaian neighbourhoods and market places in both urban and rural areas. They assert further that women outnumber men in Ghanaian *susu* clubs as men often constitute less than 10% of these clubs. Indeed, where they are formed in markets they are often an all female club. Bortei-Doku and Aryeetey (1995) further point out that members of *susu* clubs utilize their savings to satisfy many

needs including using it as working capital, buying farm inputs, paying school fees, and buying households goods, among others. Thus, women in particular, utilize social networks to generate savings to provide the needs of their households.

Through social support mechanisms households are able to provide the needs of their children by sending them to live with their extended kin. In Honduras, peasants send their children to live with kin elsewhere to go to school so as to relieve the household of such a financial burden (Nygren & Myatt-Hirvonen, 2009). Also, urban households in Ethiopia send their children to live with their relatives in another region temporarily in times of severe food shortages (Tolossa, 2010). Related to family dispersal as a livelihood strategy is also the strategy where household heads reduce their household size to match dwindling household resources (Akindés, 1999).

Housing is a major challenge that many households often face in urban areas. They are able to deal with this problem by living in the houses of extended kin. Jaiyebo (2003) in his study of the coping mechanisms of women in Nigeria discovered that the majority of them coped with housing shortage by living in family houses or jointly-owned houses with spouses. Lokshin and Yemtsov (2004) also indicate that 3.3% of Russians move in with relatives as a way of putting a roof over their heads. Also in Ghana, households have access to housing by living in the houses of relatives. This strategy is evidenced by the fact that as much as 51% of households live in rent-free houses owned by relatives with more rural (67%) than urban (39%) households benefitting from housing provided by kin (GSS, 2008). This strategy absolves households from the payment of rent and also offers them the opportunity to share household financial responsibilities with relatives rather than bearing such costs alone.

The healthy social relationships among different households also enable them to cope with sharing housing facilities in very precarious circumstances. Tolossa (2010) notes that good social relationships facilitate 33 households in Berta Gibi, an urban slum in Addis Ababa, to share a single kitchen, latrine, water tap and electricity meter. Tolossa (2010) notes, that it is these strong social networks among slum households that allow them to share livelihood facilities.

Households utilize social networks also to reduce the expenditure on transportation costs. Joshi and Gandotra (2006) reveal that 19% of urban households in India share vehicles with friends and colleagues so as to cut expenses on high fuel prices.

Social sharing networks that households utilize as livelihood strategies do not ordinarily take place and are not always certain. Rather, they are governed by norms of reciprocity. Nygren and Myatt-Hirvonen (2009) explain that among rural peasants in Honduras, if households receive assistance from relatives or neighbours in times of hardships they are expected to return the kindness when they emerge out of their predicament. Nygren and Myatt-Hirvonen (2009) further indicate that as a result of these norms people are reluctant to seek help from others when they experience bad times. The implication of these norms is that households that experience challenges will not be able to utilize social support mechanisms as they will not be able to return acts of kindness. The consequence of this situation is that it reduces the livelihood options of such households to survive.

The ability of households to engage in sharing networks in any setting is also largely dependent on trust and kinship ties. In settings where these ties are almost non-existent, it limits a

households' ability to fall on social sharing networks as a livelihood strategy. Martin (1996) asserts that in urban Zapopan in Mexico, disadvantaged households engaged in very limited sharing networks because it was a quite new migrant settlement with people from West and Central Mexico who had no kinship ties and well founded relationships based on trust. Thus, the absence of kinship ties and trust limits households to use social sharing networks as livelihood strategies.

### **2.8 Governments, NGOs, CBOs and Livelihoods**

Governments, NGOs, and CBOs provide various services or engage in activities that people use as livelihood strategies. Households cope with the demands of satisfying their food needs with the assistance of some of these institutions. Tolossa (2010) reports that in Ethiopia, the government implemented a social protection programme in 2008 that helped to stabilize the prices of grains such that the urban poor especially were able to buy grains at fair prices. Tolossa (2010) asserts that this action by the government assists the urban households to sustain their livelihoods.

Housing is a challenge especially in urban areas. Where government or local authorities provide shelter, it helps households to deal with this challenge. In Ethiopia, housing in the main, is provided by the State in the urban slums of Berta Gibi and Gemechu Safar (Tolossa, 2010). Similarly, in Zimbabwe housing is largely provided for poor households in urban centres such as Gweru by the City Council (Rakodi, 1995). On the contrary, only 3.9% and 1.9% of housing is provided respectively by the public/government and private employers in Ghana (GSS, 2008).

Health and education is also another need for which organizations may provide assistance. In Ethiopia, the government provides free medical care and free basic education that is accessed by poor households (Tolossa, 2010). Tolossa notes, however, that some households still find it difficult to buy drugs and pay for the school fees and educational materials of children. Ellis et al. (2003) also reveal that institutions in rural Malawi such as churches, mosques, NGOs (such as Concern Universal and CARE International), and donor agencies help improve the livelihoods of households by providing schools, health clinics, credit, pipe-borne water, wells, and agricultural extension services, among others. In Honduras, NGO-affiliated institutions also assist poor rural women with credit (Nygren & Myatt-Hirvonen, 2009). In Ghana, households marginally secure credit and loans from NGOs, District Assemblies, churches, cooperatives, and government agencies (GSS, 2008).

Though some governments, NGOs, and CBOs may assist vulnerable households to make a living, others constrain their efforts to earn a livelihood. Ellis et al. (2003) report that public formal institutions and traditional authorities (village headmen and traditional leaders), fail to contribute to the well-being of households. According to the authors, they rather exact 'gratifications' and taxes from households which makes it difficult for them to get by. Nygren and Myatt-Hirvonen (2009) also indicate that peasants in Honduras find themselves in a patron-client political environment where their access to jobs, loans, and assistance are based on their close relationship with government officials, large landowners, and powerful timber companies. The authors further explain that this relationship limits their ability to favourably negotiate their conditions of labour which in turn negatively impacts on their ability to eke out a living for themselves and their households.

## **2.9 Demographic and Socio-economic Factors and Livelihood Strategies and Outcomes**

The literature indicates that the kind of livelihood strategies adopted by households is influenced by demographic and socio-economic characteristics such as the age of a household head, levels of education, and household size. These characteristics determine the use of human, physical, and social assets. Lokshin and Yemtsov (2004) reveal that Russian households with a younger head, high levels of education, larger household size, and those who are rich are able to cope more effectively in times of crises by depending on their own human capital and physical assets or resources. Lokshin and Yemtsov (2004) further note on the contrary that urban households, unemployed household heads, and single parent households rely on social capital as a coping strategy, while pensioners and urban households rely both on their own resources and social capital. Lokshin and Yemtsov (2004) further add that household heads who hold managerial positions are also more likely to rely on their own resources to make a living whilst those who hold clerical positions are reliant on social capital.

The demographic and socio-economic characteristics of households also influence its welfare. In their analysis of poverty in Ghana, Adjasi and Osei (2007) reveal that a household experiences welfare when it possesses characteristics such as: a male household head; older household head; higher education of the mother; and a mother who engages in trading. They further note, on the other hand, that a large household size is inimical to household welfare. Similarly, Shariff and Khor (2008) found in Malaysia that households that are food-insecure are characterized by particular variables such as large household size, high number of school going children, mothers who are house wives, lack of savings, lack of land ownership, live beneath the poverty line and have household expenditures that exceed their incomes.

Gender also influences the type of livelihood activities of household members in both rural and urban settings. Men usually work in formal employment while women work in informal trading activities. In rural Honduras for instance, men work in forestry while women work as maids, seamstresses, laundresses, midwives and also engage in trading activities such as selling prepared food, snacks, soft drinks, and used clothing (Nygren & Myatt-Hirvonen, 2009). Similarly, in urban Ethiopia men in Berta Gibi and Gemechu Sefar engage in low-paid jobs such as working as guards, manual labourers, drivers, and construction workers while the women engage in informal activities such as petty trading, selling food and drinks, and collecting and bartering second-hand items (Tolossa, 2010). Similarly in Ghana, more males (25%) than females (8.2%) are engaged in wage employment, whilst on the contrary, more females (32.3%) than males (17.7%) are engaged in agricultural and non-agricultural work (GSS, 2008). In both urban and rural settings, the share of females involved in trade and manufacturing activities is greater than that for males (GSS, 2008). One of the reasons that have been advanced to explain fewer females in wage employment rather than the informal one is because they find it relatively easier in the latter to perform domestic chores, care for their children and also engage in their numerous economic activities (Brown, 1996). Manuh (1990) thus asserts that the informal sector is in fact paramount to the survival of a large proportion of the Ghanaian population, especially women.

Some studies suggest that the involvement of people in multiple economic activities reflects gender and socio-economic features. In Ghana, women's multiple modes of economic activity are in trading while those of men are in production and farming (Owusu, 2001). Furthermore, government employees in Ghana other than other type of formal employees engage in multiple

economic activities as livelihood strategies (Owusu, 2001). The driving forces that explain government employees to adopt this strategy have been attributed to their generally low pay and lack of stringent supervision by the civil service and other government agencies in relation to employees late arrival to work, leaving work before the official time of closing, and general absenteeism (Owusu, 2001). Also, high income (80%) other than low income (47%) government employees engage in multiple economic activities as a livelihood strategy (Owusu, 2001). This greater participation of high income earners in multiple economic activities is explained by their need to earn more money to keep up with their higher expenditures, greater opportunities to engage in multiple activities, and also to make more money (Owusu, 2001). The involvement of high income earners in multiple economic activities is also reported by Ellis et al. (2003) among rural Malawians. As noted earlier, the engagement in multiple economic activities by households increases their welfare (Adjasi & Osei, 2007; Ellis et al., 2003). It is important to note, however, that the benefits of engaging in non-farm activities are skewed in favour of men as they generally command higher incomes than women. The Ghana Living Standards Survey (the Fifth Round) for instance, notes that 70% of the share of total average income from non-farm enterprises goes to males in Ghana (GSS, 2008).

Gender also influences the use of social networks as livelihood strategies. According to Lokshin and Yemtsov (2004) most women compared to men utilize social networks involving kin and friends as a survival strategy. In their study, they found out that higher proportions of women than men depend on relatives as a livelihood strategy. Furthermore, they discovered that a marginally higher proportion of women than men rely on friends for support. Lokshin and Yemtsov (2004), however, do not offer any explanations for this gender difference in Russia.

Similarly, the evidence from Ghana suggest that more females than males rely on social support as more females than males secure loans as capital for their non-farm enterprises in addition to more female children and female parents receiving remittances as compared to their male counterparts (GSS, 2008). This gender difference may be attributed to women's general lack of access to opportunities and resources that compels them to rely on social networks. Adjasi and Osei, (2007) point out that households' reliance on remittances from family members as a strategy reduces the incidence of economic hardships.

The literature suggests that reliance on governmental agencies as a livelihood strategy also depicts gender dimensions. Lokshin and Yemtsov (2004) reveal that women more often than men, rely on social security agencies and other government institutions to deal with their economic challenges. The authors do not, however, explain the factors that account for this gender differential in Russia. On the contrary, the evidence from Ghana in relation to reliance on State Banks for loans suggest that almost twice the proportion of male-headed households access loans from this source as compared to female-headed ones (GSS, 2008).

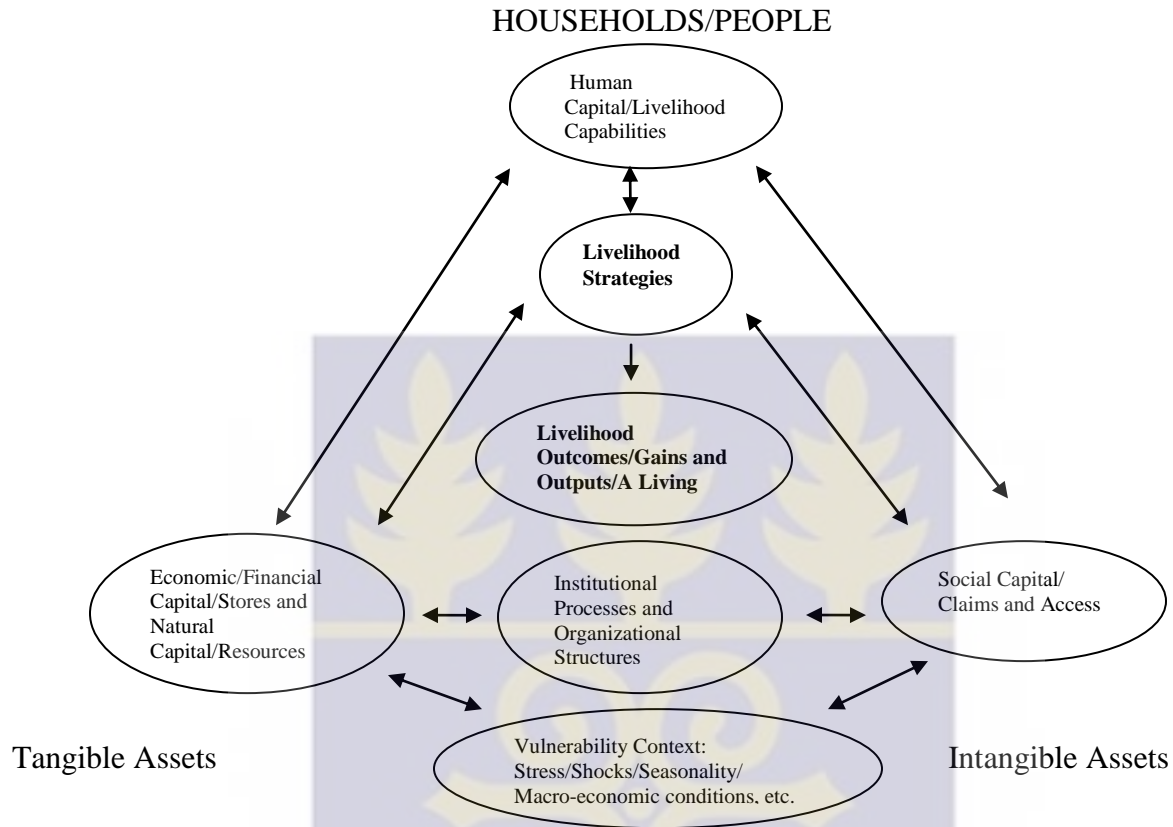
The foregoing demonstrates that studies that have examined the livelihood strategies of households in Ghana and elsewhere reveal the multidimensional ways in which households make a living, and this is precisely why this study examines the livelihood strategies of male- and female-headed households in order to capture the multidimensional nature of living conditions in these two types of households. Furthermore, studies that focus on household livelihood strategies in Ghana and elsewhere do not examine livelihood strategies from a gender perspective in terms of male and female headship. This situation also informs why this study examines the livelihood

strategies of male- and female-headed households, so as to add to knowledge of household livelihood strategies, utilizing the sustainable livelihoods framework as a conceptual framework to guide the study.

## **2.10 Conceptual Framework: Sustainable Livelihood Framework**

The sustainable livelihood framework (Chambers & Conway, 1992; Scoones, 1998) emerged in the 1990's as a tool used by multi-lateral and bilateral development agencies to reduce or eliminate poverty, plan interventions, review and evaluate projects, research, policy analysis, and development (Krantz, 2001). It is further used to explain the processes of increased well-being or ill-being/impoverishment (Rakodi, 1999). The framework can be applied at various levels – from individual, to household, to extended family grouping, to village, region or even a country. It can further be applied within rural (Scoones, 1998) and urban (Rakodi & Lloyd-Jones, 2002) contexts, because even though living in a rural setting is obviously a different experience from life in an urban environment, there is one factor that remains unaffected: people themselves. Wherever people reside, they have generally the same human needs, and the desire for the same entitlements or rights (de Haan et al., 2002). They require food, clothing, shelter, healthcare, education and skills, and the ability to participate in the society of which they are a part. In this thesis the framework is applied at the household level within both rural and urban contexts. The framework explains that a combination of factors determine the livelihood strategies of households. These factors according to the framework are the livelihood resources of households and institutional and organizational structures. A diagram of the flows and components in a livelihood adapted from Chambers and Conway (1992) and Scoones (1998) is presented in Figure 1.

**Figure 1: Components and Flows in a Livelihood**



Source: Scoones (1998) and Chambers and Conway (1992).

The livelihood resources of a household enable a particular household to adopt different livelihood options. Thus, in an economic sense they constitute the capital base of a household. According to Scoones (1998) the capital base of a household constitutes different types of capital which include natural capital, economic and financial capital, human capital, and social capital. Natural capital constitutes natural resource stocks such as land, water, and air from which livelihoods are derived. The economic and financial capital constitutes cash, savings, debt, remittances, supplies of credit, pensions, and other economic assets such as household physical assets and basic infrastructure including, transport, shelter, water supply, energy, communication, technologies and production equipment which are necessary for the pursuit of

any livelihood strategy. The human capital includes skills, knowledge, ability to work, and good health and physical capability of household members essential to pursue numerous livelihood strategies. The social capital of a household comprises social resources such as networks, social claims, social relations, affiliations to associations and relationships of trust upon which people utilize to pursue various livelihood strategies.

Various forms of social capital have been identified in the literature. *Structural* social capital denotes the objective and externally observable social structures - networks, associations, and institutions, and the rules and procedures that govern them (Uphoff, 2000 cited in Grootaert & Bastelar, 2002). Thus, neighbourhood associations are all examples of this type of social capital. *Cognitive* social capital, on the other, hand refers to the relatively more internalized and subjective intangible aspects of social capital that include generally accepted attitudes and norms of behavior, shared values, reciprocity and trust (Uphoff & Wijarayatna, 2000 cited in Oorschot, Arts, & Gelissen, 2006). Social capital is also conceived of as *bridging* or *bonding* social capital. Bridging social capital constitutes participation in voluntary organizations or embeddedness in the wider community or civil society, while bonding social capital refers to everyday sociability or informal social interactions in the sphere of primary relations (Oorschot et al., 2006).

Chambers and Conway (1992) similarly explain that the livelihood resources of a household facilitate the kind of livelihood strategy it adopts. However, unlike Scoones (1998), they refer to these resources as household assets. They further explain that these assets are divided into *tangible* and *intangible* assets. The tangible assets comprise the *stores and resources* commanded by the household. The *stores* consist of food stocks, valuables such as gold,

jewellery and woven textiles, and cash savings in banks and credit schemes, while the *resources* comprise land, water, trees, livestock, and farm equipment, tools and domestic utensils. The intangible assets of a household are the *claims and access* of the household. *Claims* are the household's requests or appeals for material, practical or moral support such as food, tools, loans, gifts or work in times of need from individuals or agencies, family members, friends, neighbours, patrons, chiefs, social groups or communities, or from government, non-governmental organizations, international organizations or the international community as well as programmes for poverty alleviation, disaster and drought relief. For instance, claims may be created when gifts are given to extended family members, friends, neighbours or when household members make periodic monetary/material contributions to community associations they belong to. These appeals for support are made on the basis of an interaction of factors such as rights, social convention, precedence, moral obligation and power. *Access* is the opportunity to use available resource, store or service to acquire food, employment, income, material and technology. Services refer to the availability of transport, education, health, markets and shops. Information entails access to extension services, radio, television and newspapers. Technology consist of techniques of fishing, cultivation and trading while employment and income-generation activities refer to rights to common property resource such as fuel-wood or grazing on communal or state lands. Chambers and Conway (1992) indicate that the sum total of the tangible and intangible assets is the *portfolio* of a household.

Chambers and Conway (1992) similarly point out that it is out of these tangible and intangible assets that *people* make a living based also on their *livelihood capabilities*, that is, physical labour, skills, knowledge and creativity. Skills and knowledge of members of a household may

be acquired through education or extension services, as a consequence of experience and innovation, or it may be passed on informally from one generation to the next through indigenous technical knowledge or through apprenticeship.

Though Scoones (1998) and Chambers and Conway (1992) use different concepts to explain the livelihood resources of a household, they mean the same thing. For instance, the economic and financial capital of a household discussed by Scoones (1998) is the same as the stores component of tangible assets and the access component of intangible assets discussed by Chambers and Conway (1992), while natural capital (Scoones, 1998) is the same as the resources component of tangible assets (Chambers & Conway, 1992). Furthermore, the human and social capital of a household in Scoones' (1998) scheme of analysis of household resources is the same as the livelihood capabilities of a household and the claims component of intangible assets respectively in Chambers and Conway's (1992) analysis.

Scoones (1998) argues that the resource base of a household (capital assets) is not sufficient to determine the livelihood strategies of a household as it is mediated by the institutional processes and organizational structures found within a particular community or society. The conceptual framework defines institutions from a sociological and an anthropological perspective to refer to regularized patterns of behaviour determined or influenced by rules and norms of society which are constant and commonly practiced. The comprehension of institutional processes in any analysis of livelihood strategies is essential as it highlights the existence of any barriers/restrictions or opportunities that affect peoples' abilities to construct their livelihoods. For example, formal and informal institutions such as land tenure practices, market networks, credit

facilities and labour sharing systems influence access to livelihood resources which in turn affect livelihood strategies. Furthermore, these institutions also affect social relationships and issues of gender, and the power dynamics that characterize these relationships mediate peoples' access to livelihood resources. For instance, feminist theory explicates that norms associated with patriarchy - social structures that systematically institutionalize male physical, social, and economic power over women - work to the advantage of men by limiting women's life choices and options (Baden & Reeves, 2000) in terms of their access to resources such as land, labour, credit, and education which undermine the type, level, and extent of women's participation in economic production (Ardayfio-Schandorf, 1991).

Feminist theory further explains that patriarchy informs the gender division of labour - the socially constructed beliefs and practices which define what roles and activities are deemed appropriate for women and men - in most societies which often relegate women to the reproductive role of bearing and raising children, caring for other family members, and household management tasks, as well as home based production, while men are consigned to the productive roles of paid work, and market production (Baden & Reeves, 2000). Thus, the sustainable livelihoods framework recognizes the importance of gender, power dynamics in social relationships, and societal norms or culture in influencing access to livelihood resources and its resultant livelihood strategies. Indeed, the institutional processes and organizational structures discussed in this framework corresponds to the macrostructure perspective in sociology that advances the view that social structures or institutional systems (kinship, religion, education, economy, law, science, etc.) as well as the biophysical environment constrain and

define human action, and as such, human behaviour can only be comprehended by the constraining nature of these structures (Hays, 1994; Turner, 2005).

Chambers and Conway (1992) also note that community and household assets as well as livelihoods are influenced by another outside or external factor, that is, the vulnerability context. They explain that the vulnerability context entails stresses and shocks. Stresses include seasonal shortages, declining common property resources (CPRs), pollution, declining rainfall, soil erosion, population pressure on resources, declining labour work, and declining real wages, among others. Shocks on the other hand refer to sudden, unpredictable and traumatic events such as fires, floods, wars, persecutions and civil strife, epidemics of crop pests, or animal and human illness, droughts, storms, fatal accidents, death of a family member, and loss of a job, among others. Chambers and Conway (1992) further explain that one of the means by which individuals, communities and households cope with these stresses and shocks is by embarking on livelihood strategies.

Livelihood strategies refer to the combination of activities household members engage in as well as the choices they make to achieve livelihood goals (Chambers and Conway, 1992). Scoones (1998) identifies three broad categories of livelihood strategies that are derived from a household's livelihood resources. These broad livelihood options are agricultural intensification/extensification, livelihood diversification, and migration. Agricultural (livestock rearing, aquaculture, forestry, crop cultivation, etc.) intensification especially associated with rural people involves increasing the yield of agricultural produce through capital investments or labour inputs or by cultivating extra land. Livelihood diversification entails developing a wide

array of income earning activities so as to meet household needs or to cope with a common shock or the strategy may involve developing income generation strategies to deal with a specific shock or stress. Migration relates to voluntary or involuntary migration to work either in agriculture or an enterprise elsewhere. Chambers and Conway (1992) also identify other forms of livelihood strategies – claim, hoard, deplete, stint, and protect. Claim involves seeking assistance from relatives, neighbours, the community, NGOs, and the government, among others to realize livelihood goals. Hoard entails accumulating and storing food and other assets such as cash. Deplete is concerned with pledging or selling household assets to meet household needs. Stint entails reduction in household current consumption while protect involves preserving the asset base of communities and households in order to ensure their continual livelihoods.

The combination of livelihood activities that are pursued is referred to as *livelihood portfolio* and these combined activities may be pursued sequentially or simultaneously based on variations in household size, stress or shocks, and health conditions, among other factors. These strategies are also creatively and innovatively pursued usually in intricate ways to create more livelihoods. In fact, the strategies or actions of individuals discussed in this framework, like the institutional processes and organizational structures, and the vulnerability context noted above, also corresponds to the micro/agency perspectives in sociology that explains that social structures are created by individual actions and thus these structures can only be understood by studying the human actions that built them (Turner, 2005; Wallace, 2002). The sustainable livelihoods framework, thus, in a way helps to link these two perspectives in one analytical framework by providing a means to comprehend the livelihood strategies of male- and female-headed

households (agency) within a broader social, economic, and political institutions and processes (structure).

Scoones (1998) argues that the particular livelihood strategies pursued by a household results in *livelihood outcomes* that include increased well-being (self-esteem, enhanced security, happiness, etc), improved household capabilities and reduction of household vulnerability. It is important to note that livelihood strategies do not always produce benefits for a household but could also lead to vulnerability, stress and exclusion of members of a household. Chambers and Conway (1992), on the other hand, view the product of the livelihood strategies of a household as *gains and outputs* that culminate in *a living*, that is, what households gain such as more income, improved food security, reduction in powerlessness, enhanced opportunities and choices, and better quality of living from what they do or from the livelihood strategies they adopt.

The sustainable livelihoods framework is applied in this study to identify the community assets in Adedenkpo, James Town Beach, and Adenkrebi and how these assets influence the major livelihoods in the study communities. The framework is further utilized in this study to identify the livelihood assets of male- and female-headed households in Adedenkpo, James Town Beach, and Adenkrebi in the Greater Accra Region and how these assets enable them to create and maintain their livelihoods as well as livelihood strategies. Furthermore, by examining the livelihood assets of male- and female-headed households, the framework is applied in this study to discover the challenges these two types of households experience in their access to livelihood assets or resources and the strategies they develop to deal with these challenges. Most

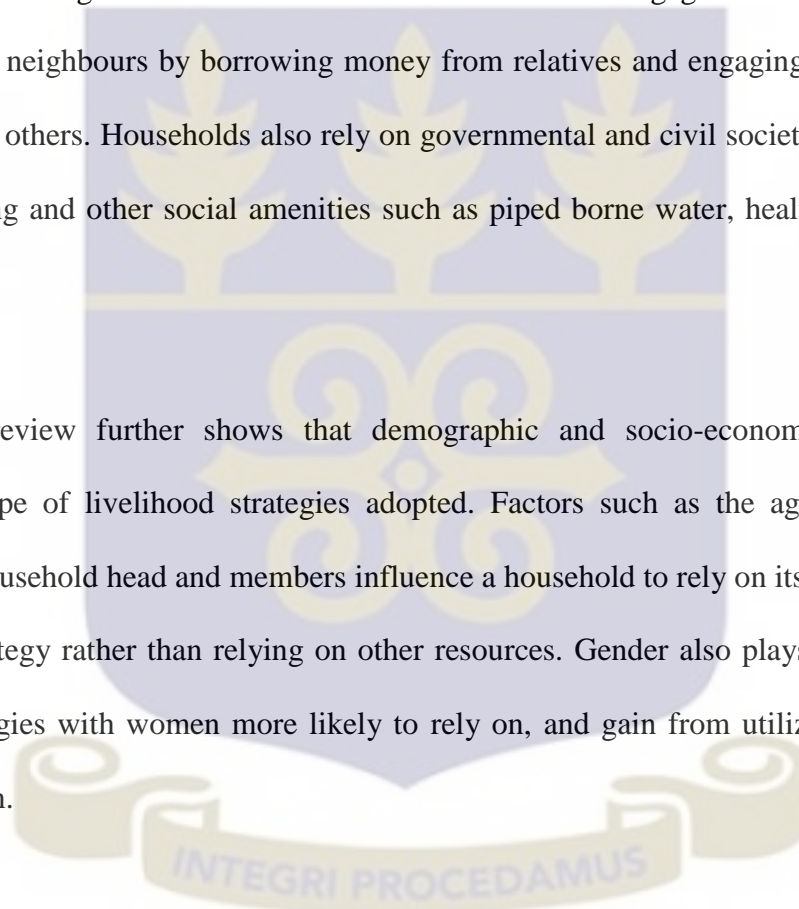
importantly, the sustainable livelihoods framework is used in this study to find out the outcomes of the livelihood activities and strategies of male- and female-headed households in terms of making a living and reducing vulnerabilities, or in terms of negative outcomes such as stress, shocks, vulnerability, and hardships. Thus, the framework is vital for analyzing and comprehending the multiple dimensions of living circumstances in male- and female-headed households in trading, fishing, and farming communities in the Greater Accra Region. It is expected in this study that the livelihood resources (tangible and intangible assets or capital assets) of male- and female-headed households will largely influence the kinds of livelihood strategies pursued by these two types of households in achieving their livelihood outcomes.

In spite of the framework's capacity to explain the livelihoods of individuals, households, and communities, it has been found to exhibit some weaknesses. One of the key criticisms is that the framework is too complex. However, the complexity lies in the total comprehension of complex livelihood systems (Carney et al., 1999). Furthermore, a focus on households suggests that inequalities within households such as intra-household inequalities in economic control, interests, opportunities, and decision-making power, may not be given sufficient attention or accounted for (Rakodi, 2002; Krantz, 2001). In spite of these weaknesses, the framework is applied in this study because as already mentioned, it presents a more holistic view on what resources or combination of resources, are important to male- and female-headed households, including not only economic/financial and natural resources, but also their social and human capital. In other words, the framework presents a more practical and diverse means of examining peoples' living conditions rather than assessing peoples' lives by means of the one-dimensional expenditure/consumption or income criteria (Krantz, 2001).

## 2.11 Conclusion

This chapter has reviewed the literature on livelihood strategies of households and show that rural and urban households rely on income earning activities, social networks, governments, NGOs, and CBOs for their livelihoods. The income generation strategies adopted by households include involvement in multiple economic activities, use of child labour, selling household belongings, and renting out household assets. Households also engage in social networks with kin, friends, and neighbours by borrowing money from relatives and engaging in group savings schemes, among others. Households also rely on governmental and civil society organizations in accessing housing and other social amenities such as piped borne water, health, education, and credit.

The literature review further shows that demographic and socio-economic characteristics influence the type of livelihood strategies adopted. Factors such as the age, education, and occupation of household head and members influence a household to rely on its own resources as a livelihood strategy rather than relying on other resources. Gender also plays a pivotal role in livelihood strategies with women more likely to rely on, and gain from utilizing social capital compared to men.



## CHAPTER THREE

### RESEARCH METHODS AND STUDY AREA

#### 3.1 Introduction

This chapter discusses the chronological measures that were followed in carrying out this research and the rationale that informed these procedures. In this vein, the chapter highlights the appropriateness of the research design in dealing with the research problem, the preparations for field work, the sampling of study communities and participants for the study, data collection procedures and how the data collected was processed and analyzed. The chapter presents a brief background of the study area – Greater Accra Region - as well as the geographical locations of the study communities (Adedenkpo, James Town Beach, and Adenkrebi) within the region. Furthermore, the chapter focuses on the challenges that were experienced in conducting the fieldwork, ethical issues, and the limitations of the study.

#### 3.2 Research Design

Livelihoods are multi-faceted and exhibit physical/environmental, economic, social and cultural components. Thus, to examine livelihoods comprehensively, the study adopted the mixed methods approach of social research (Ellis & Freeman, 2004). A mixed methods approach combines gathering quantitative (survey) and qualitative (in-depth interviews and focus group discussions) data (Bhattacharjee, 2012). Specifically, the concurrent mixed methods approach was utilized in this study. According to Creswell (2003), concurrent mixed methods approach entails the collection of quantitative and qualitative data without either of the two methods influencing or pre-empting a particular type of data to be gathered in the other. He further adds that in this design, both types of data are incorporated in the interpretation of the complete results

of a research of this nature. Thus, in this study the survey gathered data on the capital assets (income, labour, education, health, housing, etc) of households while the in-depth interviews, focus group discussions and observation collected information on the livelihoods and livelihood strategies of male- and female-headed households. Both forms of data are used to explain assets and livelihood options and activities. Walliman (2011), Creswell (2003), and Bhattacharjee (2012) assert that mixed methods studies are highly desirable, ensure a comprehensive analysis of a research problem and increase the reliability of research results. Indeed, Ellis (2000) and Scoones (1998) argue that a combination of research methods (surveys and participatory methods) is best suited for studies on livelihood strategies as they assist in achieving a more complete understanding of the phenomena.

### **3.3 Study Area**

The study was conducted in three communities in the Greater Accra Region of Ghana, namely Adedenkpo, James Town Beach, and Adenkrebi.

#### **3.3.1 Greater Accra Region: Geographical Location and Population**

The Greater Accra Region of Ghana is located in the southern coastal plain of Ghana. It is bordered on the north by the Eastern Region, on the east by the Volta Region, on the west by the Central Region, and bordered on the south by the Gulf of Guinea. It has a coastline of approximately 225 kilometres, stretching from Kokrobite in the west to Ada in the east. The Greater Accra Region covers a land area 3,245 square kilometers and occupies the least land area of 1.4% in the country (GSS, 2012; GSS, 2013b). According to the 2010 population census of Ghana, the Greater Accra Region has a population of 4, 010,054 which is 16.3% of the total

population of Ghana (GSS, 2013b). The region has the highest population density of 1,235.8 persons per square kilometre in the country due to the presence of the Accra Metropolitan Area (AMA) (Yeboah, Codjoe & Maingi, 2013) which has the largest (46.1%) population (GSS, 2013b). However, as one moves to the rural districts, the population density decreases. The concentration of large numbers of people in the AMA is the result of rural to urban migration because of poor socio-economic conditions in the rural areas. Thus, the majority of people in the region are urban dwellers (90.5%) as compared to 9.5% of rural dwellers – making it the most urbanized region in the country (GSS, 2013b).

### **3.3.2 Geographical Locations of Study Communities**

Adedenkpo is located in the Greater Accra Metropolitan Area (GAMA) in the Ashiedu Keteke Sub-Metro District, the smallest among the eleven Sub-Metropolitan Districts in GAMA with a population of about 250,000 people. It is bounded on the north by Agbogbloshie, on the south by James Town, on the east by Okaishie (Central Business District), and on the West by the Korle Lagoon.

James Town Beach is in James Town. Like Adedenkpo it is also located in GAMA in the Ashiedu Keteke Sub-Metro District. The fishing community is located in the part of James Town called Ngleshie. It occupies the old harbor section of James Town. It is bounded on the north by James Fort and the High Street Road, on the south by the Gulf of Guinea, on the east by Ussher Town and on the west by the Ga Mashie Development Agency (GAMADA) building.

Adenkrebi is in the Ga-East Municipality located on the Akwapim Hills in the northern part of the Greater Accra Region, sharing border with the Eastern Region. It is bounded on the north by Peduase in the Eastern Region, on the south by Teiman, on the east by Ayi-Mensah and on the west by Ayim.

The three study communities have various natural, social, and economic assets such as water bodies, basic schools, clinics, electricity, and roads, among others. These assets are discussed in detail in Chapter Four as they influence the inhabitants and households in the study communities to adopt particular livelihood options or strategies.

### **3.4 Preparations for Fieldwork**

Kumekpor (1999) has pointed out that field work in social science research is very challenging due to the unforeseen problems that can occur in the field, and as such, it is necessary to plan and strategize field research carefully and practically in order to minimize the problems that are likely to occur during the fieldwork. He argues further that when field work is pre-planned effectively it leads to its successful implementation.

Before the commencement of the fieldwork, the advice and expert knowledge of officials of the Ghana Statistical Service was sought with regard to the socio-demographic and economic characteristics of communities and Enumeration Areas (EAs) in the Greater Accra Region in order to make a well informed selection of the study areas within the region. The advice of these officials was sought as they had a rich experience in conducting surveys within the Greater Accra Region and in the country at large. They have been responsible for various national

censuses and surveys. The officials of the Ghana Statistical Service also assisted with the field preparations by making available to the researcher the list of EAs within the region as well as the maps that indicate the demarcations of these areas.

The field work aimed to cover three study areas within the Greater Accra Region and thus there was the need to recruit research assistants to assist in the collection of data. In this regard also, the officials of the Ghana Statistical Service helped the researcher to recruit three research assistants with rich field research experience in the Greater Accra Region. These assistants were also fluent in multiple Ghanaian languages including Ga which is widely spoken by the indigenous inhabitants of the region. Their fluency in multiple Ghanaian languages was critical to the research as most people in the study areas were illiterate or semi-illiterate in English. Therefore, the best way to collect information from them was in their own languages, which they comprehend best, and in which they can express themselves fluently (Kumekpor, 1999).

After the recruitment of research assistants, the researcher organized a two-day training session for the research assistants. The training focused on the aims, objectives and rationale of the research, the sampling and mapping procedures for the research, the target population, the introduction and administration of the survey questionnaires, the pre-testing of the survey instruments to ensure that they could easily be translated from English into the vernacular, and the time schedule for field visits. Mouton and Marais (1996) argue that the training of research assistants in a research study is crucial as it increases the likelihood of accurate data gathering and observations.

### **3.5 Entry into Study Communities**

Prior to the commencement of the actual fieldwork, interviews as well as informal conversations were conducted with local leaders and other local key informants in the study communities to explain to them the purpose of the study and to obtain permission to visit households. Thus, the Assembly men of Adedenkpo and James Town Beach, both in the Accra Metropolitan Area (AMA) were called on by the researcher and research assistants. The purpose and objectives of the research were explained to them. They were very cooperative and pledged their support for the research project and welcomed the research team to their communities. Both Assembly Men expressed their interest in being furnished with the findings of the research so that it will afford them the opportunity to become more informed about the problems and challenges that confront households in their respective constituencies. Indeed, the Assembly Man for James Town Beach went further to request for a copy of the research findings to be made available to him so that he could use it to lobby the Assembly to help his community. The researcher assured him that efforts would be made to make the findings of the research available to him when completed and it was reiterated to him to bear in mind that the research was purely for academic purposes even though the findings could be relevant in influencing and guiding local government policy.

In Adenkrebi, which is a rural community, arrangements were made to meet the chief of the village, and as tradition demands, a bottle of an alcoholic drink (Schnapps) and a token amount of money (GH¢ 20) were presented to the chief. After the presentation of the items, we informed the chief about the purpose of our visit and the objectives of the research. The chief introduced us to a leading member of his community development committee to show us around the village, to acquaint us with the inhabitants, and to inform them about the impending research in their

community. Similarly, the chief and the community development committee member, like the Assembly Men of Adedenkpo and Jamestown Beach, expressed the desire to use the findings of the study to influence and lobby their local government authority to address the socio-economic challenges that their village was experiencing. Again we assured them that we would make the findings of the research available to them, but cautioned them that the intention of the research was purely for a PhD dissertation and not meant to necessarily lobby the local government authority.

### **3.6 Sampling Procedures**

A mixed sampling design was used in the study. According to Kothari (2004), mixed sampling technique is the successive implementation of purposive and random sampling methods. This method was applied in the study by combining purposive and probability or random stratified sampling techniques at different levels of the sampling process. Purposive sampling is a selection technique in which specific sampling units – areas, individuals, groups, or events – are intentionally chosen because of peculiar characteristics which will ensure a detailed examination of a phenomenon a researcher wishes to investigate (Kumekpor, 1999). On the contrary, a probability sampling method is a selection procedure in which sampling element – areas, persons, groups, or events – have an equal chance of being chosen and that every likely combination of the units have an equal chance of being chosen (Kothari, 2004).

The first stage of sampling entailed the purposive selection of the Greater Accra Region of Ghana as it is made up of a heterogeneous group of people from different backgrounds in terms

of education, occupation, ethnicity and cultural backgrounds due to in-migration (Agyei-Mensah & Owusu, 2010; GSS, 2013b). These different socio-demographic characteristics found in the region helps to highlight a multiplicity of diverse livelihood options utilized in male- and female-headed households in the region. In line with ensuring the capturing of diverse livelihoods in the study, the study area was further divided into three different strata.

The second stage of sampling, like the first stage, involved purposively selecting three study areas within the Greater Accra Region that exhibited the predominant economic activities of farming, fishing, and trading. Thus, Adenkrebi, James Town Beach, and Adedenkpo were selected as they exhibit respectively the predominant economic activities of farming, fishing and trading. These three different study areas represented three different strata based on economic activities. Other reasons that informed the stratification of the study area were based on the fact that Adenkrebi exhibits rural features, while Adedenkpo and James Town Beach exhibit urban characteristics. Stratification has numerous advantages. It guarantees better coverage of the population, the researcher has control over the subgroups that are included in the sample, it tends to be more representative of a population because it ensures that elements from each stratum in the population are represented in the sample, it guarantees that the sample is spread over geographic subareas and population subgroups, it has the ability not only to estimate population parameters, but also to make within-stratum deductions and comparisons across strata, it yields smaller random sampling errors, and it obtains a sample that is at least as accurate as a simple random sample (Daniel, 2011).

The third stage of sampling also involved selecting purposively Enumeration Areas (EAs) in the three study areas used by the Ghana Statistical Service in its conduct of the 2010 national census and other national surveys (GSS, 2008) that best represented a combination of people from different demographic and socioeconomic backgrounds as already mentioned. These EAs are small geographic areas with clearly delineated boundaries in which about 150 households reside. Three EAs (Redeema Chop Bar, God Dey Left Eye Spot and Asuogyaman Company Limited) were selected from Adedenkpo (trading community), one EA (James Fort Prison) making up the fishing community in James Town Beach was chosen just as one EA (Adenkrebi) also constituting the community of Adenkrebi (farming community) was selected.

The fourth stage of sampling identified the target population – male- and female-headed households - using the random walk sampling technique in the absence of accurate sampling frames in the study communities (Hoffmeyer-Zlotnik, 2003). This sampling technique has also been used by other livelihoods studies (Etwire, Al-Hassan, Kuwornu, & Osei-Owusu, 2013; Hahn, Riederer, & Foster, 2009; Kemkes, 2012). In applying this sampling technique in the study, first, a central location within the selected EAs was located. Next, a random direction was chosen by spinning a bottle for the first research assistant (UNICEF, 2008). Thereafter, the second research assistant stood 120 degrees to the right of the first research assistant, while the third research assistant also stood 120 degrees to the left of the first research assistant (Hahn, et al., 2009). All male- and female-headed households in the selected directions were identified and given a unique number, which was written at the entrance of the living quarters of these households with a white piece of chalk. It is important to point out these numbers were written at places where they could not be cleaned by children. These numbers were also written in a

notebook. Thus, a list of male- and female-headed households was generated in the chosen directions from the central point to the end of the chosen EAs. The listed male- and female-headed households were used as the frame or master sample for the EA population universe of male- and female-headed households (Hoffmeyer-Zlotnik, 2003). Mapping exercises were utilized by marking the identified households on the maps of the selected EAs so as to illustrate the location of identified male- and female-headed households. The random walk sampling technique has a number of advantages in that it avoids the costly and time-consuming expense of listing all the households in the study area; it also ensures that the sampled respondents in a study reflect the distribution in the general population; and finally it is unbiased as the starting point along the path of travel is determined randomly.

The next stage of sampling involved using the systematic random sampling technique to select male- and female-headed households from the generated list in the EAs of the study communities. This random technique was employed to guarantee that the selected households were spread evenly throughout the study communities. Every  $K^{\text{th}}$  household was sampled, after randomly selecting a starting unit of between one (1) and the sampling interval or skip interval,  $K$  (Bluman, 2004; McDaniel & Gates, 2004). 'K' was computed by dividing the total number of households in the generated list of households in the EAs of the respective study communities by the sample size. For instance, in the Redeema Chop Bar EA in Adedenkpo, a total of 136 households were identified constituting 78 male-headed households and 58 female-headed households. The sample size of 15 each was chosen for both male- and female-headed households. To compute the sample interval ( $K$ ) for male-headed households, the total number of male-headed households (78) was divided by the sample size (15), which generated a sampling

interval ( $K$ ) of 5.2, that is,  $78/15 = 5.2$ . The lottery method was used to randomly select a number between 1 and the sampling interval. The lottery method is a technique in which each of a possible sample is written on a slip of paper and mixed thoroughly in a bowl and then picked as a lottery without looking at the slip being picked (Kothari, 2004). This method was used to choose a number between 1 and 5 (sampling interval). The number 4 was selected as the starting unit, and thereafter, every 5<sup>th</sup> household on the list was selected. With regard to female-headed households, the sampling interval was similarly calculated by dividing the total number of female-headed households (58) by the sample size (15), which generated a sampling interval ( $K$ ) of 3.86 which was approximated to the number 4. The lottery method was used to randomly select a number between 1 and 4. The number 3 was selected as the starting unit, and thereafter every 4<sup>th</sup> household was selected. Lastly, the heads of these selected households were identified as respondents for this study. This sampling principle was also applied in the selection of male- and female-headed households in God Dey Left Eye Spot and Asuogyaman Company Limited EAs in Adedenkpo. The systematic sampling technique ensures that the systematic sample is spread more evenly over the population universe as well as being relatively easy and less expensive to execute compared to other probability sampling procedures (Bhattacharjee, 2012).

In the James Fort EA (the fishing community in James Town Beach), a total of 153 households were identified constituting 84 male-headed households and 63 female-headed households. The sample size of 45 each was chosen for both male- and female-headed households. To calculate the sample interval ( $K$ ) for male-headed households, the total number of male-headed households (84) was divided by the sample size (45), which produced a sampling interval ( $K$ ) of 1.86 which was approximated to 2. The lottery method was used to randomly select a number between 1 and

2. The number 2 was selected as the starting unit, and thereafter, every 2<sup>nd</sup> household on the list was selected. In relation to female-headed households, the sampling interval was computed in the same way by dividing the total number of female-headed households (69) by the sample size (45), which generated a sampling interval ( $K$ ) of 1.53 which was approximated to 2. The lottery method was used to randomly select a number between 1 and 2. The number 2 was selected as the starting unit, and thereafter every 2<sup>nd</sup> household was selected. Finally, the heads of these selected households in the fishing community in James Town Beach were identified as respondents for the study.

In Adenkrebi (the farming community), a total of 108 households were identified constituting 61 male-headed households and 47 female-headed households. The initial plan was to also select 90 respondents comprising 45 each of male- and female-headed households from Adenkrenbi. However, as a consequence of the fewer number of households, the sample size of 30 each was chosen for both male- and female-headed households. To calculate the sample interval ( $K$ ) for male-headed households, the total number of male-headed households (61) was divided by the sample size (30), which produced a sampling interval ( $K$ ) of 2.03. The lottery method was used to randomly select a number between 1 and 2. The number 1 was selected as the starting unit, and thereafter, every 2<sup>nd</sup> household on the list was selected. In relation to female-headed households, the sampling interval was worked out in the same way by dividing the total number of female-headed households (47) by the sample size (30), which generated a sampling interval ( $K$ ) of 1.56 which was approximated to 2. The lottery method was used to randomly select a number between 1 and 2. The number 2 was selected as the starting unit, and thereafter every 2<sup>nd</sup>

household was selected. The heads of these selected male- and female-headed households in the farming community were identified as respondents for this study.

Participants were purposively selected for the semi-structured interviews and focus group discussions. The selection for the semi-structured interview was made from the list of participants who participated in the survey on the basis of age of household head (old and young), marital status, household size (large and small), ethnicity, migrant status, membership of a community-based association, and occupation. These variables guided the selection of households for the in-depth interviews. However, in the focus group discussion, the selection targeted respondents who participated in the questionnaire survey but were not chosen for the semi-structured interviews. The purpose of choosing these participants was to also capture their livelihoods strategies through group discussions to complement the data derived from the semi-structured interviews.

### **3.7 Sample Size Allocation**

The proportion of male-headed households (71.9%) is far more than that of female-headed households (28.1%) in the Greater Accra Region (GSS, 2008) and consequently a proportionate stratified random sampling would have ensured fewer numbers of female-headed households in the study. To avoid the smaller representation of female-headed households, the study used the disproportionate stratified random sampling technique - a stratified sampling procedure in which the number of elements sampled from each stratum is not proportional to their representation in the total population and in which elements are not given an equal chance to be included in the sample (Daniel, 2011). Thus, to ensure an equal representation or balanced allocation of both

male- and female-headed households, the disproportionate stratified random sampling method was applied to have an equal number of male- and female-headed households in the study communities. This technique was also utilized to enable a detailed analysis of male- and female-headed households to be conducted within each study community. It was further applied in the study to ensure the optimum allocation of respondents from James Town Beach and Adenkrebi which constituted a single EA each as compared to Adedenkpo which had three EAs. Optimum allocation achieves even a greater overall accuracy than that achieved using proportionate stratified sampling (Daniel, 2011). Thus, the survey covered a sample size of 240 households comprising of 120 male-headed households and 120 female-headed households. In terms of study communities, 90 households were surveyed in Adedenkpo comprising 45 male-headed and 45 female-headed households. Similarly, 90 households were surveyed in the fishing community in James Town Beach comprising 45 male-headed and 45 female-headed households. However, as already mentioned, in Adenkrebi fewer households (60) were surveyed as a result of its lower population density. Of the households surveyed, 30 comprised male-headed households while 30 were made up of female-headed ones. The large proportion of respondents sampled in James Town Beach and Adenkrebi, as well as the greater numbers of female-headed households sampled is advantageous for this study as it is generally acknowledged that the findings of a study of a large sample are more credible than those of a small one (Walliman, 2011). The disproportionate sample allocation of male- and female-headed households in the three study communities is demonstrated in Table 3.1. The table indicates that the proportion of male-headed households sampled in the three EAs in Adedenkpo was 19% on average while that of female-headed households was 26% on average. Thus, 30 households constituting 15 households each of male- and female-headed were sampled from the three EAs (Redeema Chop Bar, God Dey Left

Eye Spot and Asuogyaman Company Limited) in Adedenkpo. In this vein, a total number of 45 male-headed households and a total number of 45 female-headed households were sampled in Adedenkpo.

**Table 3.1: Disproportionate Sample Size Allocation of Male- and Female-Headed Households in Study Communities**

Study Communities and EAs	No. of MHHs <sup>a</sup> and % Sampled		MHH Sample Size	No. of FHHs <sup>b</sup> and % Sampled		FHH Sample Size
	No.	%		No.	%	
<b>Adedenkpo</b>						
Redeema Chop bar EA	78	19	15	58	26	15
God Dey Left Eye Spot EA	81	19	15	61	26	15
Asuogyaman Co. Ltd. EA	80	19	15	68	22	15
<b>James Town Beach</b>						
James Fort Prison EA	84	54	45	63	65	45
<b>Adenkrebi</b>						
Adenkrebi EA	61	49	30	47	64	30
Total	384		120	297		120

**Source:** Field Data, August – December, 2013.

<sup>a</sup>MHHs is abbreviation for Male-Headed Households

<sup>b</sup>FHHs is abbreviation for Female-Headed Households

Again, Table 3.1 shows that in James Town Beach, which constitutes one EA, a larger percentage of the identified households were sampled, that is, 54% of male-headed households were sampled while an even larger percentage (65%) of female-headed households were sampled. These respective percentages ensured that an equal number of 45 each of male- and female-headed households were sampled as well as ensuring that most households from the community were represented in the study.

It is similarly observed in Table 3.1 that in Adenkrebi, which also constitutes one EA, a large percentage of the identified households were sampled, that is, 49% of male-headed households were sampled while an even bigger share (64%) of female-headed households were sampled. These particular percentages ensured that an equal number of 30 each of male- and female-headed households were selected in addition to guaranteeing that most households from the farming community were represented in the study. It must be reiterated that the disproportionate stratified random sampling method was utilized to secure the representation of an equal and optimum number of male- and female-headed households in the three study communities.

The in-depth interviews, on the other hand, were conducted with 60 male- and female-headed households comprising 20 household heads in each of the three study communities. The 20 selected household heads in each study area were each made up of 10 male and 10 female household heads. The focus group discussion was held with two groups - a group of 12 male heads of households and a group of 12 female heads of households - in Adenkrebi.

### **3.8 Data Collection Instruments and Data Collection Procedures**

#### **3.8.1 The Questionnaire Survey**

The main instrument that was utilized in the gathering of the quantitative data was the questionnaire. A pre-testing of the questionnaire was done to ensure its reliability. This way, the loss of vital information due to ambiguous questions was prevented (Bhattacharjee, 2012). This was done by selecting a small sample of respondents from the population universe in the three study communities. Thus, the questionnaire was pre-tested with six household heads, comprising three male and three female household heads, in each of the three study communities. The pre-

testing of the questionnaire was vital also because of the need to use open-ended questions. The pretesting indicated whether the responses to the open-ended questions were too diverse as to generate a large number of variables, which render the analysis of data complex. Based on the pre-test results, modifications were made. Similarly, the pre-test indicated whether the choice options to the closed ended questions were clear and exhaustive as well as unclear and sensitive.

A self-administered questionnaire was executed in cases where the literacy level of the respondent (household head) was considered to be relatively high and the respondent was able to answer the questionnaire by himself/herself without help from any person other than the researcher and research assistants. A personal interview questionnaire was utilized where a respondent's literacy level was relatively low and he/she could not read or write. Questions on the questionnaire were translated into the vernacular and put to the respondents and the answers that were given were also translated into English on the questionnaire. The benefit of the personal interview questionnaire was that it ensured a very high response rate to questions (Walliman, 2011).

The questionnaires were used to collect information on the demographic and socio-economic characteristics of households. In this vein, information was collected on age, ethnicity, religion, educational level, income, employment, and access to health and education among others. Furthermore, questionnaires were used to gather information on assets or capitals, including natural, human, social, physical and financial, which are related to key components of the sustainable livelihoods framework – a conceptual approach used in this study.

A combination of the closed-ended or structured type and open-ended or unstructured type of questions were employed as earlier mentioned. According to Bhattacharjee (2012) closed-ended questions ask respondents to select an answer from a given set of choices while open-ended questions ask respondents to provide a response in their own words. The closed-ended questions were in dichotomous, nominal and ordinal response formats. In the dichotomous response formats, respondents were asked to choose one of two possible alternatives, such as, yes or no. An example of such a question was: 'Are you currently working for income? 1. Yes 2. No'. In the nominal response format, respondents were given more than two unordered options to choose from, such as: 'What is your marital status? 1. Never Married 2. Married 3. Living Together 4. Divorced 5. Separated 6. Widowed'. In the ordinal response format, respondents were presented with more than two ordered options to select from, such as: 'what is your highest educational level? 1. None 2. Creche 3. Primary 4. JSS. 5. SSS 6. Tertiary'. The closed-ended questions were used in the questionnaire because they offered numerous advantages including: being relatively easy to analyze; being more appropriate for computer analysis; its greater specificity and likelihood in bringing out comparable meanings; and the relatively less time used in answering them (Kothari, 2004; Walliman, 2011).

Close-ended questions have a key disadvantage of restricting the range of possible and detailed answers to some questions. Thus to counter this anomaly, a relatively few number of open-ended questions were also used to allow respondents to articulate their opinions on issues in their own words, and not from responses suggested to them to select from (Kothari, 2004). Open-ended questions also allowed respondents to provide more information on specific issues. It further provided the opportunity to ask follow-up questions or probes (see appendix I).

A community questionnaire was also used in the study to collect information on the three study communities. It gathered information on the natural resources, and economic infrastructure such as roads, electricity, water, information, communication and technology facilities, public markets, and banks. It also collected information on social infrastructure such as educational and health facilities and community based organizations. Like the household questionnaires, they also contained closed-ended and open-ended question formats that enabled the above mentioned information to be collected (see appendix IV).

### **3.8.2 The Semi-Structured In-depth Interview**

Church Action on Poverty and Oxfam (2009) argue that livelihoods research is not about numbers or being able to draw up statistics for a particular area. They acknowledge that it is rather about working with people to gain an insight into their lives and their livelihood strategies and to understand why they make the choices that they do. Thus, the focus of livelihoods research, according to them, must be on the quality of the information that is obtained, rather than the number of people who are included or the statistical inferences that can be drawn. In the light of this assertion, semi-structured in-depth interviews were also employed to gather data in this study. According to DiCicco-Bloom and Crabtree (2006, p.315), semi-structured interviews are “generally organized around a set of predetermined open-ended questions, with other questions emerging from the dialogue between interviewer and interviewee(s)”. The interview took the form of personal face-to-face interaction in which both interviewer and respondent sat together, saw each other and noted each other’s reactions in terms of facial expressions and body language to questions and answers. An audio recorder was used to record the interview after the researcher had sought the consent of the interviewees. Indeed, two recorders were used per

session so as to guard against a situation where an audio recorder may become faulty and not record the interview. An interview guide was employed to gather detailed information relating to the livelihood strategies of respondents. The guide contained open-ended questions that bordered on the income generating activities and social support strategies male- and female-headed households utilized in meeting basic household needs. It also touched on the challenges male- and female-heads of households experience and how these constraints were dealt with (see appendix II). The major advantage of the interview was that it allowed the participants to explain in great detail their economic activities and social support mechanisms that they employ to make a living from their own perspective and not that of the researcher.

A semi-structured in-depth interview was also conducted with 2 community leaders from each of the three study communities, as well as with 4, 7, and 3 key informants from Adedenkpo, James Town Beach, and Adenkrebi respectively. The key informants were made up of individuals who were affiliated to CBOs and those who had lived in the study communities their entire lives. Church Action on Poverty and Oxfam (2009) recommend that in livelihood studies it is best to gather community information from a few people who have lived in a study area for a considerable period of time and can provide information on its recent history, local economy, key actors and organizations. Thus, for this reason, the study relied particularly on community leaders and key informants to provide community information. It is important to mention that the community leaders and key informants also included women who were leaders of particular women's groups in the study communities. Community leaders and key informants provided detailed information about the economic activities in the study communities, local norms

governing economic activities, economic and social infrastructure, and the challenges that confront their communities (see appendix V).

The advantages that were derived from using semi-structured in-depth interviews in the study included the development of friendship, rapport, collaboration and deep exchange of information between the interviewer and participants (Kumekpor, 1999). Furthermore, it allowed the researcher some control over the line of questioning (Creswell, 2003). Other livelihoods studies that employed qualitative interviewing as a data collection method also found it beneficial (Athwal, Brill, Chesters, & Quiggin, 2011; Sanderson & Westley, 2000). The qualitative information acquired provided a great deal of insight into some of the major variables that were observed during the quantitative survey (Cresswell, 1994).

### **3.8.3 Focus Group Discussion**

The focus group discussion, as already mentioned in the discussion on sampling procedures in this chapter, was also utilized in the study to collect qualitative data. In simple terms, it is a semi-structured in-depth interview held with a group of people (Bhattecherjee, 2012; Walliman, 2011). The discussion was held with only participants from Adenkrebi as it was very difficult to organize such group discussions in Adedenkpo and James Town Beach due to the busy and conflicting time schedules of respondents in the latter two communities. Two discussion groups were formed on gender lines. One group was made up of male heads of households while the other group was made up of female household heads. The reason for dividing the group on gender lines was to capture the gender dimensions of livelihoods. It was also to ensure that the women in particular would discuss issues that confronted them freely without them feeling

intimidated by the presence of men. Two group discussion sessions were held, one for male heads of households and the other for female household heads. The discussions bordered on the livelihood activities, livelihood strategies, livelihood challenges, and the livelihood out-comes of participants. The sessions were held on two separate Fridays, which are non-farming days in Adenkrebi. The female session was held first, while the male session was held subsequently. Both sessions lasted for two hours each. The researcher facilitated both discussions. A focus group discussion guide was used in the discussions. Like the semi-structured in-depth interview, an audio recorder was used to record the discussions after the permission of participants had been sought. The guide was used to collect information that was similarly collected in the semi-structured interviews such as the livelihood activities and challenges of participants as well as their access to resources (see appendix III). The discussions in both sessions were held in a peaceful atmosphere which allowed the participants to freely and confidently make their contributions without any reservations. The discussions permitted the participants to construct their daily lives and experiences in their village. The advantage of the group discussion was that when participants expressed an opinion, it stimulated others to give similar and contrary experiences and thus helped to provide a great deal of new insights into the research problem (Bhattacharjee, 2012; Kumekpor, 1999).

#### **3.8.4 Direct Observation**

The study also utilized the direct observation method in collecting data. According to Bhattacharjee (2012) direct observation is a type of observation technique where the researcher is a neutral and passive outside observer and does not take part in the phenomenon of interest. As such, the researcher and research assistants during the field work in the three study communities

wrote field notes about a range of phenomena that was occurring in these communities as well as the conditions of infrastructural facilities. The phenomena that were observed included: the natural environment of the study communities; trading, farming, and fishing activities; infrastructural facilities such as roads, drainage systems, electricity, schools and health facilities; types of housing; sanitation; and community based organizations, among others. The information that was collected was used primarily to complement the data gathered by the community questionnaire. It also helped to complement and make sense of the data that was collected through the semi-structured in-depth interviews and the focus group discussions. The direct observation method was useful in several ways to the study. It was a quick and efficient method in assessing the state of infrastructural facilities in the study communities (Walliman, 2011). It also ensured that the information gathered related to what was currently happening in the study communities instead of relying on what people say they do in a community.

### **3.9 Data Processing and Analysis**

The Statistical Package for Social Science (SPSS) software was used in analyzing the quantitative data. The analysis process began with editing. Editing of data is the examination the gathered raw data to identify errors and omissions and to correct these when possible (Kothari, 1994). The completed questionnaires were scrutinized to make sure that the responses did not have errors. Editing was done to ensure that the data collected were accurate. After editing, the open-ended questions were coded as the closed-ended questions had their responses pre-coded. The coding process involved assigning numbers to responses so that they can be put into a limited number of categories. Similar responses were collapsed into a particular category, till all the possible categories were obtained. After coding, the data was cleaned. Cleaning involved

searching for coding errors that were identifiable by being impossible or improbable given the way the variables had been defined.

After cleaning, the coded variables were defined in the SPSS. Statistical tables made up of frequencies and percentages were constructed from the coded scheme. Cross tabulations were generated to depict two-way and three-way tables that demonstrated the division of data in two or more categories. These types of tables were fashioned out to provide information regarding one or more sets of inter-related questions. Tabulation aided in the conservation of space and lessened explanatory and descriptive statements to a minimum. It also facilitated the comparison between male- and female-headed households on the one hand, and between trading, fishing, and farming communities (Kothari, 1994). No test of statistical significance was done in this study as the purpose of this study was to fundamentally identify and quantify the assets of male- and female-headed households and to demonstrate through qualitative methods (semi-structured in-depth interviews and focus group discussions) how these assets were used by these two types of households to construct their livelihoods. Livelihoods are varied and complex, and often, inferential statistics is not able to describe the salient ways in which households construct their livelihoods (Allison, 2004; Ansoms, 2008; IPPR et al., 2011). Thus, a descriptive quantitative analysis was utilized to quantify livelihood assets and to demonstrate the similarities and differences between male- and female-headed households (Jacobs & Makaudze, 2012; Kalinda & Langyintuo, 2014). Indeed, Carter (2007) asserts that at a descriptive level, information on household assets can provide a richer picture of the various dimensions in which households differ in their living standards or conditions.

The qualitative data analysis was undertaken after the recorded semi-structured interviews and focus group discussions had been transcribed and cross checked many times with the verbatim accounts of the recorded interview. Participants' statements were manually sorted and coded according to the topics examined in this study (economic activities, access to assets, meeting household needs and household challenges, community challenges, etc). These topics were then categorized into the various themes of the study. The verbatim statements of the material were used to illustrate, support, and to a large extent provide a comprehensive understanding of how some of the major variables observed during the quantitative survey impacted on livelihood options (Creswell, 1994).

### **3.10 Challenges Encountered in the Field**

Some challenges were encountered in the conduct of the research. The key challenge was the unwillingness of some household heads in Adedenkpo and James Town Beach in particular to take part in the study due to respondent fatigue. These household heads indicated that they were not willing to provide information because they had already been involved in a similar research and had not benefited from it in any way. A study of household and community infrastructure in James Town by Mahama, Acheampong, Preprah, and Boafo (2011) similarly encountered respondent fatigue and unwillingness of residents to provide information as James Town has been the focus of other social surveys over the past few years. This challenge was overcome with the help of the assembly men and other community leaders who assisted us by reassuring these respondents that the research was important to enhance the understanding of their livelihoods which had the potential to inform government policy and other social interventions which in turn was likely to positively affect their lives in the future no matter how long it could take. The

assistance given by local authority representatives and community leaders underlie the importance of contacting local officials and community leaders before the conduct of any research in an area or community. On the contrary, respondent fatigue was not experienced in Adenkrebi as the community had not been the focus of any social research in the recent past, thus the household heads were very cooperative and understanding.

Data collection was also hindered by household heads who were very mobile in terms of economic activities and attending social events such as funerals, weddings/traditional marriage ceremonies and naming ceremonies. This challenge was addressed by repeated visits to these households until such household heads became available to be interviewed. These repeated visits were costly in terms of time and financial resources.

Other problems encountered in the fieldwork bordered on locating houses by their given numbers as the rains had washed off white chalk marks used in demarcating them. This situation made it a little difficult to identify these households; however, these challenges were overcome with the help of residents and respondents who indicated that their houses had been marked or numbered as well as by referring to the original mapping document of selected households.

Despite these challenges, the fieldwork generally was successfully executed by the research team with the help and support of respondents and residents of the study areas.

### **3.11 Ethical Considerations**

Walliman (2011) points out that the two key characteristics of ethical issues in research relate to the individual values of the researcher relating to honesty, frankness, and personal integrity; and the researcher's treatment of the participants in the research in regard to informed consent, confidentiality, and anonymity. In conducting the research, the researcher and research assistants were truthful about the reason for the study. Community leaders, key informants, and participants were given oral details of the letter explaining the aim of the research. In fact, the questionnaires also had an introduction section that explained the purpose of the research. Participants were also made aware that their participation in the research was purely based on their consent and that they could terminate their involvement at any time they wished to. The participants were also informed that their participation in the research would be anonymous. To ensure this, the names of respondents were not indicated on the questionnaires. Similarly in the qualitative research, the use of names was avoided in the gathering of data. The names of interviewees indicated in this study are pseudonyms and not the actual names of study participants. Furthermore, the respondents were assured of confidentiality and were made aware that the information that was collected was purely for academic purposes.

### **3.12 Limitations of the Study**

The methodology utilized in this study was to examine the assets of male- and female-headed households and their livelihood strategies. In order to compare the assets and livelihood strategies of these households, there was the need to use the disproportionate sampling procedure to particularly ensure that enough female-headed households were represented in the study in order to make a meaningful analysis. The equal proportion of male- and female-headed

households in the study does not reflect the actual share of male- and female-headed households in the Greater Accra Region as the proportion of male-headed households (71.9%) is greater than that of female-headed ones (28.1%) (GSS, 2008). Thus, the proportion of female-headed households (50%) in the study does not mirror the real situation in the Greater Accra Region and Ghana as a whole since the majority of households are male-headed. The disproportionate sampling technique was, however, helpful in capturing the assets and livelihood options of women-headed households as few underrepresented groups.

Probability sampling methods – random walk and systematic random sampling techniques – were used in the study to select households for the study in Adendenkpo, James Town Beach, and Adenkrebi. Thus, the findings and conclusions of this study can be extended to male- and female-headed households in the study communities. However, it is important to point out that caution should be taken in extending the results to other communities in the Greater Accra Region and Ghana at large, as other communities in the region and Ghana may have different natural, socio-cultural, and economic characteristics. The findings of the study are consequently limited to the study communities. However, the study does indeed bring out the key elements of the livelihood strategies of male- and female-headed households which were found to be similar in comparing and contrasting the research results with the extant literature.

### **3.13 Conclusion**

This chapter has presented the methods employed in carrying out the research. It has also examined how the study area and study communities, through purposive sampling, were chosen for the study due to the heterogeneous nature of the population in the study area. The chapter has

also discussed the probability sampling methods – random walk technique and systematic random sampling technique – that were used in the study to select study participants, in order to ensure that they reflected the distribution in the general population. Furthermore, the chapter has discussed the multiple methods – questionnaire survey, semi-structured in-depth interviews, focus group discussion, and direct observation – that were utilized in the gathering of the field data. The questionnaires were used to collect data on the demographic, and socio-economic characteristics of households, as well as the assets of the study communities. The semi-structured in-depth interviews, focus group discussions, and direct observation were used to collect detailed information on the livelihood activities and strategies of households. Furthermore, the chapter has explained how the quantitative data were processed through editing and coding as well as the use of the SPSS software in analyzing the quantitative data. The chapter, in addition, has explained the mode of analysis of the qualitative data by way of its transcription and categorization into the various themes of the study. It has also discussed some of the challenges that were encountered in the field including, respondent fatigue in Adendenkpo and James Town Beach, and some respondents who delayed the data collection due to their frequent absence at their places of residence. The ethical issues associated with disclosing the true aims of the research, and the willing involvement, and anonymity of research participants have been addressed. The various research techniques utilized in this study complemented each other and the benefits associated with them ensured the reliability and validity of the research. The next, and subsequent chapters of the thesis, discuss the data that were collected through the above methods such as community assets and livelihoods as well as the human, social, and economic and financial assets of male- and female-headed households and how these assets influence their livelihood activities and livelihood strategies.

## CHAPTER FOUR

### COMMUNITY ASSETS AND LIVELIHOODS

#### 4.1 Introduction

The literature on livelihoods indicates that the assets endowment of communities influence the type of livelihoods that are pursued by households (Brill & Haddad, 2011; Morris et al., 2001; Moser, 2008; Rakodi, 1999), and as such, it helps to explain people's actual living conditions (Chambers, 1995; Perry, 2002; UNDP, 2013). The nexus between community assets and peoples' living conditions is one of the key elements of the sustainable livelihoods framework (de Haan & Zoomers, 2005; Rakodi, 1999; Scoones, 2009) that is not addressed by the consumption expenditure approach used in assessing the living conditions of male- and female-headed households in Ghana. Thus, this chapter addresses the first objective of this thesis, that is, to examine the community assets and livelihood strategies in trading, fishing, and farming communities in the Greater Accra Region.

The community assets dimension espoused in the livelihoods framework include the natural, economic/physical, and social assets of communities. Scholars point out that there are differences in asset endowments particularly between rural and urban communities. Rural communities, especially remote ones, often lack economic assets and social services (Bebbington, 1999; Carney, 1998; Chambers, 1995), whereas urban ones on the contrary, do not usually lack these assets, except for deprived urban informal settlements (Rakodi, 1999). Farrington, Ramasut, and Walker (2002) further explain that natural assets are particularly important and constitute the basis for livelihoods in rural communities while on the other hand, labour markets which focus on the selling of goods and services are critical for livelihoods in

urban communities. Apart from the rural-urban dichotomy in regard to assets and livelihoods, scholars further assert that gender influences the access to, and use of natural, economic/physical, and social assets at the community level (Abane, 2009; Gotschi, Njuki, & Delve, 2008; Molyneux, 2002; Oorschot et al., 2006).

The dynamics of community assets and livelihoods are also explored in the research communities. The data in this chapter are based on the information on community assets collected on Adedenkpo, James Town Beach, and Adenkrebi as well as in-depth interviews with community leaders and key informants in these three communities. The first section focuses on the natural assets and livelihoods in the three study communities. The second section discusses the economic assets and livelihoods in the three study communities, while the last section examines the social assets and livelihoods in the three study communities. This chapter is purely descriptive and serves as a background to examining the livelihood strategies of male- and female-headed households in the research communities in the subsequent chapters of this thesis.

#### **4.2 The Natural Resources/Assets of Study Communities**

Knowledge of the natural setting of a community offers a practical understanding of the livelihoods of people and how they deal with the challenges of everyday living. An examination of the geographic or physical features of the three study communities during the field work showed that they possessed some natural resources/assets including water bodies, unused land, forests, and wildlife. Table 4.1 depicts that Adenkrebi is endowed with more natural assets as compared to Adedenkpo and James Town Beach. The natural characteristics or assets or the physical environment of communities in Ghana influence and determine their economic

activities (Nukunya, 2003). In this study, the natural assets of the study communities also do, to a large extent, influence the major economic activities that are carried out in these communities. The association between natural resources and livelihoods in each of the study communities is discussed in sections 4.2.1 to 4.2.6 below.

**Table 4.1: Natural Assets of Study Communities**

Natural Assets	Study Communities		
	Adedenkpo	James Town Beach	Adenkrebi
Unused Land	None	None	Yes
Size of Unused Land	None	None	Very Large
Water Body	Lagoon	Sea	Stream
Forest	None	None	Yes
Wild Life	None	None	Yes
Types of Wild Life	None	None	Grass cutter/Antelopes/Monkeys
Fruit Trees	None	None	Mango/Cashew

**Source:** Field Data, August – December, 2013.

#### 4.2.1 Land and Farming Activities in Adenkrebi

The presence of a forest and a large expanse of fertile land allow the residents in Adenkrebi to engage predominantly in farming as forests and agriculture go hand in hand (Thoms, 2008). The soil in Adenkrebi is fete consociation - it is very thin, excessively well drained, pale coloured sandy loam, and contains small pieces of rock on steep slopes - which is suitable for permanent forestry and farming (Ministry of Food & Agriculture, 2014). Although farming is a predominant activity in the village, trading activities are also carried out in the community. According to community leaders, while both men and women engaged in farming, it was mostly women who engaged in trading activities such as selling charcoal, meat, fish, corn dough, charcoal, and cooked food such as plain rice and stew, and ‘waakye’ (rice mixed with beans).

The major crops that are cultivated by the farmers in this community include cassava, French beans, cocoyam, and maize. French beans and maize are cultivated twice in a year while cassava and cocoyam are planted once in a year. Both cassava and cocoyam are usually planted in May and are harvested in seven months to one year depending on the type of cassava or cocoyam that is planted. For instance, when a cassava specie, locally referred to as “tatale” is planted, it is harvested between six and seven months, while a different cassava specie, referred to locally as “Akua Adobea” when planted, is harvested between eight months to one year. French beans is planted in March and harvested in July and again planted in September and harvested in December. Maize is planted in April and harvested in July and also planted for the second time in September and harvested in December. Farmers also cultivated vegetables such as green pepper, tomatoes, and garden eggs. All the crops cultivated in the community are sold for income except maize which is mainly cultivated for subsistence purposes. The Adenkrebi community solely relies on rainfall in the cultivation of their crops and thus they practice rainfed agriculture as is the case in most parts of the country (FAO, 2005).

The association between land availability and farming as a predominant livelihood activity has also been demonstrated by other livelihood studies in Ghana. For instance, Marchetta (2011) in her study of the livelihoods of rural communities in Northern Ghana similarly observed the association between natural resources and predominant livelihood activities. She pointed out that the land and the vegetation in rural northern Ghana constituted the basis of livelihoods in those rural communities and to a very large extent explained the predominant agriculture based economy of those communities. Abane (2009) also in her study of livelihoods in the Diabene community in the Mpohor Wassa East District of South-Western Ghana, found that there was a

relationship between the natural resources of the community and their predominant livelihood activity. She observed that the Diabene economy was primarily agricultural.

The type of crops grown in Adenkrebi follows a gendered pattern. This was revealed in the interviews with community leaders and key informants in the community. According to them, men usually cultivate cassava and maize as well as vegetables, while the women concentrate predominantly on the cultivation of vegetables. Even in situations where men cultivate vegetables, it is cultivated for their spouses who are tasked with the responsibility of tending these crops and marketing them. Community leaders explained that the main reason why women cultivate vegetables is because they are harvested in a shorter period (three months) and are more easily marketed than the other crops. As Kwei-Mensah, a community leader in Adenkrebi reflected: “Green pepper is ready for harvest usually in 3 months and so the women in this village prefer to grow it rather than grow cassava which takes a longer period to mature.”

It was further explained that the women, especially those saddled with the responsibility of providing for their children, prefer or strategize to grow vegetables because of the need to earn money to provide the needs of their children. Naa Oyo, a female key informant in Adenkrebi intimated:

The women in this village, in particular single mothers, are always interested in making sure that the needs of their children are met. To be able to satisfy this role, they cultivate tomatoes, green pepper and garden eggs which are harvested in a short time so that they can go and sell it in the market for money.

The women’s strategy to cultivate vegetables for money, especially, those with the responsibility of providing for the needs of their children, has been similarly reported in Ghana. Doss (2002) in

her study of gendered patterns of cropping in Ghana explains that women who grow crops for the market are most likely to be women who have the responsibility of providing the needs of their household members. It is also important to point out that the situation where women farmers in Adenkrebi concentrate on the cultivation of crops for cash also contradicts other studies in Ghana. For instance, Carr (2008a) in his study of the types of crops grown by male and female farmers in the rural communities of Dominase and Ponkrum in the Central Region of Ghana found that the majority of crops cultivated by men took their value from market sale while those grown by women were mostly for household consumption. Similarly, Padmanabhan (2007) in her study of gendered crops in the northern region of Ghana notes that Dagomba and Kusasi men engage in the cultivation of an improved cowpea variety and onions respectively, which are both cash crops, while Dagomba and Kusasi women mainly engage in the cultivation of soybeans which allows them to prepare special meals for their households. In Ghana, women as compared to men, are less likely to grow crops for cash. However, they do so (Doss, 2002) as in the case of women farmers in Adenkrebi due to the economic responsibilities of women in their households.

In Adenkrebi, stool lands do not exist as is the case in most indigenous Ga communities in the Greater Accra Region (Gough & Yankson, 2000). Rather, ultimate ownership is vested in families, and as such, family heads are the custodians of customarily held lands. Indeed, community leaders revealed that Adenkrebi lands are owned by four families in the village among whom the office of chiefship is rotated. This allodial ownership of land in families in Adenkrebi is not uncommon in Ghana as this system of tenure is also common in the Volta Region, and some traditional communities in the Central, Eastern, Upper East and Upper West regions of Ghana (Ministry of Lands and Forestry, 2003; Nukunya, 2003). Any indigene who

needed land to farm on sought permission from his/her family head. According to community leaders, there is no gender discrimination in the allocation of family lands as both men and women have equal rights to family land. Community leaders, however, mentioned that in recent times large tracts of family lands very close to the village have been sold to non-indiges who mostly live in Accra for residential purposes. Kwei-Mensah, a community leader in Adenkrebi, disclosed:

The lands close to this village have all been sold to people who do not come from this village. The people who buy them mostly live in Accra and they do not use the land for farming purposes but rather for building purposes.

As a consequence of this situation, farmers who want to cultivate family owned lands have to travel long distances from the village to cultivate these plots. Community leaders further explained that due to family lands being far off from the village, the majority of farmers rather prefer to rent farm lands from these new non-indigenous land owners. Community leaders also revealed that because farmers pay rent for their farmlands they are not obliged to share any of their farm proceeds with their landlords. It was further revealed by community leaders that some farmers are lucky to be entrusted with privately purchased lands as caretakers who in turn use them for farming activities. These caretakers are supposed to watch over these lands and report any encroachment activities to the owners. Community leaders indicated that farmers who are caretakers are not obliged to share their farm produce with the landowners but may do so as a sign of showing appreciation for the goodwill shown by the landlord. Nii Noi, a community leader in Adenkrebi, divulged:

When a landowner gives his plot to a farmer to use so as to prevent people from encroaching on the land, the landowner is not entitled to a share of the farm produce. Some farmers out of kindness and as a way of also showing gratitude will harvest a few of the crops for the landowner whenever he pays a visit to the land.

The sale of family or community lands for residential purposes to non-indigenes in Adenkrebi has been reported by other studies in the Greater Accra Region. Gough and Yankson (2000) in their study of land markets in Agbogba, Ashale Botwe, La Bawaleshie, Pantang, and Gbawe – all peri-urban communities in Accra - noted that chiefs and land owning families in these communities had sold large tracts of lands used for farming to non-indigenes for residential purposes. Gough and Yankson's (2000) study, like the present study, also reported that the sale of land in close proximity to peri-urban communities in Accra forced indigenous farmers to access lands located many miles away from their communities. They further noted that the great distance to farms discouraged, especially the elderly from engaging in farming activities. The effect of the sale of family lands in Adenkrebi is that it reduces the ability of inhabitants to access lands for their key livelihood activity (farming), especially those who may not have money to rent lands within the immediate vicinity of the village.

#### **4.2.2 Forest Resources and Livelihoods in Adenkrebi**

The interview and discussions with community leaders in Adenkrebi revealed that the forest and the stream in the village provide numerous benefits for the community. They indicated that some of the men set animal traps on their farms and are able to trap animals such as antelopes and grass-cutters which are mostly used for household food consumption. Nii Noi in Adenkrebi, revealed:

A lot of the men in this village set traps on their farms after the day's work. In the course of the rest of the day and especially during the night, animals get trapped and are usually picked up by the farmers the following morning. Grass-cutters are often trapped and sometimes if the farmer is lucky he can trap an antelope.

Community leaders also revealed that snails are gathered in the forests, especially, by women. The women sell the snails to supplement their income and also cook them as a source of protein for their households. Furthermore, the plants in the forest are used by the community members as medicine to cure common diseases in the community such as malaria. Wood from the forest is principally used by the community as cooking fuel. It is also gathered by women and sold as firewood to members of neighbouring communities such as Berekuso, Dome, and Kwabenya. The community leaders also indicated that women in the village also catch crabs in the stream at the foot of the village hill and use them to cook meals for household consumption. These revelations by the community leaders suggest that the inhabitants of Adenkrebi engage in natural resource-based livelihood diversification strategies (Ellis, 2000). The revelations by community leaders further suggest a gender division of labour in Adenkrebi in regard to the utilization of forest resources where men are largely engaged in the trapping of animals while women on the other hand are involved in the collection of snails, crabs and firewood. These gendered dimensions in the use of forest resources have been similarly observed in Ghana (Abane, 2009; Dei, 1992), Nigeria (Osemeobo, 1993) and India (Chen, 1991; Ghosh, 1998). Thus, the natural resources in Adenkrebi are utilized by members of the community as a source of food and to a lesser extent as a source of income and therefore allow livelihoods to be constructed.

It is important to mention that in Adenkrebi, all members of the community – men, women, and children - have full access and ownership rights to the forest and its products as well as the stream and its products, throughout the year without any restrictions. Thus, these resources qualify as common property resources (CPRs). The community members' access to these resources is in line with communal land rights in Ghana that stipulate that “customary land

ownership recognizes rights of the members of the land owning community to the community's common resources" (Ministry of Lands and Forestry, 2003, p.14). Jodha (1986) explains that CPRs are resources available to an entire community of a village and to which no particular person or persons have exclusive rights of usage.

The use of CPRs by residents of Adenkrebi as sources of food, fuel, and income corroborates other livelihood studies that have been conducted in Ghana and West-Africa. For instance, Abane (2009) indicates that the rural community of Diabene in south-western Ghana utilize non-timber forest products (NTFPs) such as mushrooms, snails, fuel food, plants, roots, spices, stream, crabs, cola-nuts, wild palm fruits, and fish, among a host of others for domestic and commercial purposes. In West Africa, Beck and Nesmith (2001), note that CPRs such as leaves, fruits and firewood are important sources of food and income for farmers, pastoralists and rural dwellers. The communal access to forest resources by all and sundry in Adenkrebi at all times throughout the year also contradicts some studies in Ghana and Asia. Abane (2009) for instance, documents that in Diabene community in south-western Ghana, the hunting of game is only permitted between March and July but is prohibited between August and February by customary law and the Forests Services Commission as most of the animals are breeding during this period. She further noted that access to game was further constrained by a customary law that requires anyone who traps or hunts big game to give a portion of the meat to the chiefs and his elders, a law which is defiantly resisted, especially by the youth in the community. Thoms (2008) similarly asserts that in Asia, elite groups control forest resources and limit their use by poor households thereby aggravating their poor conditions.

The presence of fertile land, a forest, a stream, wildlife, trees, and edible plants – natural assets – influencing livelihood activities in Adenkrebi, supports the basic tenet of the sustainable livelihoods framework which explains that natural capital/assets are utilized by people in their livelihood activities. It further supports Farrington et al.'s (2002) assertion that natural assets are particularly critical for rural livelihoods. The link between natural assets and livelihoods also demonstrates that the possession of one asset leads to the accumulation of other assets. For example, the residents of Adenkrebi draw on natural assets (land) in order to engage in farming activities (employment) which also provide them with financial assets (income). Furthermore, the inhabitants of the community rely on natural assets (forest resources) as a source of food and medicine which enhances the human assets (good health) of the inhabitants of the village. They similarly draw on natural assets (forest resources) to accumulate financial assets (income) by selling them for cash.

#### **4.2.3 The Sea and Fishing Activities in James Town Beach**

In James Town Beach, the presence of the sea influences the major livelihood or economic activities that are carried out in the community. Artisanal marine fishing and fish mongering are the main economic activities carried out as a source of livelihood. It was observed at James Town Beach that the fishermen in the community mainly used dug-out canoes made from the 'wawa' tree (*Triplichiton sclerexylon*), characteristic of artisanal fishermen throughout the country (Entsua-Mensah, 2005; Marquette, Koranteng, Overa, & Bortei-Doku, 2002). The design of these canoes is proportional, double-ended, and generally ranges in size from between 3 metres to 18 metres long and from 0.5 metres to 1.8 metres wide. Larger canoes are propelled by outboard motors of 40 horse power on average, while smaller ones use a sail and oars. These

small canoes are called 'Abalai' by the fishermen in James Town Beach. The number of crew men who work in a canoe is determined to a large extent, by the size of a canoe. Smaller canoes may take between 4 and 5 people while large canoes may take between 10 and 12 crew men. Discussions with community leaders revealed that most canoes in James Town Beach undertake daily trips while others with ice boxes on board their canoes stay out at sea for mostly one week but at times for about two weeks. Tetteh, a key informant at the chief fisherman's office, opined:

Most of the abalai (small canoes) go out to sea very early in the morning and return latest by midday. The bigger canoes with outboard motors can go out to sea and spend one week. Some even spend two weeks at sea. They have big containers full of ice which allows them to store the fish that is caught.

The principal livelihood activity carried out by males in the community is largely marine fishing while the principal livelihood activities carried out by women are fish processing, fish mongering and petty trading. It was observed during the field survey that women engaged in petty trading and sold items such as cooking oil, second-hand clothing and vegetables. The major types of fish caught by fishermen are herrings, grouper, captain fish and salmon. Community leaders explained that the fish catch landed by a canoe was usually divided into three parts as dictated by norms. Two-thirds of the catch went to the canoe owner who often also owned the fishing net and the out-board motor. However, in cases where the owner of the canoe did not own the out-board motor and the fishing net, he was entitled to one-third, while the owner of the out-board motor and the fishing net was also entitled to one-third of the catch. The rest of the catch, that is, one-third belonged to the crew, who shared it among themselves. The fishermen then sold the shared fish catch to the women in the community and other buyers who come to the fishing community to buy fish for household use. Some of the women buy the fish, process and smoke them before they sell them. Key informants revealed that some of the fishermen give their share

of the fish catch to their wives who are fish mongers to sell. Lankai, a key informant in James Town Beach, divulged:

Often, fishermen who are married give their fish catch to their wives to sell. After selling the fish they give the sales to their husbands but also keep a small share for the upkeep of the household.

The non-upwelling (minor) fishing season is between March and June while the upwelling (major) period is between late June and September/October. During the up-welling season, the fishermen in James Town Beach are able to land on average 100 crates of fish catch per trip. According to Mensah and Koranteng (1988), the major fishing season is caused by a dip in sea-surface temperatures producing upwelling toward the surface of cold nutrient-rich water. They further note that this condition leads to high biological activity where phytoplankton and zooplankton production rise significantly, and fish spawn, making huge numbers of fish available throughout the upwelling period. Thus, the sea - the Gulf of Guinea - is a natural resource or asset that allows the inhabitants of James Town Beach to engage in fishing and fish mongering, a major livelihood activity that allows the people to make a living.

#### **4.2.4 The Sea as a Common Property Resource in James Town Beach**

The sea in James Town Beach like the forest in Adenkrebi is an open access resource and thus qualifies as a CPR (Mensah & Antwi, 2002). However, in James Town Beach, like most other fishing communities in Ghana, custom stipulates that non-indigenes cannot carry out fishing off the beach of James Town without permission from the James Town Chief Fishermen (Bennet et al., 2001). The need for non-indigenes to seek permission to fish in the waters of James Town was revealed by all key informants interviewed in the fishing community. This revelation is captured in the words of Amakai, a key informant in James Town Beach:

If you are an indigene of James Town you can always carry out fishing activities in the waters here. However, if you are not an indigene and you come here to fish, you are required by custom to inform the chief fisherman of your intention to fish in our waters. When permission is granted, the non-indigene is also required by custom to give a small share of his fish catch occasionally to the chief fisherman.

The James Town Beach Chief Fisherman also enforces the ban of fishing every Tuesday as practised in most parts of Ghana (Antwi-Asare & Abbey, 2011; Frick et al., 2012; Mensah & Antwi, 2002). Furthermore, the Fishers Regulation 2010 (L.I. 1968) that gives effect to the Fisheries Act 2002 (Act 625) enjoins fishermen in James Town Beach and other parts of Ghana to obtain a fishing license and register their vessels before they can engage in fishing (Antwi-Asare & Abbey, 2011; Frick et al, 2012). Thus, fishermen in James Town Beach are obliged to register their vessels at the Chief Fisherman's Office. This regulation is aimed at managing the fish resources of the sea and to prevent the use of illegal fishing gears, such as light attraction equipment, which has led to overexploitation of the nation's inshore wild fish stocks (Akpalu, 2011). The light attraction involves the use of artificial light with the intensity of 220 – 440 volts during moonless nights to attract and bring together fish, permitting more fish to be caught for any given fishing attempt. Thus, the aim of these norms and regulations is to ensure the sustainability of the sea fish stock. When community members abide by these traditional norms and legal regulations they have free access to the sea. Indeed, community leaders in James Town Beach disclosed in the interviews that it is not only the indigenes of James Town Beach who engage in fishing but also migrants from other parts of Ghana, particularly, Fante fishermen from the Central Region.

The easy access to the sea in James Town Beach is not consistent with research from other parts of the world that have found that fishermen are unduly restricted by elites in their access to water

resources which negatively affect their livelihoods. For instance, Bennet et al. (2001) have shown that in Bangladesh, alterations in national legislation resulted in water bodies being leased to wealthy business interests rather than to poor fishermen due to the high cost of licenses. This process, according to Bennet et al. (2001) led to the exclusive control of water resources by elites and on the other hand to the exclusion of poor fishermen and thereby contributing to the decrease of the livelihood options of the latter.

Key informants in the community also indicated that the sea water had medicinal uses. According to them, sea water is used by residents to treat many forms of skin disorders including heat rashes as well as to treat eye infections. Furthermore, when it is applied to wounds or injuries, it speeds up the healing process. Finally, some residents believe that when they bathe intermittently with sea water, they cannot be attacked by witches and evil spirits. Amakai, in James Town Beach, explained:

The sea is not just water; it also has spiritual powers that a lot of people do not know, especially those who live inland. Here in this community, we know the spiritual elements of the sea water. When you use it to bath, witches and evil spirits cannot draw close to you and attack you. That is the reason why some pastors come here to collect sea water in gallons to help their congregation.

#### **4.2.5 Decline in Fish Stocks in James Town Beach**

The community leaders and other key informants in James Town Beach indicated that though the sea was an open resource that assisted them to make a living, fish catch in recent years have declined leading to reduced incomes. As a consequence of the low fish stock, they utilize intensification/extensification strategies by sometimes travelling as far as Togo, Keta (Volta Region), Cape Coast, Nyanyanor, Edina, and Elmina in the Central Region. Oftentimes, they go for about two to seven days to fish in those waters. They also travel to fish in other locations

within the Greater Accra Region including Ada Foah, Tema, and La. According to Tetteh, an informant in James Town Beach:

The fish stocks are low as compared to many years ago when we could fish throughout the year. We are therefore forced to try our luck in other waters far away from here. We sometimes travel as far as Togo waters to fish. We also travel to Keta to fish when we cannot find fish here.

Lankai, another key informant, said:

We cannot rely solely on the fish stocks in our waters here. If we did that, we will not survive as fishermen. So we travel to Cape Coast, and Elmina in the Central Region to look for fish. We at times travel to Tema and Ada Foah that is not so far away from here to fish.

Key informants also revealed that the low fish catch forced some fishermen to use the illegal light attraction method to land more fish which was regarded as a very serious offence. Fishermen caught using this illegal method are apprehended and handed over to the James Town police and also risk being physically beaten up, or having their canoes and nets destroyed.

Lankai, revealed:

We have educated our fishermen about the dangers of using the light attraction method and they are all aware that it is a crime to use this method. When fishermen are caught using this method we take them to the police station in this area since it is against the laws of the country.

Amakai, another key informant, similarly indicated:

Eii!!! The light attraction method is forbidden here. It is a very serious offence to commit. If you are caught using this method you can even be beaten up by other fishermen and they will even destroy your fishing canoe and your nets. Fishermen in this community are therefore afraid to engage in this type of fishing method.

Key informants also explained that the fall in fish catch was due to competition with Chinese trawlers in Ghanaian waters. Ghanaian law forbids semi-industrial and in-shore vessels from fishing in waters less than 30 metres deep reserved for the artisanal boats (Bennet et al., 2001).

Thus, it is quite surprising that foreign trawlers operate in waters reserved for artisanal fishermen. The fishermen explained that they try to get rid of such foreign trawlers by confronting them and asking them to leave their waters. Also, the chief fisherman's office reports the activities of foreign trawlers to the fisheries authority in Tema.

The intensification/extensification strategy adopted by the fishermen in James Town Beach to migrate for short periods (as a way to increase their fish catch) has similarly been found among fishermen in the Central Region, who travel to Axim, Sekondi-Takoradi and Dixcove in the Western Region to fish during the non-upwelling season (Mensah & Antwi, 2002). The James Town Beach fishermen's assertion of low fish catch and their competition with foreign trawlers in Ghanaian waters have been reported by other studies in James Town Beach (Frick et al., 2012), and the Central and Western regions of Ghana (Marquette et al., 2002; Mensah & Antwi, 2002).

In spite of the challenges experienced by fishermen in James Town Beach, it must be reiterated that the sea as a natural asset continues to be a source of livelihood generally for men and women in the community, demonstrating that natural assets are not only critical for livelihoods in rural areas (Farrington et al., 2002), but are equally important for livelihoods in urban settings. The sea as a source of livelihoods in James Town Beach also affirms the fundamental explanation of the sustainable livelihoods framework which proposes that natural capital/assets are used by people to construct their livelihood activities. The association between natural assets and livelihoods also shows that the possession of one asset aids in the securing of other assets. For instance, the residents of the fishing community in James Town Beach utilized a natural asset

(the sea) in their fishing and fish mongering activities (employment) in order to gain financial assets (income). Furthermore, the inhabitants of the community also rely on a natural asset (the sea) as a source of food and medicine which enhances the human assets (good health) of the inhabitants of the community.

#### **4.2.6 The Korle Lagoon and Livelihoods in Adedenkpo**

Adedenkpo, like Adedenkrebi and James Town Beach also possesses a natural asset in the form of the Korle Lagoon. However, the lagoon as a natural asset or resource, unlike those found in Adenkrebi and James Town Beach does not influence any livelihood or economic activity in Adedenkpo. The presence of the Lagoon should have influenced some fishing and fish mongering activities in the area as occurs in other parts of Ghana which have lagoons (Koranteng, Ofori-Danson, & Entsua-Mensah, 2000), but this is not the case. This is because the lagoon due is extremely polluted from domestic sewage and industrial waste leading to the depletion of its fish stock (Adank, et al., 2011; AMA & UN Habitat, 2011; Frick et al., 2012; Karikari, Asante, & Biney, 2006). Indeed, some experts have described the water body as a dead lagoon (Frick et al., 2012) and as one of the most polluted water bodies on the planet (Boadi & Kuitunen, 2002). Thus, the presence of the lagoon in Adedenkpo fails to influence any lagoon related livelihood activities in the community.

The residents of Adedenkpo, alternatively, largely engage in trading activities with women engaged mostly in hair dressing, food processing and vending, and in petty trading such as selling provisions, sweets, fruits, and stationery while the men engage in selling lumber, building materials, trunks and aluminium making and repair works, carpentry, tailoring, shoe-making,

barbering, and electrical appliance repair, among others. Some of the men in Adedenkpo also work as factory hands in two companies – Juvita Fruit Juice Company and Fine Pack Industries Limited – both located in Adedenkpo. Trading as a major livelihood activity in Adedenkpo reiterates the view that the selling of goods and services are critical for livelihoods particularly in urban settings (Farrington et al., 2002).

#### 4.3 Economic Assets/ Infrastructure of Study Communities

Infrastructure or physical assets in a community constitute economic assets (Moser & McIlwaine, 1997) and are critical for people's livelihoods as they provide a wide range of choices and opportunities in income-earning activities. One of the fundamental rules of the sustainable livelihoods framework is to recognize that these assets are connected and need to be examined in order to understand the livelihood strategies of communities, households and individuals. Of the three study communities, Adenkrebi has very few economic or physical assets in terms of tarred roads, and public transportation as compared to Adedenkpo and James Town Beach as depicted in Table 4.2.

**Table 4.2: Economic Infrastructure/Physical Assets of Study Communities**

Infrastructure	Study Communities		
	Adedenkpo	James Town Beach	Adenkrebi
Roads	Paved Roads	Mixed Paved and Dirt Roads	Dirt Roads/Foot paths
Public Transport	Yes	Yes	No
Electricity	Yes	Yes	Yes
Source of Drinking Water	Pipe-Borne Water	Pipe-Borne Water	Borehole
Housing	Yes	Yes	Yes
Public Market	Yes	Yes	No
Banks	No	No	No

**Source:** Field Data, August – December, 2013.

#### 4.3.1 Roads and Public Transportation

The accessible roads to Adedenkpo and James Town Beach are tarred, while the access road to Adenkrebi is a dirt road with a lot of pot holes. The roads in Adedenkpo are, however, a mixture of tarred and un-tarred roads and more than half of the houses in this community do not have access to the main roads except through alley ways. Alley ways are also used to reach some houses in Adedenkpo. In James Town Beach, there is no major tarred road. Rather, narrow unpaved dirt paths connect houses in the community due to the haphazard development of the area. Some community leaders indicated that these paths become muddy and flooded whenever it rains heavily. Kwei-Mensah, one community leader, observed:

When you look around this community, you realize that we do not have any wide roads here. The small paths in this community are all we have and when it rains it is an eye sore. The whole area becomes very muddy and it becomes very difficult to move around.

All the roads within Adenkrebi are also unpaved dirt roads with many foot paths that connect houses. Foot paths in the farming village are also used by the residents to reach nearby towns. Community leaders in Adenkrebi revealed that the un-tarred and the poor nature of the access or main road to their village pose many challenges for them. According to the leaders, some of these challenges included difficulty in transporting their produce to nearby markets and the high cost of transportation to and from the village as well as the difficulty in visiting nearby health centres. Nii Noi, explained:

When you were coming to this village you saw how bad the road was. It is one of our big worries in this village. Due to this poor road drivers are unwilling to come to this village. We have to pay at least GH¢ 10 to get a taxi driver to come to this place. It is very difficult to get drivers to come here and transport our farm produce to the Madina market.

As a consequence of good access roads to Adedenkpo and James Town Beach, these communities have access to public transport services in the form of mini buses ('trotro'), and taxis. However, due to the poor un-tarred access road to Adenkrebi, the residents do not have access to any form of public transport to and from the village. The community leaders in Adenkrebi also indicated that they have the mobile phone numbers of some taxi drivers outside of the village and they call them when they need transport services especially when a community member is in dire need of medical attention and needs to be taken to a hospital. Kwei-Mensah, noted:

We have the phone numbers a few good drivers in Aburi. Whenever there is a medical emergency in the village we call and beg them to come and take the person to the clinic in order for the person to receive medical attention.

Key informants and community leaders in Adedenkpo and James Town Beach on the other hand, revealed that transportation was not a challenge in their communities. The good access roads to these two communities and the provision of transportation services impact on the livelihoods of the people in these communities in that it facilitates the easy movement of people from their homes to their places of work, schools, health facilities, visit relatives, and transport their products to market centres among others. In this vein, the availability of good access roads and transportation services create livelihood opportunities for the residents of these communities.

The availability of good access roads and transportation services also enhances the accumulation of other assets or capitals of the residents in the study communities. For instance, utilizing the roads and transportation services to work allows residents to gain financial capital (income). Using roads to go to the clinic to seek medical attention enhances human capital (good health), while utilizing roads to visit family members enhances social capital (family interaction). At the

same time the lack of good roads and transportation services hamper the accumulation of these capitals as observed in the challenges faced by residents of Adenkrebi.

#### **4.3.2 Electricity**

All the three study communities have access to electricity. This is not surprising, given that a great number of residents (87%) in the Greater Accra Region use electricity (GSS, 2012). Community leaders in all the study communities, however, complained about the intermittent supply of electricity due to the load shedding of electricity that was being implemented throughout the country by the Electricity Company of Ghana (ECG). Community leaders especially in Adedenkpo indicated that electricity outages during the day had a negative impact on businesses, in particular those engaged in barbering, hairdressing, and milling. In the words of Nii Amu, a community leader:

When the lights go off in this area, it affects our local businesses. When electrical power is cut and you move around, you notice that the barbershops and hair dressing salons are all empty. Economic activities almost come to a standstill.

Some of the community leaders further indicated that those engaged in hairdressing and barbering further do not use generators as a substitute for electrical power, while those engaged in saw milling use generators to operate their businesses whenever there was a cut in electrical power.

Community leaders in all the three study communities also revealed that the hike in electricity tariffs by the ECG made it difficult for residents to pay their electricity bills on time. As Kwei-Mensah in Adenkrebi, mentioned:

We had electrical power connected to this village not too long ago. Now that we have it in the community it has also added to our financial burden as a lot of people complain about the high electricity tariffs and how they are not able to settle it regularly.

Indeed, during the field work in Adenkrebibi, it was observed that officials of the ECG were in the community disconnecting the electricity supply to houses that had not settled their electrical bills.

Key informants in all the three study communities also mentioned that the payment of electricity bills could not be effected by some houses because some households failed to pay their share of the electrical bill due to the fact that different households in the same house had a single electrical meter. For instance, Amakai in James Town Beach explained:

Different households in a compound with one billing meter sometimes pose some challenges in the payment of electricity bills. Some households do not contribute to the payment of electricity and therefore it leads to confrontations. I know two brothers in the same house who are not on good terms because of a dispute over the payment of electricity bills.

This issue of households' disputes over electricity payment leading to non-payment and eventual disconnection of electricity supply has been similarly reported by studies in Ga Mashie in Accra (AMA & UN Habitat, 2011). In spite of the challenges associated with the use of electricity, its availability in the three study communities generally contributes to the lighting of houses as well as utilisation in the operation of businesses in the study communities. However, periodic cuts in electricity supply due to load shedding also negatively affects businesses.

### 4.3.3 Drinking Water

Adedenkpo and James Town Beach have access to pipe-borne water while Adenkrebi does not, but rather, depends on a borehole as a source of drinking water. Some homes in Adedenkpo rely on in-house pipe-borne water while others rely on public taps. In James Town Beach the majority of the inhabitants depend on the public tap as a source of drinking water as most houses do not have in-house pipe-borne water. Pipe-borne water is supplied in Adedenkpo and James Town by the Ghana Water Company Limited (GWCL) as elsewhere in Ghana. Discussions with key informants in these communities revealed that the water supply was intermittent and did not flow throughout the week, but rather flowed for about four days in a week. Ayorkor, a female key informant in Adedenkpo, revealed:

The water in this community does not flow every day. It flows about four days in a week. Even when it flows during these particular days they are sometimes intermittent. It flows in the morning and stops in the afternoon and then starts flowing again in the evening.

Community leaders in Adedenkpo and James Town Beach indicated that residents in the two communities deal with the intermittent water supply by storing water in barrels and gallons for use when the supply is cut. Other residents, who are not able to store water as well as those who do not have in-house piped borne water, purchase water from water vendors within the community at an average cost of 30 Ghana Pesewas per bucket or 5 gallon containers. In times of water shortages, residents in these two communities buy a bucket or a 5 gallon container of water at a higher cost of 50 Ghana Pesewas. Buying water from water vendors costs much more than in-house water supply (AMA & UN Habitat, 2011), thus intermittent water supply and lack of in-house pipe-borne water makes residents spend more money on water which could have been used to satisfy other household needs or for investment purposes. Intermittent water supply and

its associated challenges in Adedenkpo and James Town Beach support the view that some urban communities also experience limited social services similar to rural communities (Rakodi, 1999).

Key informants in Adedenkpo and James Town Beach observed that water shortages negatively affected particularly the business operations of women who run hairdressing salons and those engaged in selling cooked food and fish mongering. These businesses are mostly affected by water shortages as they require water in running their businesses. The buying of water especially in times of water shortages could increase the cost of production of these businesses thereby reducing their profit margins. In this vein, the shortage of water negatively affects the economic activities and income earning potential of women in Adedenkpo and James Town.

In Adenkrebi, residents do not pay for the water they access from the borehole half-way down the hill. It is often women and children who fetch the water using buckets and plastic containers. Because the borehole is located half-way down the hill of the village, fetching water is a very tedious activity for women and children. Community leaders revealed that older men and women who did not have relatives living with them pay individuals 50 Ghana Pesewas per gallon to fetch them water for personal use. Nii Noi commented:

The borehole in this town is far away from us. It is located about half-way down the hill and so if we need water we fetch it from there. Climbing the hill with water requires a lot of energy and most of the elderly in the village are not able to fetch it themselves. For the elderly who live with their children and grand children, this is not a problem, but for the few who live by themselves, they hire others to fetch the water for them.

While the village has access to a borehole as a source of drinking water, its location and the considerable time and energy expended to obtain water could have been used for other

productive activities such as working on farms, trading or studying by the women and children in the village.

The challenges associated with water supply and the strategies to deal with it as observed in the three study communities have also been reported by other studies in the Greater Accra Region and Ghana as a whole (Adank et al., 2011; AMA & UN Habitat, 2011; Government of Ghana, 2010; GSS, 2012; Mahama et al., 2011). These challenges are particularly critical to the livelihoods of the people living in these study communities as there are health consequences. The storage of water in barrels and plastic containers as well as the fetching of water from one point to another increase the contamination levels of the water (Sarpong & Abrampah, 2006). Songsore and McGranahan (1993) found that water supply interruptions and poor access to good quality water lead to the high prevalence of diarrhoea in Greater Accra Metropolitan Area (GAMA). The challenges with access to water could therefore have negative effects on the health of members in the study communities which may further affect their ability to pursue their livelihoods.

#### **4.3.4 Housing**

As shown in Table 4.2, community leaders in all the three study communities pointed out that houses were available in their respective communities. During the field work it was observed that the majority of houses in Adedenkpo were the two-storey compound houses made of cement blocks or concrete. These houses were organized into clusters linked to each other through alleyways. In James Town Beach it was observed that almost all the houses in the community were built of wood. The aerial view from the top of the light house close by showed that these

wooden structures were sprawled, scattered, and unplanned with path ways connecting the houses. Like Adedenkpo, the majority of houses in James Town Beach were compound houses. In Adenkrebi, it was observed on the contrary, that most of the houses were single household houses with very few of them being compound houses.

The availability of houses particularly in Adedenkpo and James Town Beach is not surprising given that most of the people in these communities live in compound houses. While compound houses are usually overcrowded with the average room occupancy of 10.6 persons and where kitchen and toilet facilities are shared by numerous households (AMA & UN Habitat, 2011), they create a social safety net for the aged, infirm, and young adults who have not yet formed their own households. In fact, one social function of compound houses is to prevent homelessness from being a major problem in Ghana (Amole, Korboe, & Tipple, 1993).

Housing availability in the study communities is crucial as houses offer the residents in these communities a home, security for their properties, protection for their families, and an environment to reinforce their social relations and networks (United Nations Population Fund [UNFPA], 2007 as cited in AMA & UN Habitat, 2011). Houses were also used as places for trading and service provision in all the three study communities, especially by women. In Adedenkpo, James Town Beach and Adenkrebi it was observed during the field work that women engaged in home based economic activities where their enterprises were located in front of their houses, inside the court yards of their houses, or in alley ways at the back of their houses. They placed tables in front of their houses and usually sold cooked food, provisions, fish, sweets, calling cards, and stationery, among others. They also placed kiosks in front of their houses and

used them as hair dressing salons and for sewing/tailoring shops. In Adedenkpo in particular, men also utilized their houses or spaces in front of their houses as carpentry shops, tailoring shops, metal/aluminium workshops, and electrical appliances workshops, among others. The utilization of houses as places for the conduct of trading activities has also been observed by Mahama et al. (2011) in James Town and Yankson (2000) in the Adabraka, Accra New Town, and Madina communities in GAMA.

The operation of these home-based enterprises helps their operators to earn income and provide employment in the study communities. They also provide various services for the residents of these communities. In addition, they assist women to conveniently combine the running of their enterprises with household chores and responsibilities. Operators of home-based businesses do not pay rent for the space used by their enterprises (Yankson, 2000). Thus, houses in the study communities are the most basic assets from which many other assets such as financial and social assets can be built or accumulated (IPPR et al., 2011).

#### **4.3.5 Public Markets**

Table 4.2 indicates that Adedenkpo and James Town Beach have public markets, while Adenkrebi does not. The Timber Market is located in Adedenkpo. As the name of the market suggests, mainly timber products such as plywood for building and furniture purposes are sold here. Iron rods and other building hardware such as bath tubs and pipes are also sold in this market. The location of this market in Adedenkpo provides employment for some people in the community. Some key informants in Adedenkpo revealed that while most of the enterprises at the market are not owned and operated by residents of Adedenkpo, some residents are employed

as sales assistants and as labourers who load and off-load wooden products from trucks that operate at the market. Atteh, a key informant, indicated:

Most of the saw mill operators at the Timber Market are not from this community but the location of the market in this area provides employment for us. Some of the young men in this community work as part-time labourers who load and off load goods from the trucks that come to the market.

Some key informants in Adedenkpo also noted that some women sell cooked food close to the market and this is patronized by the traders and workers in the market. Thus, the market provides opportunities for people to earn incomes in Adedenkpo.

The market in James Town Beach is called Ga Mashie Fish Market. It is made up of two sheds. This market does not function as the fishermen and fishmongers in the community do not conduct any business activities in the market. Some of the key informants in the fishing community explained that they do not sell in the market because it is too small to accommodate all the fishmongers in the community. It was rather observed during the field survey that a few fishermen were mending their nets in one of the market sheds. Even though the James Town Beach community does not utilize its market, brisk business activities take place in the community. Immediately the canoes arrive with their catch, the fishermen sell the fish to their customers at the beach. Salaga and London markets are located in James Town proper, about five to ten minutes walking distance from James Town Beach. A lot of the women in the fishing community who are fishmongers sell their fish in these two markets. As Norley, a key informant, indicated:

The Salaga and London markets are not far from here. Quite a number of the women in this community have stalls in these two markets and sell their fresh and smoked fish there.

Thus, the close proximity of these two markets to the fishing village helps, especially the women to trade and earn some income. It is important to indicate that these two markets are also quite close to Adedenkpo, about ten minutes vehicular distance away. As such, the residents of Adedenkpo also benefit by engaging in trading activities in these two markets.

The nearest market to Adenkrebi is the Madina market. This is the market where especially the women in the village sell their farm produce. The women in the village who engage in trading activities buy their products from this market and sell them in the village. The community leaders in the village indicated that it was difficult for residents to access this market due to the poor access road to the village and the lack of public transport. The villagers usually walk to Ketase (nearby community) using a foot path and then board a vehicle from there to the Madina market. Kwei-Mensah, a community leader, explained:

There are no commercial cars that operate in this village. So when we are ready to market our produce, we walk to Ketase using the foot path opposite the school. We carry the farm produce on our heads.

Thus, the lack of a community market in Adenkrebi poses challenges especially for the women in the village to market their farm produce while the close proximity of the Salaga and London markets to Adedenkpo and James Town Beach assists women especially to engage in trading activities. The availability and accessibility of public markets in the three study communities influence the pursuit of livelihood activities.

#### **4.3.6 Banks**

Table 4.2 shows that all the three study communities do not have banks. The nearest commercial banks to Adedenkpo are located in the Central Business District (CBD) in Accra – the economic

and administrative hub of the country - where the head offices of the major banks in the country such as Ghana Commercial Bank, Standard Chartered Bank, Barclays Bank, and Stanbic Bank, among others are located. The CBD is about 10 to 15 minutes vehicular drive from Adedenkpo. The nearest banks to James Town Beach are also located in the CBD, which is about 5 minutes vehicular drive away and about 25 minutes walking distance away. The nearest banks to Adenkrebi are located in Aburi, about 20 minutes vehicular drive away.

Some community leaders in the three study communities indicated that if banks had been located in their communities they would have encouraged residents in their communities to develop a culture of savings and investment. Nii Noi, one such community leader, noted:

We do not have any bank in this community. I do not think any bank would be interested in having a branch here. But if we had a bank here it would probably have encouraged a lot of people to save some small amount of money once in a while.

Some community leaders in the study communities also expressed a pessimistic view that had banks been located in their communities, they did not think that they would have been granted personal and business loans as banks in the country usually require collateral, which in their opinion could not be provided by most members of their communities. For instance, Afotey, a community leader in James Town Beach, observed:

Even if there were banks in this community I do not think that they would have given us loans to invest in our fishing activities. They would have asked us for collateral which we do not have.

Even though some community leaders hold the opinion that most people in their communities would not be able to secure loans if banks were located in their communities, their availability

could have influenced residents in Adedenkpo, James Town Beach and Adenkrebi to save, which would have increased their financial assets.

#### 4.4 Community Social Assets and Livelihoods

The provision of social infrastructure such as education and health facilities in a community is essential for building the human capital assets of community members such as skills and good health, which in turn aids their economic productivity. Similarly, CBOs are the source of a wealth of social capital in that they assist their members to meet their needs as well as assist communities to deal with peculiar challenges. This section thus explores community social assets and livelihoods.

##### 4.4.1 The Educational Infrastructure of Study Communities

All the three study communities have pre-school facilities. However, only Adenkrebi has a public primary and junior high school. Furthermore, all the three study communities do not have senior high and tertiary schools. The educational facilities available in the three study communities are shown in Table 4.3.

**Table 4.3: Educational Facilities in Study Communities**

Educational Facilities	Study Communities		
	Adedenkpo	James Town Beach	Adenkrebi
Pre-School	Yes	Yes	Yes
Primary School	No	No	Yes
Junior High School	No	No	Yes
Senior High School	No	No	No
Tertiary Institutions	No	No	No

**Source:** Field Data, August – December, 2013.

Adedenkpo has two private pre-schools – Sacred Heart Early Childhood Centre and God’s Wisdom Educational Centre while James Town Beach has one private preschool called Christ the King of Kings School. Adenkrebi also has a public pre-school that is run by the Adenkrebi Municipal Assembly Basic and Primary School. The residents in all the three study communities send their children to the pre-schools in their communities to prepare their children for primary education.

In Adedenkpo and James Town Beach, parents pay school fees because these pre-schools are privately run whereas in Adenkrebi, parents do not, because their pre-school is part of the government-run school in the village. Thus, the parents of pre-schoolers in Adenkrebi are absolved from the payment of fees and this goes a long way to reduce the household expenditure of parents. Indeed, some community leaders in Adedenkpo indicated that quite a few parents are not able to enrol their children in pre-school due to their inability to pay the school fees of their wards. Adjetey, one of the community leaders remarked: “Some parents in this community are not able to enrol their children in nursery schools because they cannot to pay the school fees being charged.”

These views were similarly expressed by community leaders in James Town Beach who said that the payment of school fees in the privately run pre-school in the community deterred some parents from enrolling their children in preschool. Armarh, one of the leaders, explained:

Some children do not start school early in this community and some are not enrolled at all because their parents cannot pay the school fees. By the time they start school they are already old.

The Adenkrebi Municipal Assembly Basic and Primary School provides primary and junior high school education for children in this community. As already mentioned, the school is a public school and as such, parents do not pay school fees. Community leaders in Adenkrebi indicated that all the children in the community, ranging from pre-school to junior high school ages are enrolled in this school because enrolment is free. Kwei-Mensah noted:

Here in this village all the children are enrolled in school. Parents enrol their children as we do not face obstacles especially in regard to the payment of school fees as fees are not charged by the government run school in this village.

Due to the unavailability of primary and junior high schools in Adedenkpo, the residents' children mostly attend primary and junior high schools in James Town, about one kilometre away. It takes the children about 20 to 25 minutes to walk to these schools. The children of the residents of James Town Beach also mostly attend primary and junior high schools in James Town proper, about 15 minutes walking distance away.

Community leaders in Adedenkpo mentioned that the major challenge with primary and junior high school education in the community was truancy where quite a number of the children in the community prefer to engage in boxing and petty trading rather than concentrate on their schooling. Adjetei, one of the community leaders, commented:

Quite a number of the children in this community do not concentrate on their schooling. They skip school and you see them selling ice-water by the road side. Some of them also go to Bukom to learn how to box when they are supposed to go to school. They tell their parents they are going to school but they do not go and divert to Bukom.

Community leaders in James Town Beach similarly revealed that the major challenge with primary and junior high school education pertained to pupils skipping school to engage in fishing. As indicated by Afotei: "Schooling is a problem here. When children are supposed to be

going to school you find them at the shore helping their parents and other relatives with their fishing activities.”

As a consequence of the unavailability of senior high and tertiary schools in all the three study communities, parents send their children to senior high schools in the Greater Accra Region and other parts of Ghana. The closest senior high school to Adedenkpo and the James Town Beach is the Sacred Heart Technical Institute in James Town and Saint Mary’s Secondary School in Korle-Gonno, while the closest senior high school to Adenkrebi is the Aburi Girls Senior High School, about 30 minutes drive away. Community leaders in Adenkrebi mentioned that the major challenge with senior high school education related to high boarding fees that parents often struggled to pay. Nii Noi revealed:

You often hear the parents whose children are enrolled in school complaining about the high fees they have to pay. In fact, I have a daughter in SHS and finding money to pay her fees is not easy at all.

Community leaders in Adedenkpo and James Town Beach, on the other hand, complained that few children from their communities were able to enrol in senior high schools as most of the students in junior high school usually scored very poor grades that did not allow them to progress to senior high schools and beyond. Nii Amu, a community leader in Adedenkpo, indicated: “The children do not often progress from JSS to SSS due to poor grades. How would they have good grades? We do not let the children know about the importance of education.” Afotey, another community leader in James Town Beach, mentioned:

The highest level of schooling of most of the children is up to JHS. They do not continue to SHS because of poor academic performance. They do not have examples of highly educated people here, so I do not blame them at all.

The lack of educational facilities, especially in Adedenkpo and James Town Beach, and the need for children to travel to other communities to school have similarly been reported by other studies in deprived communities in Accra (AMA & UN Habitat, 2011). Again, this evidence supports the livelihoods literature that indicates that some urban communities like rural ones also lack social services (Rakodi, 1999). Children especially in Adedenkpo and James Town Beach commuting to schools in other communities could have a marginal negative effect on the children's school attendance (GSS, 2003). The positive impact of free education on basic school enrolment indicated by community leaders in Adenkrebi has also been similarly reported by Ampratwum and Armah-Attah (2010) in their examination of the effects of the capitation grant in public primary schools in Ghana. The various challenges associated with education expressed by community leaders in the three study communities have also been confirmed by other studies in Ghana. For instance, Akyeampong, Djangmah, Oduro, Seidu, and Hunt's (2007) study of access to basic education in Ghana highlight that some parents are not able to enrol their children in school due to financial reasons. They further indicate that child labour negatively influences children's school attendance. They also confirm that children especially from deprived homes are not able to make the transition from junior high school to senior high schools due to poor academic performance. The educational challenges experienced in the study communities while at present may not have a major impact on the livelihoods of residents is, however, likely to negatively affect the livelihoods of future generations in the study communities as higher levels of education play an important role in determining positive household welfare (Rolleston, 2011). Furthermore, the persistence of these challenges in the study communities especially Adedenkpo and James Town Beach would lead to the intergenerational transmission of social disadvantage to the future generations in these communities (Wiborg & Hansen, 2009).

#### 4.4.2 The Health Infrastructure of Study Communities

Adedenkpo and Adenkrebi do not have basic health facilities such as clinics and maternity homes, whereas, James Town Beach is privileged to have these facilities as demonstrated in Table 4.4. The table shows that all the three study communities do not have hospitals. The nearest hospital to Adedenkpo is the Korle-Bu Teaching Hospital, about 2 minutes drive away. Similarly, the closest hospital to the James Town Beach is the Korle-Bu Teaching Hospital, about 1 kilometre away. This hospital usually takes care of major medical referral cases from other health centres in the study communities and other parts of the Greater Accra Region, as well as the country at large. While Adedenkpo and Adenkrebi do not have a clinic and a maternity home, James Town Beach has one situated within the community – the Ussher Fort Beach Clinic – which also operates a maternity home and a family planning clinic. Thus, residents in Adedenkpo access clinics and maternity homes in James Town and Ussher Town while residents in Adenkrebi access clinics and maternity homes in the Danfa community, about 10 minutes drive away. Community leaders in all the three study communities indicated that they seek medical treatment from these health facilities within and outside of their communities when they contract ailments such as malaria, measles, cholera, hernia, and guinea worm infection.

**Table 4.4: Health Facilities in Study Communities**

Health Facilities	Study Communities		
	Adedenkpo	James Town Beach	Adenkrebi
Hospital	No	No	No
Clinic/Health Post	No	Yes	No
Maternity Home	No	Yes	No
Family Planning Clinic	No	Yes	No
Drug/Chemical/Pharmacy	Yes	No	No
Shop			
Traditional Shrine	Yes	Yes	No

**Source:** Field Data, August – December, 2013.

Table 4.4 also demonstrates that, of the three study communities, only Adedenkpo has a number of pharmacy shops while James Town Beach and Adenkrebi do not. The fishing community in James Town Beach access pharmacy shops in James Town proper about 2 minutes walking-distance away while residents in Adenkrebi access pharmacy shops in Ketase about ten minutes drive away. Community leaders in all the three study communities said that they bought drugs from these outlets to treat their ailments.

Table 4.4 further shows that Adedenkpo and James Town Beach have shrines while Adenkrebi does not. Adedenkpo has one shrine called Bentum while James Town Beach has three – Kwei Kuma, Tsoshie, and Agbadukwei shrines. Community leaders in Adedenkpo and James Town Beach indicated that residents utilize the services of traditional healers in treating ailments such as malaria, boils, hypertension, piles, stroke, impotency, infertility and STDs. Nii Amu, a community leader in Adedenkpo, expressed:

When people suffer from infertility, stroke, and impotency ... they usually seek treatment from the shrines here. People tend to believe that traditional healers are very good at treating these ailments.

Afotey, community leader in James Town Beach, also revealed:

The traditional shrines in this community treat a lot of ailments. Even when people have common ailments such as malaria they go to these shrines. Some other ailments that readily come to my mind are blood pressure, boils and diseases people contract through sex.

The lack of health facilities in Adedenkpo and particularly in Adenkrebi is typical of the situation in Ghana where there is insufficient and uneven allocation of health infrastructure between urban and rural areas (Government of Ghana, 2010). The need for residents in all the three study communities to travel and utilize the services of hospitals outside of their communities most likely limits their access to healthcare services. Travelling some distance to

health facilities is likely to negatively affect access to healthcare of residents in the study communities. Research in rural and urban Ghana suggests that distance reduces the utilization of maternal health services (Buor, 2004; Masters et al., 2013). This potential negative effect on the health of residents, especially in Adedenkpo and Adenkrebi may also affect their ability to pursue their livelihoods.

#### **4.4.3 CBOs in Study Communities**

Communities also have assets in the form of community organizations and networks, as people come together collectively to tackle shared challenges and problems, as well as take action to meet their own needs. It is in this vein that this study examined the presence of community-based organizations in the three study communities. CBOs including community development committees, cooperatives, religious groups, youth groups, sports groups, ethnic associations, credit/susu groups and political groups are present particularly in James Town Beach and Adenkrebi while very few of these groups are found in Adedenkpo. The presence of these groups in the three study communities is presented in Table 4.5. The table shows that, of the three study communities, only Adenkrebi has a community development committee. This community organization is composed of the chief of Adenkrebi and his elders as well as other members of the community including some teachers and religious leaders. The members of this group meet regularly - twice a week - to discuss various challenges that confront the community. Community leaders indicated that the community development committee organizes communal labour each Friday to assist in development projects being undertaken in the village. For instance, during the field survey, it was observed that communal labour was being utilized in the building of two bungalows for teachers of the basic school in the village.

**Table 4.5: CBOs in Study Communities**

Community Organizations	Study Communities		
	Adedenkpo	James Town Beach	Adenkrebi
Community Development Committee	No	No	Yes
Parent-Teacher Associations	No	No	Yes
Religious Groups	Yes	Yes	Yes
Ethnic Associations	No	Yes	No
Credit/Susu Groups	Yes	Yes	Yes

**Source:** Field Data, August – December, 2013.

Community leaders further revealed that the community development committee constantly lobbies the Ga-East Municipal Assembly to repair their poor roads and to provide the community with a health facility. They further indicated that it was the committee that worked tirelessly to get electricity connected to the village. The committee also succeeded in convincing an NGO – Relief Ghana - to construct the only borehole in the community. Thus, the development committee in Adenkrebi plays a key role in assisting the community to add and improve its physical assets.

Of the three study communities, only Adenkrebi has a parent-teacher association while Adedenkpo and James Town Beach do not. This association is composed of parents and teachers of the only basic school in the community. The association meets twice every school term to discuss the challenges that confront the school and its pupils. For instance, community leaders revealed that the association ensures that needy pupils have priority over other pupils in the distribution of free government school uniforms. As explained by Kwei-Mensah, one of the leaders:

We receive free school uniforms from the government but they are not enough for all the children in the school. We identify the children whose uniforms are worn out and whose parents cannot get them new ones ... we give the uniforms to these pupils.

They further said that the association has created an awareness of the importance of child education among parents and as a consequence, the majority of parents invest their time, energy, and financial resources in their children's education, especially that of the girl child. Thus, the presence of a parent-teacher association in Adenkrebi is assisting to reduce the cost of education for particularly poor parents. It is also ensuring that parents do not neglect their obligations to educate their children thereby contributing to the human capital accumulation of the village.

It is also shown in Table 4.5 that religious groups are present in all the three study communities. Four churches were identified in Adedenkpo – God's Judgement Remind Chapel, Cherubim and Seraphim Church, Blow Your Horns Twice Church, and Love Community Chapel Centre. James Town Beach has about six churches and one mosque. The churches include Deeper Life Church, Word Truth Christ Ministries, God's Heaven Power Church, Shepherd Divine Healing Church, Power of Jesus Ministries, and Christ Miracle Church. The James Town Beach Mosque is the only mosque in the community. There are three churches in Adenkrebi – A Presbyterian Church, a Methodist Church and Church of Pentecost. Community leaders in Adedenkpo and James Town Beach indicated that while most of their community members, especially women, attended these charismatic community churches, the churches did not engage in charitable activities in their communities. However, community leaders in Adenkrebi indicated that all the three orthodox churches in their community regularly donated clothes and school bags to their members and non-members in the village. Nii Noi revealed:

The churches in this community are helpful to us. They donate clothes to their members and non-members alike. When they bring the clothes it is quite enough for the men, women and children in this village.

Thus, monies that parents would have used to buy these donated items could be saved or used to satisfy other household needs.

It is shown in Table 4.5 that only James Town Beach has ethnic associations while Adedenkpo and Adenkrebi do not. There are two ethnic associations in the fishing community, namely, Nii Okai Kaishie group and Fante Wuleitse group. According to key informants who belong to these groups, the two groups meet usually at the end of every month where they discuss issues that confront their members such as the death of members' relatives and funeral arrangements and how they could promote the interests of their members in the community. The members of these two groups make monthly contributions. Members of the Nii Okai Kaishie group pay between GH¢ 3.00 – 5.00 every month while members of the Fante Wuleitse group pay GH¢ 5.00 every month. Key informants as previously mentioned explained that these contributions are used to assist members, especially, when they experience crises such as illness or the death of relative. For instance, in the case of the death of a member's relative, the member was given some financial assistance in the organization of the dead relative's funeral. A key informant, Odartey, from the Nii Okai Kaishie group, stated: "We make small contributions so that when a member is unfortunate to fall very ill we can help the member ... a bereaved member is also given some money". Another key informant, Kakra, from the Fante Wuleitse group, also revealed:

The members of this group help each other in times of life's challenges such as illness or death. We make contributions to support ourselves because you never know when crises will knock on your door.

The key informants also indicated that members of these groups informally helped each other by helping out a member with a small loan if he/she experienced economic challenges. Also, in regard to the Fante Wuleitse group, they assist migrant Fante fishermen to feel at home when they come to James Town temporarily to fish. Thus, members of ethnic associations in the fishing community receive assistance from their associations in the pursuit of their livelihoods.

Table 4.5 indicates that all the three study communities have susu/credit groups. In Adedenkpo, there are two susu/credit groups – Charles Susu Group and Mensah Susu Group. The names of these two groups derive from the individuals, that is, Charles and Mensah who formed them. In the fishing community in James Town Beach, one susu group, called ‘Ke Nshor Ke Bo Shika Kaa Ye Fee’ was identified. The name of this susu group is in the Ga language and literally means ‘if the sea gives you money, do not spend all of it.’ Two susu groups based on gender – male and female - were identified in Adenkrebi. The purely female group is called Hope Line while the male one is called ‘Ono Dzi Ono’ in Ga language which literally means ‘what is yours is yours.’

The Charles Susu Group is made up 16 people comprising 5 males and 11 females who are all traders. Charles, the susu collector, visits members of the group at their work places and collects their daily contributions. These contributions are not fixed, but depend on what the member can contribute on a particular day. At the end of the month, all the members collect their total contributions and thereafter restart their contributions at the beginning of the following month.

The Mensah Susu Group is made up of 21 persons, comprising 7 males and 14 females engaged in trading activities. Like the Charles Susu Group, Mensah is the susu collector who visits members at their places of work and collects their contributions which is also not fixed but based on what a member is willing to contribute on a specific day. At the end of the month, members collect their total contributions and restart their contributions the next month. It is important to mention that at the end of every month, a member is free to opt out of the group if he or she so wished.

The 'Ke Nshor Ke Bo Shika Kaa Ye Fee' Susu Group in James Town Beach is made up of fishmongers, petty traders and fishermen. There are 29 members in this group made up of 10 males and 19 females. Like the susu groups in Adedenkpo, members of this group also make daily contributions which are not fixed. They collect their contributions at the end of the month and restart their contributions the following month. Here too, a member can decide to continue to be part of the group or leave the group after he/she collects his/her total contributions.

The Hope Line Susu Group in Adenkrebi is made up of 60 women. Due to the large number of members, the group is split into two sub-groups of 30 women each in order for it to be properly and efficiently managed. The members make contributions every fortnight. The women contribute between GH¢ 2 and GH¢ 10. These contributions are made for one year. Members of the group can take loans from the pool of contributions and are required to pay back the loan in three month's time. An interest of GH¢ 20 is paid by members for every GH¢ 100 loan that is taken from the group. At the end of one year, members collect their total savings, in addition to

their share of profits that the group accrued from the interest charged on the loans that were given out.

The 'Ono Dzi Ono' male susu group in Adenkrebi is made up of 53 members. Unlike the female susu group, the members make contributions for 15 months. The group meets every two weeks and each member is supposed to contribute GH¢ 10 and 50 Gp for welfare contribution. If a member is late for a meeting, he is fined 50 Gp. A member also pays a fine of GH¢ 1 if he does not attend a meeting. Like the women's group, this group also gives out loans to its members. Similarly, an interest of GH¢ 20 is charged for every GH¢ 100 loan that is given to members. At the end of 15 months, members collect their total contributions, plus their share of profits that the group accumulated from the fines and loan interests. The male and female susu groups in Adenkrebi differ from those found in Adedenkpo and James Town Beach especially in terms of being organized along the lines of gender as well as their ability to give out loans to their members.

Key informants in all the three study communities indicated that the susu groups and schemes being operated in their communities allow community members in these groups to save money. Ayorkor, indicated: "Daily expenditures make it very difficult to save but the susu contributions enables us to discipline ourselves to put some money away". Norley in James Town Beach also noted: "The susu contributions is a good thing ....We are able to save some money. It encourages people to accumulate money for many purposes." Naa Oyo in Adenkrebi also observed: "The male and female susu groups we formed in this village have helped us tremendously in that they enable us to save some money".

They further revealed that monies saved by members of these groups are used to satisfy many needs. Charles, the susu collector in Adendenkpo indicated that the members of his susu scheme use their contributions as capital to invest in their trading activities as well as to satisfy personal needs including the payment of children's school fees, medical bills, utility bills, rent, and settling debts. According to him, "they use their savings to satisfy a lot of needs like paying school fees, hospital bills, paying back monies they owe others ... paying for electricity".

A founding member of the 'Ke Nshor Ke Bo Shika Kaa Ye Fee' Susu Group in James Town Beach similarly indicated that members of this group use their savings to basically inject money into their trading and fishing activities, the repayment of loans as well as meeting other needs such as the buying of food for household consumption, and the payment of medical and utility bills. He asserted:

Members of our group use their savings to fulfil many needs such as capital for fishing activities, paying debts, buying food for their children .... They use the savings to go to the hospital when they don't have money ... or buy water or pay for electricity bills.

The leading members of the male and female susu groups in Adenkrebi also revealed that members of both groups like those in Adedenkpo and James Town Beach, use their savings to invest in their farming and trading activities. They also use their contributions to provide food for their children, especially the women. In addition, the contributions are used to buy text books and school uniforms for their wards, pay medical expenses and pay debts. Ampomaa, one of the leaders of the female susu group, explained:

The savings are used by members to provide food for our households ... it is used to buy goods for our petty trading, settle debts, buy books for our children and also buy medicine.

Adjei, a leader of the male susu group, also revealed:

We use our savings to satisfy many needs ... we use it to buy farm inputs such as insecticides and fertilizers ... pay medical expenses, debts and use to provide the numerous needs of our families.

Thus, the susu/credit groups in all the three study communities positively impact on the livelihood activities of residents in the three study communities.

The contribution to the livelihoods of residents by CBOs - the community development committee, parent teacher association and religious groups in Adenkrebi, the ethnic association in James Town Beach, and the susu groups - in the three study communities is similarly found in the literature. For instance, Rans and Altman (2002) and Green and Haines (2011) report that churches or faith-based organizations in the United States of America such as Bethel Lutheran Church in Chicago and the United Methodist Church in Indiana and Texas aid residents in the communities of operation to pursue their livelihoods by providing food for the needy, building houses, clinics and hospitals, restoring rail lines, creating mobile health care services and assisting their communities with start-up businesses. It is worth mentioning that these studies contradict the situation where churches particularly in Adedenkpo and James Town Beach do not engage in activities that contribute to the livelihoods of the residents in these two communities. Furthermore, Bortei-Doku and Aryeetey (1995) and Molyneux, Hutchison, Chuma and Gilson (2007) have also observed that susu groups or savings clubs respectively in Ghana and Kenya aid their members to access monies that are used for investment purposes as well as meeting health needs, children's educational expenses, and funeral and marriage expenses. In addition, the preponderance of women in the susu schemes and groups in the three study communities is also similar to Bortei-Doku and Aryeetey's (1995) study of susu clubs in Ghana who found that women in the main outnumber men in susu clubs in urban and rural settings. They also identified

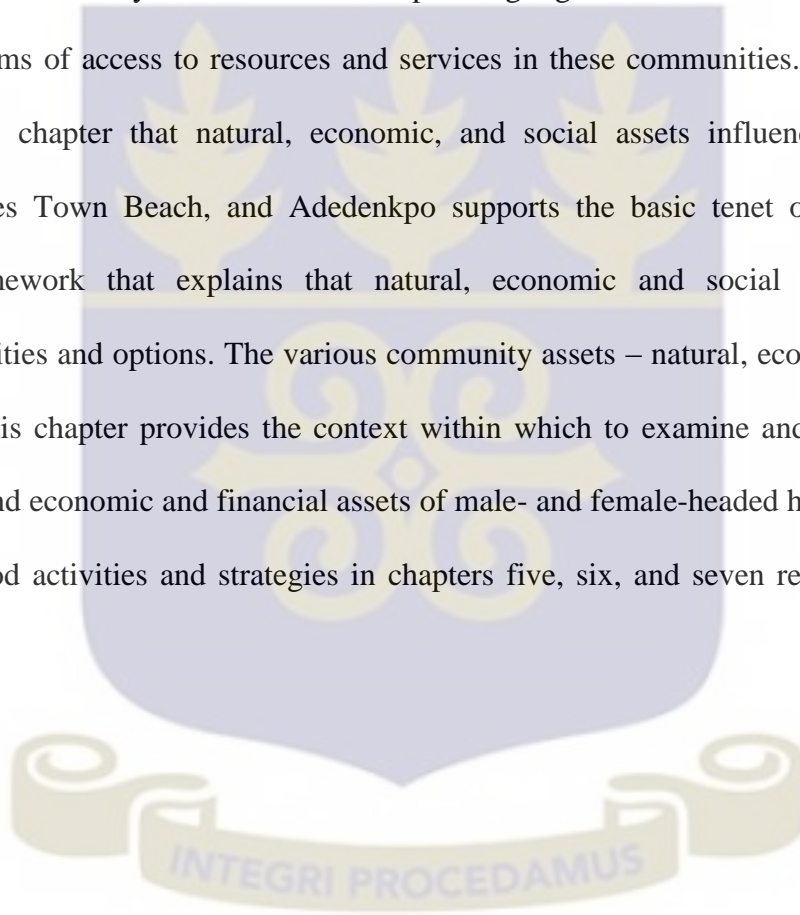
single-sex susu groups in Ghana, similar to those found in Adenkrebi. The high representation of women in susu clubs has also been similarly observed in Europe (Eroğlu, 2010). Molyneux (2002), and Adusei and Appiah (2012) citing Clark (1991), explain that women form the majority of these associations because of their need to provide for household needs. Other authors suggest that women form the majority of these groups because formal credit institutions discriminate against women (Mayoux & Hartl, 2009; Tetteh, Antwi, & Opareh, 2014). The preponderance of women in associational groups, illustrates gender differences in access to social assets (Gotschi et al., 2008; Molyneux, 2002; Oorschot et al., 2006).

#### **4.5 Conclusion**

This chapter has argued that the asset endowments of communities provided a context within which to comprehend the living conditions of households and thus, the chapter examines the natural, economic, and social assets of Adenkrebi, James Town Beach and Adedenkpo and shows how they impacted on livelihood activities and strategies in these communities. It was found that Adenkrebi, James Town Beach, and Adedenkpo are endowed with natural resources in the form of a large expanse of fertile land and a forest, the sea and a lagoon, respectively. Generally, of the three communities, Adenkrebi is the most endowed with natural assets due to the fact that James Town Beach and Adedenkpo lack unused land as they are so built up that there is no space for greenery (AMA & UN Habitat, 2011; Government of Ghana, 2010; Mahama, Acheampong, Preprah & Bofo, 2011). While James Town Beach does not have as much natural resources as Adenkrebi, it has better natural resources than Adedenkpo, even though the resources are gradually diminishing. Thus, Adedenkpo can be said to be natural assets deprived as compared to Adenkrebi and James Town Beach. This chapter has also demonstrated

that natural assets influence livelihood activities. The land and forest, and the sea in Adenkrebi and James Town Beach respectively largely influence the predominant economic activities of farming and fishing in these two communities while the dead lagoon at Adedenkpo on the contrary, does not engender any lagoon related livelihood activities. The chapter has also established that there is a gender division of labour in the utilization of community natural assets where in Adenkrebi, men trap animals whereas women collect snails, crabs and firewood. Similarly, in James Town Beach, men engage in marine fishing while the women process and sell the fish. The chapter has also identified and discussed the economic infrastructure found in the three study communities. Generally, Adedenkpo and James Town Beach have better economic infrastructure than Adenkrebi, a pattern consistent with the rural-urban dichotomy, where urban areas have better economic infrastructure than rural ones (Bebbington, 1999; Carney, 1999; Chambers, 1995). Adedenkpo and James Town Beach have relatively good access roads, pipe-borne water, and public markets which are lacking in Adenkrebi. Thus, of the three study communities, Adenkrebi is the most deprived in economic infrastructure. The chapter has discussed the social assets of the three study communities where it outlined the educational, and health infrastructure, as well as the CBOs in the study communities. Health facilities such as hospitals are lacking in the three study communities, however, Adedenkpo and James Town Beach are in close proximity to a hospital than Adenkrebi by virtue of their location in an urban setting. On the contrary, Adenkrebi has a primary and a junior high school while Adedenkpo and James Town Beach do not. Furthermore, James Town Beach and Adenkrebi have more community-based organizations than Adedenkpo and as such, they are better endowed with such social assets. This chapter has also established that the availability or otherwise of social infrastructure such as health and educational facilities, as well as CBOs, influence livelihoods in

the study communities as the educational and health infrastructure enhance the accumulation of human capital in the study communities, while the presence of community based organizations improves access to human, physical and financial capital in some of the study communities. This chapter has further established that there are gender differences in the participation and membership in CBOs, particularly in susu groups, where women dominate in these groups. The examination of community assets in this chapter highlights the various aspects of living conditions in terms of access to resources and services in these communities. Furthermore, the evidence in this chapter that natural, economic, and social assets influence livelihoods in Adenkrebi, James Town Beach, and Adedenkpo supports the basic tenet of the sustainable livelihoods framework that explains that natural, economic and social capital influence livelihoods activities and options. The various community assets – natural, economic, and social - identified in this chapter provides the context within which to examine and comprehend the human, social, and economic and financial assets of male- and female-headed households as well as their livelihood activities and strategies in chapters five, six, and seven respectively of this thesis.



## CHAPTER FIVE

### MALE- AND FEMALE-HEADED HOUSEHOLDS' HUMAN CAPITAL ASSETS AND LIVELIHOODS

#### 5.1 Introduction

The sustainable livelihoods framework identifies human assets as one of the key livelihood assets of households that are critical in explaining their livelihoods. As already explained by Scoones (1998) and Chambers and Conway (1992) (see conceptual framework), human capital or livelihood capabilities include the skills, knowledge, ability to work, good health, and physical capability of household members that allow households to pursue numerous livelihood activities and strategies. This asset which is paramount in the lived experiences of households (de Satgé et al., 2002; UNDP, 2013) is not captured in the consumption expenditure method of assessing living conditions (Perry, 2002; Sen, 1997) of male- and female-headed households in Ghana. In this vein, this chapter examines the human assets and livelihoods of male- and female-headed households.

The livelihoods literature indicates that both urban and rural households rely on their labour or human assets to engage in numerous or a combination of livelihood activities such as farming, informal trading activities, fishing, and wage employment (Bortei-Doku Aryeetey, 1995; Ellis et al., 2003; Hesselberg & Yaro, 2006; Kadigi et al., 2007; Owusu, 2001; Rakodi, 1995). The literature on livelihoods further notes that men often tend to be involved in formal employment activities while women usually engage in informal livelihood activities (Owusu, 2001; Tolossa, 2010). Scholars point out that the educational attainments, labour, and health condition of household members determine the kind of livelihood activities households engage in (Kabeer,

2003; Rakodi, 1999; Stifel, 2008). Thus, to comprehend the livelihoods of male- and female-headed households, their human capital assets and livelihood activities and strategies must be looked at simultaneously. Thus, in this chapter, human capital assets entails variables such as educational attainment, health condition, and labour in male- and female-headed households in Adedenkpo, James Town Beach, and Adenkrebi.

This chapter first discusses the socio-demographic characteristics of respondents. It examines the ages, marital status, ethnicity, lineage types, religion, and household sizes of respondents. The chapter then proceeds to discuss the main subject matter, that is, male and female headed households' human capital assets and their livelihoods.

## **5.2 Socio-Demographic Characteristics of Respondents**

The socio-demographic characteristics of respondents in the study are vital as these features highlight the demographic indicators of household headship, and also inform access to, and use of natural, human, social, and economic and financial assets in the pursuit of feasible livelihoods.

### **5.2.1 Age and Sex Distribution of Household Heads**

Age plays a significant role in any analysis of household headship. This is because becoming head of a household is closely related to age as Ghanaians are expected to marry, have children, and form their households as they advance in age. The ages of respondents in the study are presented in the Table 5.1. The table indicates that about two-thirds of respondents in the study were within the 30-49 years age bracket, with a slightly higher proportion of male (64.3%) than female (59.3%) heads of households within this age bracket. Table 5.1 further shows that about a

quarter (25.5%) of household heads were aged 50 years and above, with a higher proportion of female than male household heads in this age range, while relatively fewer household heads were within the relatively younger age bracket of 20-29 years. Most respondents within the age bracket of 30-49 is explained by the fact that this age range falls within the most productive ages of people's lives where people are expected to marry or have children, and acquire the capacity to be economically and socially responsible to form and be the heads of their households (GSS, 2013a). Thus, it can be demonstrated that economically active persons or persons who possess human capital and aged 30-49 years, are becoming household heads. This age range for the majority of respondents also means that both male and female household heads could be more effective in pursuing various livelihood options to provide for their households. In terms of sex, it is also evident that more and more females are assuming headship of their households. Table 5.1 indicates a comparable proportion of male and female household heads in the age range 30-49 years. Indeed, at the older age of 50+ there are more female than male household heads – this may be a reflection of the higher incidence of mortality among males than females at this age (GSS, 2013b). The relatively few household heads within the age bracket of 20-29 years is due to the reason that people at these ages may have just completed or are still in school, or have been economically active for a relatively short period, and as such, may not be economically and socially responsible enough to be heads of households.

**Table 5.1: Age-Sex Distribution of Household Heads**

Age	Sex of Household Head				Total	
	Male		Female			
	No.	%	No.	%	No.	%
20-29	16	13.4	15	12.5	31	12.9
30-49	77	64.3	71	59.2	148	61.6
50+	27	22.6	34	28.4	61	25.5
Total	120	100	120	100	240	100

**Source:** Field Data, August – December, 2013.

### 5.2.2 Marital Status

The marital status of household heads influences the provision of household needs. For instance, two-parent households provide a better setting for the maintenance and good care of children who are considered as a source of security particularly in old age. The respondents in the study had various marital statuses. Table 5.2 shows that most respondents (41.3%) were married, while the rest were separated, widowed, never married, living together, and divorced. Most of the respondents being married is consistent with the national situation where most Ghanaian heads of households are married (GSS, 2013b). It is worthy to note, however, that there is a huge gender differences in the marital status of respondents. While the majority of male heads of households (70.8%) were married, most female heads of households were on the contrary separated (28.3%), widowed (24.2%), never married (19.2) and divorced (13.3%). This evidence indicates that women become household heads through separation, death of their husbands, divorce, and having children outside of marriage. In fact, the marital statuses of female respondents are not unexpected given that they are the major routes to female household headship in Ghana and elsewhere (Ardayfio-Schandorf, 1994; Bruce & Lloyd, 1992). It is also important to point out that the gender difference in marital status noted in this study corresponds to the national situation where the majority of male household heads in Ghana are married while their female counterparts are separated, divorced or widowed (GSS, 2013b). Respondents who are married, particularly male household heads, are likely to benefit from the livelihood strategy of pooling their resources together to maintain their households, especially if both are engaged in income generating activities. On the contrary, widowed, never married, divorced, and separated female household heads may not benefit from this strategy and may have to rely on themselves solely or on other means to support their households.

**Table 5.2: Marital Status of Male and Female Heads of Households**

Marital Status	Sex of Household Head				Total	
	Male		Female			
	No.	%	No.	%	No.	%
Never Married	4	3.3	23	19.2	27	11.3
Betrothed	1	0.8	0	0	1	0.4
Married	85	70.8	14	11.7	99	41.3
Living Together	19	15.8	4	3.3	23	9.6
Divorced	2	1.7	16	13.3	18	7.5
Separated	5	4.2	34	28.3	39	16.3
Widowed	4	3.3	29	24.2	33	13.8
Total	120	100	120	100	240	100

**Source:** Field Data, August – December, 2013.

### 5.2.3 Ethnicity

The ethnicity of respondents indicates that the majority of them belonged to the Ga-Dangme ethnic group. Table 5.3 demonstrates that almost two-thirds of respondents were Ga-Dangme, with more female (62.5%) than male (54.2%) household heads belonging to this ethnic group. Furthermore, it is observed that a third of respondents were Akan, while relatively few were Ewe, Mole-Dagbani, Guan, and Gurma-Grushie. Most respondents are Ga-Dangme due to the reason that the study communities are mostly inhabited by the Ga-Dangme in the Greater Accra Region. Furthermore, the preponderance female household heads among the Ga-Dangme ethnic group is explained by the practice of duo-local residence among the Ga, where husband and wife continue to live separately in their families of orientation even after marriage. Women and their children, particularly, daughters live with their mothers, and mother's mothers, in a female compound called 'yeiamli' (Fayorsey, 1992/1993; Nukunya, 2003, p.26). Women head these compounds, as well as the various households within these compounds; as such, it is not unexpected that higher proportions of female household heads are Ga. Fayorsey (1992/1993), in her study of Ga Mashi women also found a high prevalence of household headship rates among

the Ga Mashi. She refers to Ga Mashi compounds headed by women as matri-complexes where women contribute substantially to the household economy, and as such, are important human assets to these households.

**Table 5.3: Ethnicity of Household Heads by Sex**

Ethnicity	Sex of Household Head				Total	
	Male		Female		No.	%
	No.	%	No.	%		
Akan	41	34.2	32	26.7	73	30.4
Guan	2	1.7	1	0.8	3	1.3
Ewe	7	5.8	8	6.7	15	6.3
Ga-Dangme	65	54.2	75	62.5	140	58.3
Gurma-Grushie	2	1.7	0	0	2	0.8
Mole-Dagbon	3	2.5	4	3.3	7	2.9
Total	120	100	120	100	240	100

**Source:** Field Data, August – December, 2013.

#### 5.2.4 Lineage System

Closely related to ethnicity is kinship, which “determines the rules, duties and obligations of individuals and groups in all aspects of life in which these individuals and groups interact” (Nukunya, 2003, p.17). Fundamentally, the ethnic groups in Ghana have four main types of descent systems – patrilineal, matrilineal, double unilineal, and bilateral. In a patrilineal system, an individual belongs to his/her father’s descent group. In a matrilineal system, an individual belongs his/her mother’s descent group. In a double unilineal system, an individual belongs simultaneously to two descent groups, that is, his/her father’s patrilineal descent group and his/her mother’s matrilineal descent group. In a bilateral system, an individual can belong to the descent group of his/her parents, grandparents, great grandparents, and other relations with whom genealogical ties could be traced. Individuals, apart from belonging to specific descent

groups in Ghana, can also inherit property from their families. Thus, the type of family or descent group an individual belongs to influences their access to group support (social capital) or access to property such as land (physical capital). It is in this vein that the lineage systems male and female household heads adhere to is analyzed in this study.

**Table 5.4: Lineage System Male and Female Household Heads Belong to**

Lineage System	Sex of Household Head				Total	
	Male		Female			
	No.	%	No.	%	No.	%
Patrilineage	76	63.3	82	68.3	158	65.8
Matrilineage	37	30.8	31	25.8	68	28.3
Bilateral	1	0.8	2	1.7	3	1.3
Double-Unilineal	6	5	5	4.2	11	4.6
Total	120	100	120	100	240	100

**Source:** Field Data, August – December, 2013.

Table 5.4 reveals that two-thirds of respondents (65.8%) were patrilineage, while the rest of respondents were largely matrilineage (28.3%). This observation is not surprising given that the majority of respondents were Ga-Dangme which is a patrilineal group. It is further observed that a higher proportion of female household heads were patrilineal while on the other hand, higher proportions of male household heads were matrilineal. The preponderance of female household heads being patrilineal is attributed to the practice of duo-local residence among the Ga-Dangme, previously discussed in section 5.2.3. Ga female-headed households that have kinship ties to each other engage in mutual assistance strategies (Fayorsey, 1992/1993) thus, Ga female-headed households are likely to utilize kin assistance as a livelihood strategy. Baden, Green, Otoo-Oyortey, and Peasgood (1994) indicate that matrilineal systems provide women with resources outside of marriage. The first year report of the GLSS (GSS, 1989) also indicates that in

matrilineal societies, women who are heads of households and their children may not necessarily face serious problems of survival since inheritance is through the female line. Carr (2008b) and Nukunya (2003) also assert for instance, that in the matrilineal system of the Akan, children belong to the family of the wife and for that reason the wife and her extended kin have a crucial duty to ensure their well-being. On the basis of these assertions, female household heads that are matrilineal are also likely to utilize kin support and extended family or lineage resources in their livelihood strategies.

### **5.2.5 Religion**

The practice of religion is usually a group affair in Ghana. It corresponds with Durkheim's (2001, p.46) classic definition of religion as "a unified system of beliefs and practices relative to sacred things, that is to say, things set apart and surrounded by prohibitions – beliefs and practices that unite its adherents in a single moral community called a church." Thus, religious groups may in a way, support their members to make a living. The respondents in the study were largely religious with the majority of them practicing Christianity. Table 5.5 reveals that the majority of respondents were Christians while relatively few were Muslims, and Traditionalists. There were more female (93.3%) than male (78.4%) household heads who were Christians. The religious affiliation of respondents corresponds with the religious affiliation of the population of the Greater Accra Region which has the majority being Christians and relatively few being Muslims (GSS, 2013b).

**Table 5.5: Religious Affiliation of Household Heads by Sex**

Religious Affiliation	Sex of Household Head				Total	
	Male		Female		No.	%
	No.	%	No.	%	No.	%
Christian	94	78.4	112	93.3	206	85.9
Muslim	8	6.7	5	4.2	13	5.4
Traditional	2	1.7	0	0	2	0.8
No Religion	16	13.3	3	2.5	19	7.9
Total	120	100	120	100	240	100

**Source:** Field Data, August – December, 2013.

### 5.2.6 Household Size

The size of a household constitutes an asset (human capital) in livelihoods studies as it can be a source of labour in trading, fishing, and farming activities carried out by the household head or by other household members. The survey revealed that households did not have large household sizes. Table 5.6 shows that almost a third of households had a household size of 4 members, while 22.1% of households had a household size of 3 members, with a very small proportion of households having a household size of more than 7 members. Most households having between 3-4 members is similar to the 2010 census data which indicate that the average household size in the Greater Accra Region is between 3-4 persons, the lowest in the country (GSS, 2013b).

There were differences in household sizes with respect to gender of household head, where female-headed households generally had smaller household sizes as compared to their male counterparts. Table 5.6 indicates cumulatively that a higher proportion of female (79.2%) than male (51.7%) headed households had between 2-4 members. On the other hand, the table cumulatively demonstrates that a higher proportion of male (79.2%) than female (47.6%) headed households had between 4-9 members.

**Table 5.6: Household Size of Male and Female Heads of Households**

Household Size	Sex of Household Head				Total	
	Male		Female		No.	%
	No.	%	No.	%	No.	%
2	8	6.7	27	22.5	35	14.6
3	17	14.2	36	30	53	22.1
4	37	30.8	32	26.7	69	28.8
5	20	16.7	12	10	32	13.3
6	17	14.2	8	6.7	25	10.4
7	8	6.7	2	1.7	10	4.2
8	10	8.3	3	2.5	13	5.4
9	3	2.5	0	0	3	1.2
Total	120	100	120	100	240	100

**Source:** Field Data, August – December, 2013.

The non-married status of a greater proportion of female household heads explains the relatively smaller household sizes of female-headed households (see Table 5.2). This is due to three reasons. Firstly, the women do not have male partners who could assist them to support large household sizes. Secondly, bearing children outside of marriage does not assure child support from a child's father, and thirdly, Ghanaian society generally frowns on child-bearing outside of marriage (Bleek, 1974). This situation also explains the relatively small household sizes of female-headed households. The relatively smaller household sizes of female-headed households observed in this study is similar to Levin et al.'s (1999) study on working women in Accra who found that female-headed households generally had smaller household sizes of between 2-4 persons as compared to male-headed ones. Household size positively correlates with farmland clearance (de Sherbinin et al., 2008). Thus, male-headed households particularly in the farming and fishing communities may have access to household labour while female-headed households may not. The implication is that female-headed households may be compelled to spend more

resources to hire labour (Baden et al., 1994) which could increase their cost of production and lower their income earnings.

### **5.3 Household Human Capital Assets and Livelihoods**

Human capital assets, as already mentioned in the introduction to this chapter, drive livelihood activities and are considered critical prerequisites to well-being because they influence the ability of households to provide for themselves and to also achieve economic security. Thus, human capital assets are examined in the rest of the chapter to identify the human assets of male- and female-headed households and how they drive or hamper livelihood activities and strategies in these households.

#### **5.3.1 Education**

One of the essential forms of human capital is education. It has been found to be critical as it reinforces peoples' ability to carry out their roles as heads of households or as members of households more successfully. It also boosts peoples' access to income and enables individuals to apply knowledge and skills to promote their livelihoods and quality of life (GSS, 2007; Oxenham, Diallo, Katahoire, Petkova-Mwangi, & Sall, 2002). Thus, years of schooling act as a proxy for the level of knowledge and understanding of household members (GSS, 2013c). The survey data on educational attainment of respondents showed that about 18% of household heads had no formal classroom education, while the highest educational attainment of most heads of households was JSS/Middle School (35.8%), with very few having Polytechnic (1.7%) education (Table 5.7). This finding illustrates that household heads have low educational levels. This observation is not unexpected given that the study communities, particularly Adedenkpo and

James Town Beach do not have primary and junior high schools, while Adenkrebi has only one public school which provides primary and junior high school education (see Chapter Four). The educational attainment of respondents is also similar to the national situation where the highest educational attainment of most household heads is JSS/Middle school (GSS, 2013b).

There were sex differences in educational attainment. For instance, more female (21.7%) than male (14.2%) household heads had no education. Furthermore, more male household heads had JSS/Middle school, SSS, 'O' level, 'A' level, vocational and polytechnic education than their female counterparts (Table 5.7). This finding indicates gender disparities in educational attainment in favour of male household heads. Indeed, this situation also reflects the national situation where male household heads have higher educational attainment than their female counterparts (GSS, 2013b). Female participants in the interviews advanced various reasons why they had no formal or low educational attainment. Some of the women indicated that their parents neglected to educate them when they were young as their parents believed that they would get pregnant and drop out of school. Adole, a female participant in Adedenkpo explained:

I did not get the opportunity to go to school because my father always held the view that if he sent me to school, I will surely get pregnant and drop out of school, so he was not going to waste his money on me.

Other female participants mentioned that they do not have high educational attainment because they got pregnant as teenagers and dropped out of school, while few of them also indicated that they engaged in home based activities such as taking care of their younger siblings and helping their mothers in their home based enterprises of selling cooked food.

**Table 5.7: The Highest Educational Level of Male and Female Heads of Households by Study Community**

Highest Educational Level	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>	<u>Female</u>				
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
No Education	4	8.9	10	22.2	11	24.4	13	28.9	2	6.7	3	10	17	14.2	26	21.7	43	17.9
Creche	-	-	-	-	1	2.2	-	-	-	-	-	-	1	0.8	-	-	1	0.4
Primary (1-6)	3	6.7	6	13.3	16	35.6	17	37.8	3	10	11	36.7	22	18.3	34	28.3	56	23.3
JSS (1-3)/Middle	19	42.2	13	28.9	13	28.9	15	33.3	13	43.3	13	43.3	45	37.5	41	34.2	86	35.8
SSS (1-3)	9	20	8	17.8	2	4.4	-	-	-	-	1	3.3	11	9.2	9	7.5	20	8.3
O' Level (1-5)	2	4.4	2	4.4	1	2.2	-	-	5	16.7	1	3.3	8	6.7	3	2.5	11	4.6
A' Level (1-2)	2	4.4	1	2.2	1	2.2	-	-	1	3.3	-	-	4	3.3	1	0.8	5	2.1
Vocational	3	6.7	5	11.1	-	-	5	16.7	1	3.3	-	-	8	6.7	6	5	14	5.8
Polytechnic	3	6.7	-	-	-	-	-	-	1	3.3	-	-	4	3.3	-	-	4	1.7
<b>Total</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>30</b>	<b>100</b>	<b>30</b>	<b>100</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>	<b>240</b>	<b>100</b>

**Source:** Field Data, August – December, 2013.

These explanations support other studies in Ghana (Baden et al., 1994; Brown, 1996; Senadza, 2012a) that conclude that the gender difference in educational attainment in favour of males is due to family investment in favour of boys' education instead of girls, female domestic and childcare responsibilities, female child labour, and teenage pregnancy. Furthermore, the gender disparity in educational attainment in favour of male household heads found in this study indicates that the gender disparity in education continues to exist in Ghana.

There was a community difference in educational attainment, in relation to the SSS level of education where the trading community of Adedenkpo had a higher proportion of male (20%) than female (17.8%) household heads who had attained this educational level as compared to their counterparts in James Town Beach and Adenkrebi where only 4.4% and 3.3% of male and female household heads, respectively had attained this educational level (Table 5.7). This difference is attributed to the need for particularly urban dwellers to have relatively higher levels of educational attainment to participate in urban economic activities as compared to rural residents (Kabeer, 2003). Furthermore, James Town Beach, though located in an urban setting, has fewer SSS level educated household heads because relatively low levels of education are required for people to participate in fishing and fishing related livelihood activities (Bortei-Doku Aryeetey, 1995).

The educational attainment of male and female household heads and their main livelihood activities (discussed in detail in the latter section of this chapter) in Table A5.1<sup>1</sup> shows that the majority of male and female household heads with an educational attainment of JSS and below, engaged in fishing, fish mongering, farming, vocational/technical work, and trading activities,

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<sup>1</sup> Table numbers, with the prefix "A", are located in Appendix VI

while for instance, the very few male household heads with polytechnic education engaged largely in teaching and managerial work. This finding indicates that low levels of educational attainment confine the majority of household heads to engage in informal economic activities as a livelihood strategy, and thus supports the argument by Kabeer (2003) that low educational attainment of people limits their access to formal sector wage employment, and rather relegate them to work in the informal sector as self-employed small scale traders with low productivity which on average yield low incomes. Furthermore, the analysis of educational attainment and main livelihood activities of respondents illustrate that education as an asset fails to translate into benefits (capital) for respondents as the majority of them engage in informal livelihood activities rather than formal ones which require relatively higher educational qualifications. It is important to mention, however, that the informal sector provides relative ease of entry for household heads with little or no education to engage in income generating activities as a livelihood strategy (Kabeer, 2003). Indeed, Yeboah (1988) as cited in Owusu (2001) refers to the involvement of people with little or no education in the informal sector as a strategy-of-participation to generate household income.

Some male and female participants in the interviews in the three study communities also mentioned that their low educational levels constrained their ability to diversify their livelihood activities. Some male participants indicated:

I have finished repairing some trunk boxes for some customers for more than a month now, but they will not come for them and pay for the workmanship, so that I will have some money. I do not have any other alternatives; otherwise, I would have stopped this work ... I am not that well educated to look for jobs elsewhere. (Tawiah, Adedenkpo).

The money we make from fishing now is not as much as we used to make some time back, especially now that we do not catch as much fish as we used to. I do not have

any qualifications, so what can I do? I have to remain in fishing. (Teiko, James Town Beach).

Some female participants also revealed:

I love farming, it is something I enjoy doing even though some women in this village say it is hard work. I have no intention of ever stopping it, but if I were educated enough to get a job in Accra, I would have combined it with farming to improve my economic circumstances. (Afrakomah, Adenkrebibi).

All I have is my fish enterprise. My parents did not send me to school to be an 'awula' (educated woman), otherwise I would have worked in one of the government offices close by and operate my fishing business during the weekends. My brother, it wouldn't have been bad for me at all. (Amokor, James Town Beach).

The views expressed by the participants indicate that low levels of educational attainment limit the ability of household heads to adopt a strategy of diversification of livelihood activities to improve their income earning potential. These narratives support Stifel's (2008) assertion that low levels of education limit households' ability to diversify their livelihood activities into manufacturing, government administration, and other services.

The educational attainment of members of male- and female-headed households is presented in Table 5.8. The table shows that less than a quarter of members of both male- and female-headed households had no formal classroom education, while almost a third of household members' highest level of education was JSS/Middle School, with very few having polytechnic and University education. This finding illustrates that members of male- and female-headed households, like their household heads, also have low educational attainment. This finding is also not unexpected given that Adedenkpo and James Town Beach have fewer educational facilities with poor educational standards (AMA & UN Habitat, 2011).

**Table 5.8: The Highest Educational Level of Members of Male- and Female-Headed Households Excluding the Head of Household by Study Community**

Highest Educational Level	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total		No	%
	Male		Female		Male		Female		Male		Female		Male		Female			
No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	
No Education	15	14.9	9	10.5	17	23.6	15	22.7	12	20.7	10	20.8	44	19	34	17	78	18.1
Creche	7	6.9	4	4.7	19	26.4	10	15.2	6	10.3	8	16.7	32	13.9	22	11	54	12.5
Primary (1-6)	15	14.9	16	8.6	13	18.1	10	15.2	8	13.8	10	20.8	36	15.6	36	18	72	16.7
JSS (1-3)/Middle	21	20.8	21	24.4	20	27.8	23	34.8	15	25.9	15	31.2	56	24.2	59	29.5	115	26.7
SSS (1-3)	14	13.9	19	22.1	1	1.4	8	12.1	5	8.6	3	6.2	20	8.7	30	15	50	11.6
O' Level (1-5)	8	7.9	6	7	1	1	-	-	7	12.1	-	-	16	6.9	6	3	22	5.1
A' Level (1-2)	2	2	1	1.2	1	1	-	-	1	1.7	-	-	4	1.7	1	0.5	5	1.2
Vocational	9	8.9	6	7	-	-	-	-	3	5.2	2	4.2	12	5.2	8	4	20	4.6
Teacher Training	3	3	-	-	-	-	-	-	-	-	-	-	3	1.3	-	-	3	0.7
Polytechnic	4	4	4	4.7	-	-	-	-	1	1.7	-	-	5	2.2	4	2.0	9	2.1
University	3	3	-	-	-	-	-	-	-	-	-	-	3	1.3	-	-	3	0.7
<b>Total</b>	<b>101</b>	<b>100</b>	<b>86</b>	<b>100</b>	<b>72</b>	<b>100</b>	<b>66</b>	<b>100</b>	<b>58</b>	<b>100</b>	<b>48</b>	<b>100</b>	<b>231</b>	<b>100</b>	<b>200</b>	<b>100</b>	<b>431<sup>a</sup></b>	<b>100</b>

**Source:** Field Data, August – December, 2013.

<sup>a</sup>Total for all households exceeds the sample size of 240 due to multiple responses in indicating the educational levels of all household members.

Table 5.8 also shows that with regard to household type, slightly more members of female (18%) than male (15.6%) headed households had primary education. Furthermore, slightly more members in female (29.5%) than male (24.2%) headed households had JSS/Middle education. In addition, almost twice the proportion of members in female-headed households (15%) had SSS education as compared to 8.7% of those in male-headed ones. This finding indicates that members of female-headed households have better educational attainment than their counterparts in male-headed ones with regard to primary, JSS and SSS education. This situation is explained by the fact that female household heads in the study mentioned that their children's education was very important to them and therefore they expended their financial resources on their children's education. A cross section of these women explained:

I do not have enough money, but I work extra hard to make sure that I am able to pay the school fees of my two children. I stay in the market for extra hours to sell more by going to the Agbogbloshie market as early as 4.30 am and leave around 6.30 pm when my children are about to go back to school so that I can pay their fees and also buy their books. (Naa Ode, Adedenkpo).

As a mother, my greatest heart's desire is to see my children succeed in life. I can only do this by making sure that I buy their books and that they do not lack any school material that is necessary. All the big people you see in society are educated people and I want my children to also be like them. (Adwoa, Adenkrebi).

The importance of children's education to women, and thus, women's commitment to children's education was also observed in all the three communities during the field work when women were seen in the mornings taking particularly their younger children to school.

The literature indicates that when women attain high educational levels it ensures the higher educational attainment of their children (Chevalier, Harmon, O'Sullivan, & Walker, 2013; Deding & Hussain, 2002). The evidence in this study contradicts this view as female household heads with relatively low educational attainment as compared to male household heads (Table

5.7) had household members with relatively higher levels of educational attainment due mainly to the reason that most female household heads were investing in their children's education. This finding is, however, consistent with a few studies (Handa, 1994; Lloyd & Blanc, 1996) that indicate that children in female-headed households have higher educational attainment than their counterparts in male-headed ones because female household heads invest time, money and emotional support in facilitating the education of children living in their household. The investment strategy in the education of household members adopted by female household heads in this study will enhance the human capital assets of their households in the future and as such these households will reap high the returns associated with higher levels of educational attainment (Kabeer, 2003).

The few household members with tertiary education (polytechnic and university) were found in Adedenkpo, predominantly in male-headed households. This situation may be due to the reason that male household heads with SSS and polytechnic education were mostly found in Adedenkpo (see Table 5.7), and as such, were more likely to ensure that their household members or children attained similar educational levels as parents with relatively higher educational levels often transmit their educational advantage and privilege to their children.

Thus, with regard to educational attainment as a form of human capital asset, male household heads are more endowed with this asset than their female counterparts. Indeed, a higher proportion of female household heads having primary or no education means that female household heads are more deprived in education as compared to their male counterparts (Alkire & Santos, 2010 as cited in GSS, 2013c). However, the members of female-headed households

have marginally higher educational attainment than those in male-headed households, and as such, the former have more human assets than the latter in educational terms. It can also be concluded that slightly more members of male than female members of households with no education suggests that the former are more deprived in education than the latter (Alkire & Santos, 2010 as cited in GSS, 2013c).

### **5.3.2 Health**

The health condition of people affects their level of productivity (GSS, 2007) and as such, it is inextricably linked with the livelihood strategies of households as people who are ill or face health challenges may not be able to pursue their livelihoods (Scoones, 1998). The health condition of households in this study was examined by finding out from respondents whether they and their household members had suffered from any illness or injury three months prior to the study. The responses show that more than two-thirds of households reported having experienced an ailment or injury (see Table A5.2) with slightly more female (66.7%) than male (60%) headed households constituting this proportion. This finding indicates that male-headed households slightly have better health condition than their female counterparts. Furthermore, in relation to study communities, a greater proportion of male- and female-headed households in Adedenkpo reported that their members experienced an ailment or injury as compared to their counterparts in James Town Beach and Adenkrebibi (see Table A5.2). The various ailments experienced by male- and female-headed households are presented in Table 5.9.

Table 5.9 demonstrates that malaria was the ailment suffered by about two-thirds of households in the three months preceding the study, while on the other hand, relatively few households

experienced fever and cold/coughing. Most households reporting that they suffered from malaria is not unexpected given that this disease has been found to be *hyper-endemic* in Ghana (GSS, GHS & ICF Macro, 2009, p.221). Table 5.9 further shows that in James Town Beach, more male (64.7%) than female (44.8%) headed households experienced malaria, however, this situation is reversed in Adedenkpo and Adenkrebibi where higher proportions of female-headed households experienced malaria as compared to male-headed ones. This difference in the experience of malaria between male- and female-headed households is due to the fact that most female household heads in the interviews reported having younger children and grand children who suffered from this ailment. Their assertion is not surprising as younger children have been found to be more susceptible to malaria as compared to adults (GSS, GHS, & ICF Macro, 2009). Table 5.9 further indicates that households, especially in Adedenkpo, experienced malaria as compared to those in James Town Beach and Adenkrebibi. This situation may be attributed to the polluted Korle Lagoon and choked gutters with stagnant water that was observed particularly in Adedenkpo during the fieldwork. These poor sanitation conditions create breeding grounds for mosquitoes (Keiser et al., 2004).

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

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

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

**Table 5.9: Type of Ailment suffered by Male- and Female-Headed Households in the Previous Three Months by Study Community**

Ailment	Study Communities														Total	Total	Total for All				
	Adedenkpo				James Town Beach				Adenkrebi				Total					Total		Households	
	Male		Female		Male		Female		Male		Female		No	%				No	%	No	%
No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%				
Malaria	30	76.9	28	82.4	11	64.7	13	44.8	6	37.5	11	64.7	47	65.3	52	65	99	65.1			
Fever	2	5.1	1	2.9	4	23.5	11	37.9	1	6.2	1	5.9	7	9.7	13	16.3	20	13.2			
Cold/Coughing	2	5.1	1	2.9	1	5.9	2	6.9	4	25	-	-	7	9.7	3	3.8	10	6.6			
Injury/Accident	-	-	-	-	-	-	-	-	-	-	3	17.6	-	-	3	3.8	3	1.9			
Eye	-	-	-	-	-	-	-	-	1	6.2	1	5.9	1	1.4	1	1.2	2	1.3			
Nose/Ear/Throat	1	2.6	-	-	-	-	-	-	1	6.2	-	-	2	2.8	-	-	2	1.3			
Hypertension	-	-	-	-	1	5.9	-	-	1	6.2	1	5.9	2	2.8	1	1.2	3	1.9			
Diarrhoea	2	5.1	-	-	-	-	2	6.9	-	-	-	-	2	2.8	2	2.5	4	2.6			
Skin Condition	-	-	-	-	-	-	1	3.4	-	-	-	-	-	-	1	1.2	1	0.7			
Other	2	5.1	4	11.8	-	-	-	-	2	12.5	-	-	4	5.5	4	5	8	5.3			
Total	39	100	34	100	17	100	29	100	16	100	17	100	72	100	80	100	152	100			

Source: Field Data, August – December, 2013.

Thus, in male-headed households, the illness of household members did not interfere with the livelihood activities of male household heads as their wives took care of the children when they were sick. However, in female-headed households, female household heads usually took care of their sick children, and as a consequence, it impeded their livelihood activities as they took time off work to take these children to the hospital and also to take care of them at home. Some of the women explained:

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

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

When any of my children fall ill, I panic and I become very worried and not able to concentrate on anything. I think I become sick myself with so much worry. I have to stop all farm activities for about one week or more to take them to the hospital that is far from this village and to stay home and take care of them. (Awo Yaa, Adenkrebi).

There was also an instance where a female participant in the farming community of Adenkrebi mentioned during the focus group discussions that due to her illness she could not focus on her farming:

I am a farmer and I developed high blood pressure. When I work on the farm I become ill and have to be carried off the farm. As a result of this I cannot farm any longer. (Adjele, Adenkrebi).

These quotations from female household heads indicate that the poor health condition of household members impede the livelihood activities of female household heads as they take time off from their livelihood activities to take care of their children. Indeed, these findings are consistent with the health and livelihoods literature (Asenso-Okyere, Asante, Tarekegn, & Andam, 2011; Badiane & Ulimwengu, 2013; Bates et al., 2004; Sachs & Malaney, 2002) that

indicate that malaria, in particular, imposes direct and indirect costs on households such as time lost from work, medical treatment costs, and loss of work efficiency and output. The evidence in this study thus suggests that the experience of illness, particularly in female-headed households, make them more vulnerable to the negative consequences of these ailments compared to male-headed ones.

### **5.3.3 Labour Assets/Resources**

Labour is also human capital in terms of viewing an individual or 'human as labour force' that generates economic-added value by the input of human effort (Kwon, 2009, p.1). Thus, labour has been described as a very important asset which acts as the fundamental means through which individuals and households gain income (Levin, et al., 1999; Moser & McIlwaine, 1997). The study examined the labour assets of male- and female-headed households in two ways. Firstly, the study found out the proportion of male and female household heads as well as their respective members who were currently actively working (active labour force), that is, engaged in an activity for pay or profit (Kabeer, 2003; Moser & McIlwaine, 1997); and secondly, it examined the kinds of livelihood activities currently working household heads and currently working household members engaged in, as well as the strategies they employed to achieve livelihood outcomes.

The data on the current working status of household heads revealed that a huge proportion of household heads were currently working, with slightly more male than female household heads making up this proportion (see Table A5.3). This finding shows that male-headed households have a marginally higher proportion of a working household head as compared to female-headed

ones. This difference is attributed to the fact that some female household heads were not working due to illness and old age or were looking for a job (see Table A5.4). In relation to the study communities, all male and female household heads in James Town Beach were currently working as compared to those in Adenkrebi and Adedenkpo (Table A5.3). This difference is attributed to the fact that there are no restrictions on fishing and fishing related economic activities as the sea is an open access resource. Furthermore, fishing and fishing related economic activities is a matter of cause and a tradition in fishing communities in the Greater Accra Region (Bortei-Doku Aryeetey, 1995). The relatively lower proportion of particularly female household heads currently working in Adedenkpo is not unexpected given that as a typical urban area there is stiff competition for fewer jobs as pertains in most urban communities in Ghana (Baah-Boateng, 2013).

The data on currently working household members showed that more than half of all households had members currently working with male-headed households (79.1%) more than twice the proportion of female-headed ones (35.8%) having currently working members (see Table A5.5). This finding indicates that male-headed households have more active labour than female-headed ones. This situation is attributed to the fact that most of the female household heads were separated, widowed, never-married, and divorced (see Table 5.2) and thus, lacked a currently working partner or spouse unlike the majority of male household heads who were married and very much likely had currently working wives or partners. The data on currently working household members also followed the general pattern in all the three study communities, where more male- than female-headed households had their members currently working. Thus, the higher proportion of male-headed households who had members currently working, in addition

to the slightly higher proportion of male household heads currently working (Table A5.3), illustrates that male-headed households have greater labour resources or active labour than female-headed ones. This evidence is similar to the findings of Levin et al.'s (1999) study on working women in Accra that also concluded that female-headed households had fewer labour resources than male-headed ones.

Labour, as already indicated, is an essential asset for households because it affords heads of households and household members to pursue various livelihood activities. In this vein, the study examined the main livelihood activities pursued by currently working male and female household heads as well as currently working household members. The various livelihood activities pursued by male and female household heads are presented in Table 5.10. The table demonstrates that almost a quarter each of household heads were involved in trading, and vocational and technical or artisanal work (hair dressing, tailoring, catering, masonry, carpentry, welding, auto mechanics), with relatively fewer proportion involved in fish mongering, farming, fishing, and professional\managerial work. Cumulatively, the majority of respondents (92.3%) were involved in trading, vocational and technical work, fish mongering, farming and fishing. This finding is not unexpected as the educational level of respondents was generally low and thus afforded them the opportunity to engage in informal work activities rather than formal employment (see Table A5.1). This evidence also reveals that due to the generally low educational levels of respondents, they adopt the strategy to work or engage in income generating activities in the informal sector. This finding further reveals that the existence of an organized structure (the informal sector) that is external to the respondents creates an opportunity

or an enabling environment for respondents to construct their livelihoods. Table 5.10 further shows that there were gender differences in the livelihood activities of household heads where female household heads predominated in trading, vocational and technical work, and fish mongering, while on the other hand, their male counterparts were preponderant in farming and fishing. This evidence is similar to the national situation where female household heads generally work in trading and vocational and technical work (service and sales), while their male counterparts work largely in farming and fishing (GSS, 2013b). The foregoing evidence is due again to the relatively low educational levels of female household heads as well as traditions that stipulate that men work in specific occupations (Ackah, 2013; Baden et al., 1994; Bortei-Doku Aryeetey, 1995). Despite these gender differences, it is important to mention that the involvement of particularly male household heads in trading activities shows that men are also participating in livelihood activities that used to be traditionally considered as the domain of women, and therefore suggests gradual changes in the gender division of labour in Ghana. Indeed, the overwhelming involvement of both male and female household heads in informal livelihood activities in this study contradicts the assertion that men generally tend to be involved in formal employment whereas women usually engage in informal work activities (Owusu, 2001; Tolossa, 2010). The evidence in this study thus demonstrates that where men have low educational levels they are also limited to work in the informal sector just as women.

**Table 5.10: Main Livelihood Activities of Currently Working Male and Female Household Heads**

Livelihood Activity	Study Communities														Total		Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		No	%
	Male		Female		Male		Female		Male		Female		Male		Female			
No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	
Trading	18	43.9	16	42.1	-	-	5	11.1	-	-	9	34.7	18	15.7	30	27.5	48	21.4
Voc/Tech Work	15	36.6	17	44.7	2	4.4	5	11.1	5	17.2	3	11.6	22	19.1	25	22.9	47	20.9
Prof/Managerial	4	9.7	2	5.3	-	-	-	-	1	3.5	-	-	5	4.3	2	1.8	7	3.1
Farming	-	-	-	-	-	-	-	-	22	75.8	12	46.1	22	19.1	12	11	34	15.2
Fish Mongering	-	-	-	-	-	-	33	73.3	-	-	2	7.6	-	-	35	32.1	35	15.6
Fishing	-	-	-	-	43	95.6	-	-	-	-	-	-	43	37.4	-	-	43	19.2
Other	4	9.7	3	7.9	-	-	2	4.4	1	3.5	-	-	5	4.3	5	4.6	10	4.5
<b>Total</b>	<b>41</b>	<b>100</b>	<b>38</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>29</b>	<b>100</b>	<b>26</b>	<b>100</b>	<b>115</b>	<b>100</b>	<b>109</b>	<b>100</b>	<b>224</b>	<b>100</b>

**Source:** Field Data, August – December, 2013.



The livelihood activities of currently working members of male- and female-headed households are presented in Table 5.11. The table shows that almost half of currently working male- and female-headed households' members were engaged in trading, while more than a quarter were involved in vocational and technical work, with relatively few engaged in farming and fish mongering among others. This finding illustrates that currently working members of male- and female-headed households, like their household heads, also engage in informal livelihood activities.

There were differences in household type and the kind of economic activities household members engaged in. Higher proportions of currently working male-headed household members were engaged in trading and fish mongering, while on the other hand, higher proportions of currently working members of female-headed households were engaged in vocational and technical work, and fishing (Table 5.11). This difference in male- and female-headed households' members' livelihood activities is due to the fact that the spouses of male household heads engage in trading and fish mongering, while sons and extended male kin of female household heads engage in fishing. Again, the involvement of members of both male- and female-headed households in informal economic activities mentioned above is due to the generally low educational levels of members of both male- and female-headed households that confine them to such livelihood activities.

With regard to the specific livelihood activities pursued by household heads, almost half of household heads (43.8%) were engaged in petty trading with a very huge proportion of female household heads (70%) engaged in this type of trading compared to a fewer share of their male

**Table 5.11: Livelihood Activities of Currently Working Members of Male- and Female-Headed Households**

Livelihood Activity	Study Communities														Total		Total		Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		No		%	
	Male		Female		Male		Female		Male		Female		No	%	No	%	No	%	No	%
Trading	30	63.8	6	26.1	19	61.3	3	16.7	7	31.8	2	25	56	56	11	22	67	44.7		
Voc/Tech/ Farming	14	29.8	14	60.8	1	3.2	10	52.6	2	9.1	-	-	17	17	24	48	41	27.3		
Fishing	-	-	-	-	-	-	-	-	9	40.9	4	50	9	9	4	8	13	8.7		
Fish Mongering	-	-	-	-	10	32.3	-	-	2	9.1	-	-	12	12	-	-	12	8		
Teaching	1	2.1	3	13.1	-	-	1	0	1	4.5	1	12.5	2	2	5	10	7	4.7		
Labourer	2	4.3	-	-	1	3.2	1	5.3	1	4.5	-	-	4	4	1	2	5	3.3		
Other	-	-	-	-	-	-	1	5.3	-	-	1	12.5	-	-	2	4	2	1.3		
<b>Total</b>	<b>47</b>	<b>100</b>	<b>23</b>	<b>100</b>	<b>31</b>	<b>100</b>	<b>19</b>	<b>100</b>	<b>22</b>	<b>100</b>	<b>8</b>	<b>100</b>	<b>100</b>	<b>100</b>	<b>50</b>	<b>100</b>	<b>150</b>	<b>100</b>		

**Source:** Field Data, August – December, 2013.



(17.5%) counterparts (see Table A5.5).

The women sold smoked, fried and fresh fish, meat, ice cream, food stuffs, provisions, children's toys, sweets, fruits and second-hand clothing among others. The men, on the other hand, sold items such as building materials, lumber, and manufactured goods such as watches and phone accessories, and second-hand clothing. A few household heads (14.3%) comprising a higher proportion of male (20.8%) than female (8.3%) household heads, were engaged in small scale trading activities as employed wholesale or retail shop assistants in the central business district of Accra.

About two-thirds of respondents engaged in fishing and mostly used outboard motors in their fishing expeditions as compared to the few (one-third) who used sails and oars (see Table A5.5). Male household heads, who were fishermen, explained that they gave their share of fish landed to their wives (fish mongers) or female relations to sell and their spouses in turn gave them the proceeds (money) of their sale, while others, especially those who did not have wives also indicated that they sometimes sold their fish at the landing site:

After fishing, we share the fish among ourselves after the canoe owner has taken his share. Each of us has our customers and it is either your wife or an individual customer. You give your share to your wife or customer who will sell the fish and return the money to you (Adotey, James Town Beach).

I usually give my share of fish to my wife to sell for me but if she attends a funeral or is indisposed, I sell my share of fish at the shore immediately we arrive (Lantey, James Town Beach).

These statements corroborate the assertions of some key informants that fishermen in James Town Beach usually give their share of fish to their wives to sell (see Chapter Four). However, it is important to add that even though it is the norm for fishermen to sell their catch to wives and

female kin, they also reserve the very huge fish to sell to regular customers for immediate cash. Furthermore, when kin and regular customers are not able to buy all the fish during the bumper season, the fish is sold directly by the fishermen and their wives or female kin to other customers who want fish to buy. During the bumper season, that is, as at August, 2013, a crate of salmon was sold for GH¢ 200, while a crate of herring and red fish were sold for GH¢ 120 and GH¢ 150 respectively. As such, fishermen know the number of crates of fish they have given to their spouses or female kin and how much money they expect from them. The wives or female kin of fishermen usually sell the fish or preserve (smoke) it and sell it with a profit margin on each crate of fish which they keep for themselves. On the other hand, female household heads who are fishmongers and are divorced, widowed or never married are given fish to sell by their sons or other male kin who go on fishing expeditions or they purchase the fish from the shore. Thus, fishermen and fishmongers in James Town Beach rely on, and utilize traditional norms of strong bonds of human interdependence through marriage and kin ties to secure and sell their fish. This strategy by fishermen and fishmongers highlights how rules and norms (institutions) regarding fishing activities in James Town Beach enable respondents to construct their livelihoods. However, it is important to also point out that there are situations where fishermen ignore the norms of fish distribution to spouses or female kin by selling directly to customers as noted above. Indeed, some fishermen reported that they preferred to sell to non-relatives because they got immediate and higher prices for their fish. This situation illustrates that fishermen undermine traditional norms and stipulations to generate more income, and thus, also suggests changing norms in James Town Beach. Furthermore, it indicates that individual actions (agency) are not always determined by norms or institutions (structure).

Male and female respondents engaged in fishing and fish mongering in James Town Beach experienced the challenges of low fish catch and lack of fish to sell. These predicaments were disclosed by both male and female household heads in the interviews. For instance, Nii Lankai, a male participant in James Town Beach, intimated:

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

Dede, a female participant in James Town Beach, also remarked:

Nowadays, when the men come from the sea, the fish they bring is not enough. We wake up at dawn and go to the landing site with the expectation that things may change and the men will bring a lot of fish, but we always get disappointed. We have been hoping against hope that this trend will change otherwise we have a bleak future.

This situation suggests the depletion of sea resources in James Town Beach and increasing vulnerability and declining income among fishermen and fishmongers. Indeed, this finding is similar to studies in Ghana and elsewhere that indicate the dwindling of fish stocks in the sea (Asiedu, Nunoo, Ofori-Danson, Sarpong, & Sumaila, 2013; FAO, 2005; Finegold, Gordon, Mills, Curtis, & Pulis, 2010; Wrigley-Asante, 2008).

In the face of diminishing fish stocks, fishermen and fishmongers adopt various strategies to deal with this challenge. The fishermen (male household heads) explained in the interviews that they migrate and fish in other waters as well as engage in deep sea fishing to improve their fish catch:

We do everything we can to get some fish. This is the only job we have so we go to a number of places in search of fish. We go to Ada to fish at times. We also go to the Central Region to fish and even to Keta sometimes to fish. (Adama, James Town Beach).

One of the things we do is to move away from shallow waters to deep waters to fish in spite of the risk of serious and dangerous storms. It increases our chances of getting more fish and in fact it helps us to land big fish catch. (Lawerh, James Town Beach).

The fishmongers (female household heads) also mentioned in the interviews that when they do not get all the fish they need from the fishermen, they go to Tema to buy fish from large cold stores:

Today we will get enough fish to sell; tomorrow we do not get enough. When it happens like this we cannot have a reliable income and even plan our lives. Now we do not rely on the fishermen in James Town Beach 100 percent. When they do not have enough fish for us we go to Tema to buy fish from the big cold stores (Ayikaley, James Town Beach).

Thus, while depleting fish stocks creates challenges for male and female household heads involved in fishing and fish mongering respectively, they adopt intensification strategies by migrating to fish in other waters or securing fish from other sources to improve their access to fish in order to continue generating income. Thus, from a livelihoods perspective, respondents adopt intensification strategies in response to the depletion of natural capital (fish stocks) in James Town Beach, which lead to the livelihood outcome of continual income generation. Furthermore, the fishermen's adoption of intensification strategy, aids in reducing the risk of seasonality and income shocks among fishermen and fishmongers.

All the respondents engaged in farming practised crop farming (see Table A5.5). They cultivated mainly maize, cassava, cocoyam, and vegetable crops such as French beans, tomatoes, pepper and garden eggs. It was revealed in the focus group discussions that maize was mostly cultivated for home consumption, while the rest of the crops were marketed:

We also grow maize but we do not sell it because if we do, we will go hungry as we use it to cook at home. We sell the cassava, green beans, pepper, tomatoes, and garden eggs. (Kotei, Adenkrebi).

It was also revealed in the focus group discussions that while both male- and female-headed households cultivated vegetables, female-headed households particularly concentrated on the

cultivation of vegetables because of their marketability, transportability, and the need to earn income to provide for their households. Female participants indicated:

We focus on growing vegetables because there is a ready market for them at the Madina market. We need the money to take care of our children since there is no man to support us to provide our children's needs. (Akua, Adenkrebi).

The reason why we cultivate beans, pepper, and garden eggs is that they are not very heavy and relatively easier to get them to the market as compared to sacks of cassava, which are impossible to transport on foot to Ayi Mensah and thereafter to Madina. (Obaa Yaa, Adenkrebi).

The views of the male participants are also captured by a male participant who similarly mentioned:

The women in this village often grow cash crops. These crops are beans, tomatoes, and pepper. We also grow these crops and give them to our wives to sell at the Madina market. (Kofi Mensah, Adenkrebi).

Thus, the need for female household heads to provide the needs of their household members require them to concentrate on crops that will earn them quick cash similar to the reasons why male household heads focus on the cultivation of cash crops in other parts of Ghana (Carr, 2008b; Padmanabhan, 2007). Devereaux (1993) and Davies (1996) as cited in Morris et al (2001) refer to the strategy of focusing on the cultivation of cash crops as intensification of cash cropping which often results in the livelihood outcomes of income smoothing and risk reduction.

It was further revealed in the focus group discussions by both male and female household heads that they cultivated vegetables, particularly green pepper, because they require moderate water and thus can be cultivated in the dry or lean season (between December and March). This strategy thus reduces the overall risk of income failure as well as intra-year income variability.

The evidence with regard to the main livelihood activities of male and female household heads, as well as members of their households demonstrate that the majority of respondents and their household members rely on their labour as an asset to engage in informal economic activities as suggested in the livelihoods literature (Ellis et al., 2003; Hesselberg & Yaro, 2006, Kadigi et al., 2007, Owusu, 2001; Rakodi, 1995). Seasonality, particularly in relation to fishing, affects the regular flow of income of fishermen and fishmongers even though they adopt strategies to mitigate this challenge. Indeed, income flow challenges experienced particularly by respondents in James Town Beach compares with studies in Ghana and elsewhere that indicate that informal sector livelihood activities is fraught with many challenges including low productivity and low and irregular incomes (Awumbila, 2006; Baden et al., 1994; Boohene & Atta-Peprah, 2012; Little, 1999; Osei-Boateng & Apratwum, 2011; Wrigley-Asante, 2008).

While research in Ghana has shown that Ghanaians engage in multiple modes of livelihood activities (Owusu, 2001) this study found on the contrary that an overwhelming majority of household heads did not engage in more than one livelihood activity. The evidence in this study showed that only a minority of household heads (10.4%) engaged in a second livelihood activity (see Table A5.6). Both male and female participants explained that they did not have enough time to devote to a second activity. A male participant indicated:

I often go to sea and at times when we go, we stay at sea for a few days. In this kind of job, it is impossible for me to have a second job. Even when we are not at sea, we use the spare time to mend our nets and do other maintenance works on our fishing gear. (Teiko, James Town Beach).

A female participant also disclosed:

As a trader, I go to the market quite early in the morning and I am there the whole day. I do this from Monday to Saturday, that is, six days of the week. There is no time for me to pursue a second job. I would rather prefer to invest in my job so that when customers

come I would have a variety of wares to sell to them instead of having a second job. (Lamiorkor, Adedenkpo).

Some participants also indicated that they do not engage in subsidiary occupations because of the lack of income generation opportunities or jobs. Two male participants mentioned:

Now there is no money in the system so I do not mind having two jobs but the jobs are simply not available. These days one would count himself very lucky to even have a single job. (Fiifi, Adedenkpo).

I would have very much liked it if I had a second job apart from the farming I do. In the past we used to get a lot of construction jobs to do in Berekuso, but nowadays it is very difficult to come by construction jobs. I have no other choice but to be stuck with only my farming. (Ago, Adenkrebii).

A female participant also said:

I have tried getting a second job to work in the evenings at a restaurant or a casino at Osu to supplement my petty trading but I have not been successful. Every time I go to these places to find out if there are employment vacancies, I am told that there aren't any. (Naa Korkoi, Adedenkpo).

Some studies suggest that women are more versatile than men and engage in multiple economic activities (Bortei-Doku Aryeetey, 1995). However, this assertion does not seem to hold true in this study as slightly more male (12.5%) than female (8.3%) household heads engaged in a second livelihood activity. The main reason why fewer women were engaged in a second livelihood activity may be attributed to women's domestic responsibilities as some of the women revealed in the interviews that their domestic obligations as household heads did not permit them to pursue a second livelihood activity.

About half of the few household heads who had a second livelihood activity were involved in vocational and technical work, while more than a quarter, and slightly less than a quarter, were involved in trading and farming respectively (Table A5.7). There were gender differences in the type of work engaged in. More male (50%) than female (33.3%) household heads were engaged

in vocational and technical work, while slightly more female (33.3%) than male (21.6%) household heads were engaged in trading (see Table A5.7). This gender difference is explained by the fact that about two-thirds of the respondents who pursued a second livelihood activity were from the farming community of Adenkrebi, where male household heads who had second livelihood activities were farmers and also worked as carpenters and masons, while their female counterparts were mainly farmers who engaged in selling cooked food and petty trading or vice versa. They engage in these subsidiary activities when they experience income shocks from their main livelihood activities during the lean season. Some male participants remarked:

I am a carpenter and I also work on my cassava farm when I do not have any carpentry work. (Awuley, Adenkrebi).

I am a mason. When I do not have work, I depend on my maize farm. I cultivate about three ropes of land. (Asare, Adenkrebi).

The majority of the men in this village are farmers. When we need money we work for masons as labourers especially during the lean season. (Nii Arday, Adenkrebi).

A female participant intimated:

I am one of four women in this village who engage in farming and also sell kenkey (cooked food). Each of us sells the kenkey for two weeks at a time. So if I sell the kenkey for two weeks, I have to wait for the other three women to also take their turns to sell their kenkey before I get the opportunity to sell again. So, I have to wait for two months to sell kenkey again. The reason for this arrangement is that, if we all decide to sell at the same time we will not make any money as the few buyers will be shared amongst us and will defeat the purpose of selling to gain extra income. (Afrakomah, Adenkrebi).

The views expressed by participants illustrate a strategy of diversification by respondents in Adenkrebi. This finding supports the view by Scoones (1998) that rural farmers diversify or develop a broad range of income earning activities so as to meet household needs or to cope with income or a common shock. Indeed, non-farm livelihood activities as a subsidiary activity pursued by farmers have also been observed in Ghana and elsewhere (GSS, 2008; Nygren & Myatt-Hirvonen, 2009).

Apart from their main farming activities, respondents and particularly women, also diversified their income sources by selling forest products such as firewood and snails to supplement their incomes. This evidence was revealed by both female and male participants in the focus group discussions. Some female participants mentioned:

I go to the farm with two of my grandchildren to collect firewood when they are on vacation. I sell the firewood and save some of the money and as a result I am able to buy their text books when they are ready to go back to school. I also go to their father for help but He does not offer any assistance. (Morkor, Adenkrebi).

We sell firewood. A bundle of four small logs is sold for GHC 1.00 to buyers from Madina, Berekuso, Dome, Kwabenya and Accra. (Ayorkor, Adenkrebi).

Male participants also revealed:

When the land is cleared for cultivation, we also get firewood to sell which is also an important source of income for us (Owusu, Adenkrebi).

During the snail harvest season, people pick snails as a source of protein for the whole snail season which lasts for about one month. Some people also sell the surplus snails they pick (Awuletey, Adenkrebi).

The views expressed by participants underscore the importance of forest resources (natural capital) in aiding both male and female respondents in Adenkrebi to diversify their income sources.

Male and female respondents from Adedenkpo, who engaged in second livelihood activities, were paid employees who engaged in trading activities during the weekends, and traders who also worked as artisans on the side. A fisherman in James Town Beach operated a drinking bar in the community, while another, also had a farm in Nsawam. Two female household heads in James Town Beach who engaged in fish smoking also worked as hairdressers. The strategy of engaging in a second economic activity by the above respondents was to supplement the incomes from their main livelihood activities in order to meet the needs of their households. Thus, in

relation to other fishermen and fishmongers who only concentrate on a single livelihood activity, these respondents have a more secured livelihood in view of the seasonal nature of fishing in James Town Beach.

#### **5.3.4 Access to Household and Hired Labour**

The study also examined access to and use of household and hired labour particularly in farming and fishing and fish related livelihood activities in Adenkrebi and James Town Beach, respectively. Household labour as well as hired labour also constitute human capital and are very critical particularly in livelihood activities that are labour intensive. Household labour was examined in this study by finding out from respondents whether members of their households contributed or assisted with farm, fishing, and fish mongering activities. Hired labour on the other hand, was examined by finding out from respondents whether they paid non-members of households to contribute or assist with farm, fishing and fish mongering activities. The analysis of the use of household labour in farming showed that the majority of households (75.6%) in Adenkrebi utilized the labour of household members with male headed households (71%) more than twice female headed ones (24.6%) having access to household labour. With regard to farming, the majority of households in Adenkrebi, especially male-headed ones, had access to and utilized household labour in their farming activities (see Table A5.8). This finding illustrates that households in Adenkrebi, and particularly male-headed ones, have greater access to household labour due to the reason that male household heads in Adenkrebi were supported by their wives in their farming activities whereas female household heads either had their husbands living in Accra or had absent husbands due to separation, divorce, widowhood or desertion. This finding has been similarly observed by Codjoe (2010) in his study of food crop production in

Ghana where he found that the mean household labour utilized in male-headed households was greater than that of female-headed households.

Both male- and female-headed households utilized the labour of its members in three main farming activities - harvesting, planting, and land clearing/weeding (see Table A5.8). The involvement of household members in these activities is not unexpected as these activities are considered group farm activities that often involve men, women, and children in Adenkrebi and elsewhere in Ghana (Nukunya, 2003; Whitehead, 2002). Farming in Adenkrebi is labour intensive. Thus, a lower proportion of female-headed households' access to household labour vis-à-vis male-headed ones is likely to negatively affect their crop output and thus make them more vulnerable to food and income scarcity (Miwa, 2005).

The majority of households (74.4%) in the fishing community of James Town Beach, like those in the farming community of Adenkrebi, also utilized household labour in fishing and fish related livelihood activities. However, unlike Adenkrebi, an equal proportion (50%) of both male- and female-headed households utilized the labour input of household members in four key activities - selling of fish, fish scaling, fish drying and fish smoking (see Table A5.9). The equal share of both male- and female-headed households in relation to access to and utilization of household labour is to be expected given that fishing and its related activities as already mentioned is considered a tradition by the coastal Ga and as such family or household members, irrespective of household type involve themselves in fish-related activities (Bortei-Doku Aryeetey, 1995).

Some female household heads in Adedenkpo also mentioned in the interviews that they utilized household labour in their home-based enterprises and trading activities:

I have a provisions shop set-up in front of my house and usually when I have to go into town to buy goods to stock up my shop or I am busy cooking in the house my younger sister or my children run the shop for me in my absence. (Lamiorkor, Adedenkpo).

I sell kenkey and fish (cooked food) and my children usually help me with the preparation of the food. At times my older daughter helps me to serve the customers. They ought to help me with my business ... because after all I take care of them with the money I make from this venture (Amorkor, Adedenkpo).

Thus, household labour is an important asset that male- and female-headed households utilize as a strategy in pursuing successful livelihood activities in farming, fishing and fish mongering, and trading. It is also important to mention that the labour provided by household members in the above mentioned livelihood activities helps to save labour cost. Furthermore, it is important to assert that the strategy to involve household members in household livelihood activities serves as a training process for particularly children to acquire farming, fishing, fish mongering and trading skills (human capital). Indeed, this is the major means through which respondents also acquired their labour skills (human capital) as farmers, fishermen, fish mongers or traders. For instance, fishermen at James Town Beach indicated that they had been involved in fishing from infancy and had acquired many skills including watching the sky and the sea surface to determine which area of the sea has a lot of fish; or pouring some sea sand into the water to figure out the direction of the tide and wind so as to trap the fish which move in the direction of the wind. Thus, the skills acquired through socialization or informal training is a very important asset that enables respondents to pursue their livelihood activities and livelihood strategies, and further buttresses the assertion that higher levels of educational attainment are not required for people to engage in informal livelihood activities.

In the farming community of Adenkrebi, when farmers are not able to cope with the work on their farms, they engage the services of others or hire labour to do the work. Hired labour is called 'By-day' or 'Paa' where one plot or one rope (72 x 72 sq. metres) of farmland is cleared or weeded usually by the energetic young men in the village for an amount of GH¢ 15. The analysis on the use of hired labour in farming showed that almost half of households involved in farming (46.2%) in Adenkrebi employed the strategy of using hired labour with male-headed households (66.7%) more than twice the proportion of female-headed ones (33.3%) utilizing this type of labour. This finding illustrates that relatively few households utilize hired labour in farming activities when compared with the use of household labour. This finding further illustrates that male-headed household have greater access to hired labour as compared to female-headed ones. This difference is attributed to the fact that female household heads could not financially afford to procure hired labour. As explained by female household heads in the focus group discussions:

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

Labourers in this village charge GH¢15 to clear a plot (1 rope, that is, 72 x 72 sq. metres). I cannot afford to be paying labourers to clear my land when I have other responsibilities. I clear my land gradually and somehow manage to do so before the planting season begins. (Obengwaa, Adenkrebi).

I have two plots of farmland but I am not able to cultivate all of them because I cannot pay labourers to clear the land for me. So I only cultivate just one plot as my strength will allow. If I overwork myself and die who will take care of my children? (Akua, Adenkrebi).

Thus, the lack of cash particularly by female-headed households constrains their ability to use hired labour in their farming activities. Whitehead (1993) as cited in Baden, et al. (1994) also

observed in the Bawku District (Upper East Region) that the lack of funds prevents women from utilizing hired labour in their farming activities.

Almost two-thirds of households utilized hired labour in land clearing activities, while relatively fewer households used hired labour for planting (14.8%), harvesting (14.8%) and insecticide application (7.4%) (see Table A5.10). While both male- and female-headed households mostly utilized hired labour in land clearing/weeding, a higher proportion of female (71.4%) than male (55%) headed households utilized hired labour for this task (see Table A5.10) due to the reason that female household heads particularly opined in the interviews and focus group discussions that land clearing was an energy exhausting activity, which they could not execute themselves. The use of hired labour for land clearing or weeding by household heads and especially by females due to the laborious nature of land clearing has been similarly observed in the Brong-Ahafo and Greater Accra regions (Amanor, 1993 as cited in Baden et al., 1994; Danso, Cofie, Annang, Obuobie, & Keraita, 2004).

Hired labourers do not properly clear the lands of the few female household heads who utilize their services. This evidence was revealed by some women in the focus group discussion:

We often hire the male youth of this village to clear our lands. Often, they do not clear the land very well, especially if you are not around to supervise them. They intentionally cut down the trees to conceal their shoddy work as it becomes difficult for us to know if they have cleared the entire bush. (Amerley, Adenkrebi).

Even though I paid hired labourers to clear the land, I realized that they did not clear the land very well after burning the bush. I did not cultivate the land as I did not have the strength to clear the land all by myself. (Abena, Adenkrebi).

These excerpts indicate that even where women employ hired labour with their scarce resources, the purposes for which labour was hired are not fulfilled. These circumstances impede the farming activities of women in Adenkrebi.

In James Town Beach, fewer households (13%) as compared to those in Adenkrebi utilized hired labour in fishing and fish related livelihood activities with male-headed households (77.7%) more than three times the proportion of female-headed ones (22.2%) utilizing hired labour. This finding illustrates that male-headed households have greater access to hired labour in James Town Beach. Both male- and female-headed households make use of hired labour generally for fishing and to a lesser extent for fish scaling (see Table A5.11). The higher proportion of male-headed households utilizing hired labour as compared to female-headed ones is attributed to the fact that the majority of canoes are owned by males who require the labour of others (crew) in their fishing expeditions (Bortei-Doku Ayeetey, 1995). It is important to mention that in James Town Beach, kinsmen are used as hired labourers as observed in other studies in Ghana (Bortei-Doku Ayeetey, 1995; Marquette et al., 2002). The relatively few households, particularly male-headed ones that utilize hired labour in their farming and fishing activities unlike those households that did not, have a more secure livelihood in view of the labour intensive nature of farming and fishing.

The discussion on labour as a human capital asset thus, demonstrates that it is an important asset that enables male- and female-headed households to pursue various livelihood activities and strategies to achieve livelihood outcomes.

## 5.4 Conclusion

This chapter posited that human capital assets are critical in understanding the lived experiences of male- and female-headed households, and as such, the chapter examined the human assets and livelihoods of these two types of households in Adedenkpo, James Town Beach, and Adenkrebi. The chapter also provided gendered insight into the socio-demographic characteristics of the respondents. The socio-demographic features of respondents revealed that most of them were within the 30-49 years age bracket, with a slightly higher proportion of male heads of households within this age bracket. Male respondents were generally married, while their female counterparts were mostly separated and widowed, indicating that separation and death of spouse were major routes to female household headship. The respondents were multi-ethnic, with most of them belonging to the Ga-Dangme ethnic group. The majority of respondents belonged to patrilineal families and were affiliated to Christianity. Respondents, particularly females, had fewer household members. The examination of human assets has highlighted various dimensions of living circumstances in male- and female-headed households. In relation to education as a human asset, male- and female-headed households exhibit low educational assets. However, male household heads have higher educational attainment than their female counterparts. Members of female-headed households, on the other hand, are more educated than those in male headed ones. Households, especially male-headed ones in Adedenkpo, have better educational assets, while those in James Town Beach have the least. The low educational assets of both male- and female-headed households confined members of these households to informal livelihood activities. Male-headed households have better health condition than female-headed ones with households in Adedenkpo having the worst due to the greater incidence of malaria. The incidence of malaria, particularly, impedes the livelihood activities of female household

heads, thus making them more vulnerable to the effects of poor household health status. Male-headed households have greater access to labour resources than female-headed ones in terms of the current working status of their respective household members. The majority of household heads particularly female-headed ones are involved in informal trading activities with those engaged in fishing and fish mongering being vulnerable due to diminishing fish stocks. However, fishermen adopt intensification strategies to deal with the challenge of reducing fish stocks. In addition, households engaged in farming also adopted diversification strategies to deal with the seasonal nature of farming. Furthermore, male-headed households have greater access to household and hired labour in farming, fishing and fishing related activities than female-headed ones. The general assessment of human capital assets in male- and female-headed households in this study demonstrates that except for the higher educational attainment of members of female-headed households, male-headed households have better educational attainment of their heads, better health condition, and greater labour resources than their female counterparts. Thus, it can be concluded that male-headed households have greater human capital assets than female-headed ones. Furthermore, of the three human capital assets - education, health, and labour - of male- and female-headed households in this study, labour stands out as the asset that allows households to pursue their key livelihood activities and strategies. Thus, labour is a key human asset that enables both male- and female-headed households to generate income (financial capital). Thus, this supports the explanation of the sustainable livelihoods framework that human capital assets influence livelihood activities and options. Apart from human assets, social assets also constitute key livelihood resources that aid in the pursuit of livelihood activities and strategies, thus the next chapter examines the social assets of male- and female-headed households, and how these assets are used to pursue livelihood strategies in order to achieve livelihood objectives.

## CHAPTER SIX

### MALE- AND FEMALE-HEADED HOUSEHOLDS' SOCIAL ASSETS AND LIVELIHOODS

#### 6.1 Introduction

This chapter addresses the third objective of the study, that is, to examine the social assets and livelihoods of male- and female-headed households in trading, fishing, and farming communities in the Greater Accra Region. The key argument of this objective, which feeds into the central argument of this thesis, is that social assets are also critical in explaining the living conditions of male- and female-headed households aside community assets and human assets discussed in chapter four and chapter five respectively. The social assets or capital of a household as already defined in the conceptual framework of this thesis comprises social resources such as ties or networks, social claims, social relations, affiliations to associations and relationships of trust upon which people utilize to pursue various livelihood strategies (Chambers & Conway, 1992; Scoones, 1998). Indeed, livelihoods research indicates that households utilize social assets to satisfy various household needs including food, clothing, housing, and finance, among others (Howell, 1995; Nygren & Myatt-Hirvonen, 2009; Shariff & Khor, 2008). The consumption/expenditure approach as explained earlier does not factor in the role that social assets play in the living conditions (Bebbington, 1999; Perry, 2002) of households in Ghana. Thus, this chapter focuses on the affiliations of male- and female-headed households in Adedenkpo, James Town Beach, and Adenkrebi to groups, organizations or associations, relatives, neighbours, and friends, and how these affiliations are utilized in their livelihood strategies. The chapter is organized into four sections. The first section examines CBO affiliation and CBOs' support for households. The second section discusses kin ties and kin support

received by households. The third section focuses on neighbours' ties and support utilized by households while the last section examines friendship ties and support for households.

## **6.2 Male- and Female-Headed Households' Membership of CBOs**

Group membership is one of the key channels through which social capital is derived as it is a means through which individuals can secure benefits (Sobel, 2002). Thus, the study sought to find out whether members of male- and female-headed households were affiliated to CBOs. The responses indicated that more than two-thirds (69.6%) of households were affiliated to CBOs with a slightly higher proportion of female (52.7%) than male (47.3%) headed households affiliated to CBOs (see Table A6.1). Furthermore, of the three study communities, Adenkrebi had the highest proportion of households especially female-headed ones (96.7%) affiliated to CBOs while those in James Town Beach had the lowest for both male (48.9%) and female (62.2%) headed households (see Table A6.1). Some male and female household heads in James Town Beach explained in the interviews that their work activities did not permit them to have enough time to be involved in group activities. Jojo, a fisherman, expressed:

My brother, fishing is hard work! When I go to sea and I come back, I spend some time at the shore to also ensure that we share the fish accordingly among the crew before we sell or give the fish to our customers. By the time I finish with all these activities I am tired and want to have some rest. How can I have time for group activities? It is not possible to do that.

Korkor, a fishmonger, similarly said:

When you look round here you see everyone is busy. Some of us are selling fish, some of us are scraping off the scales of the fish, and some of us are smoking the fish too. We do this almost throughout the week and so we do not have time to be involved in group activities. At times we are not even able to go to church especially if the fishermen bring fish on Sundays.

The excerpts above thus suggest that the work activities of some male and female household heads in James Town Beach discourage their involvement in group activities. The examination of the affiliation of households to CBOs in this study thus indicates that most households, and particularly, female-headed households in Adenkrebi, participate in groups and organizations. Oorschot et al. (2006) assert that when individuals are affiliated to CBOs, it signifies their community commitment or embeddedness in civil society. As such, most households, and particularly, female-headed ones affiliated to CBOs, also implies their community commitment or embeddedness in the wider society. Furthermore, more than two-thirds of households, and particularly, female-headed ones affiliated to CBOs indicate that these households are endowed with *bridging* social capital, that is, by their participation in voluntary organizations.

The households affiliated to groups in the study were affiliated to various CBOs (see chapter four for extensive discussion on types of CBOs, their membership sizes, and activities, among others, in the three study communities). Table 6.1 indicates that almost half of households belonged to religious groups in their communities while less than a quarter were affiliated to work associations and credit or susu groups, with relatively fewer households affiliated to neighbourhood associations, and trade unions, among others. For instance, households belonged to religious bodies including God's Judgement Remind Chapel and Cherubim and Seraphim Church, in Adedenkpo; Shepherd Divine Healing Church, Power of Jesus Ministries, and the James Town Beach Mosque, among others in James Town Beach; and a Presbyterian, a

**Table 6.1: Type of CBOs Members of Male- and Female-Headed Households Belong to by Study Community**

Group, Organization or Association	Study Communities												Total		Total		Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				<u>Male</u>		<u>Female</u>			
	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	No	%	No	%	No	%
Work Association	14	37.8	10	32.2	5	22.7	1	3.5	5	20	-	-	24	28.6	11	12.3	35	20.2
Cooperative	2	5.4	-	-	3	13.6	-	-	-	-	-	-	5	5.9	-	-	5	2.9
Trade Union	1	2.7	-	-	-	-	-	-	-	-	-	-	1	1.2	-	-	1	0.6
Credit Group	3	8.1	6	19.4	2	9.1	6	20.7	4	16	8	27.6	9	10.7	20	22.5	29	16.8
Neighbourhood Association	1	2.7	1	3.2	2	9.1	2	6.9	7	28	6	20.7	10	11.9	9	10.1	19	10.9
Religious Group	15	40.5	14	45.2	10	45.5	20	68.9	9	36	15	51.7	34	40.5	49	55.1	83	47.9
Women's Group	1	2.7	-	-	-	-	-	-	-	-	-	-	1	1.2	-	-	1	0.6
<b>Total</b>	<b>37</b>	<b>100</b>	<b>31</b>	<b>100</b>	<b>22</b>	<b>100</b>	<b>29</b>	<b>100</b>	<b>25</b>	<b>100</b>	<b>29</b>	<b>100</b>	<b>84</b>	<b>100</b>	<b>89</b>	<b>100</b>	<b>173</b>	<b>100</b>

**Source:** Field Data, August – December, 2013.

Methodist and a Pentecost church in Adenkrebi. This finding illustrates that religious groups are CBOs most households are affiliated to. For instance, during the fieldwork it was common to observe many people well-dressed and carrying their bibles going to church on Sundays. The affiliation of most households to religious groups is not unexpected, given that a large majority of Ghanaians are affiliated to a religious faith (GSS, 2013b). Indeed, this finding is not unexpected as Ghana is the number one ranked country with the majority of her population professing to be religious on the Religiosity and Atheism Index, which measures global self-perceptions on beliefs based on interviews with more than 50,000 men and women selected from 57 countries across the globe in five continents (WIN-Gallup International, 2012).

There were differences in type of household and group affiliation. Table 6.1 shows that a higher proportion of female (55.1%) than male (40.5%) headed households were affiliated to religious groups. Table 6.1 further shows that female-headed households (22.5%) more than twice their male counterparts (10.7%) belonged to credit/susu groups. The higher proportion of female-headed households affiliated to religious and credit groups is attributed to their statuses as single mothers, divorcees or widows without male partners. The women explained in the interviews that church membership provided them with the avenue to have companionship with other church members, and also gave them hope through prayers:

I am a widow and I do not have a husband to chat with. Even though my children keep me company, I find a lot of companionship in my church members. I discuss some of my problems with my church elders and they often give me good advice. They also encourage me to pray so that the Lord Almighty will help me. (Odaley, Adenkrebi).

I am a single mother with three children. I single-handedly provide for their needs. I am able to do so because I do not joke with my church prayers. Even though it is not easy, God has helped me to take care of them. (Fosuwaa, Adedenkpo).

In fact, most of the people who were observed going to church on Sunday mornings in the study communities were women and children.

Furthermore, most of the female household heads explained in the interviews that they joined credit/susu groups (names, membership, and contributions made by members of these groups have been extensively discussed in chapter four) in their communities because they were largely responsible for providing the needs of their households, and as such, they needed to join these groups to save or access money for many household uses. Afrakomah, a female household head who belonged to the Hope Line susu group in Adenkrebi explained:

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

The above quote, illustrates that participants join CBOs like susu/savings groups in order to pursue a hoarding or savings strategy. The above narrative, also lends credence to the view that women are involved in local group associations because of the need to provide for their families in addition to the fact that they are responsible for social reproduction - child bearing and socialization of children as well as the care (feeding, nursing the sick, etc.) of adults in the household (Molyneux, 2002).

On the contrary, twice as many male-headed households (28.6%) as female-headed ones (12.3%) were affiliated to work associations. Male-headed households (5.9%) also had members who belonged to cooperatives while none of the members of female-headed households did. This difference is attributed to the fact that women have less membership in trade unions and work associations (Britwum, 2010). Furthermore, women tend to avoid membership of groups such as

work associations because they are often not in close proximity to women's domestic spaces so as to allow them to negotiate their familial responsibilities (Hanson, 2005b). Table 6.1 further shows that the group affiliation of members of male- and female-headed households in all the three study communities followed the general pattern where most households, particularly female-headed ones, were affiliated to religious groups.

The key finding in this study (see Table 6.1 and Table A6.1) is that a higher proportion of female- than male-headed households are affiliated to groups. This finding is comparable to studies on gender and group membership that also concluded that women are generally affiliated to local groups particularly religious ones (Hanson, 2005b; Molyneux, 2002; Sullins, 2006; Takyi, 2003), while men are mostly affiliated to work group organisations (Hodgkin, 2009; Muñoz-Goy, 2013).

### **6.2.1 CBOs' Support for Male- and Female-Headed Households**

CBOs such as religious bodies and credit groups were found in all the three study communities (see chapter four). Furthermore, as observed earlier, the majority of male- and female-headed households were affiliated to these groups (see Table 6.1). Thus, the study examined whether households were assisted in their livelihoods by CBOs. The data revealed that fewer households (19.2%) were assisted by CBOs (see Table A6.2). Respondents who did not receive assistance from CBOs, especially from churches, generally explained that they did not expect religious bodies to assist them materially as the role of religious groups was more spiritual than material. Nii Lankai, a fisherman in James Town Beach, noted:

The churches in this community do not help us with the problems we have at home. They rather encourage us to come to church so that God will be able to solve some of our problems.

Abena, a trader in Adedenkpo, also commented:

I go to church so that God will help me to go through this life, which is not easy, especially nowadays with all these economic hardships that is tormenting all of us. The greatest help I receive from my church is the encouragement to be steadfast in prayer and to trust and hope that God will reduce my burdens for me.

These views (expressed by respondents who did not receive assistance from CBOs) reveal that most male and female household heads did not expect CBOs, especially churches, to assist them with finances to improve their livelihoods.

Of the few households that received support from CBOs, more than two-thirds were female-headed households while about a third was male-headed ones (see Table A6.2). This finding indicates that female-headed households derive more social capital or resources from CBOs as compared to male-headed ones. It is also important to note in Table A6.2 that in terms of study communities, higher proportions of male- and female-headed households in Adenkrebi were supported by CBOs as compared to those in Adedenkpo and James Town Beach. This difference is attributed to the very high proportion of female-headed households in Adenkrebi who were affiliated to CBOs (see Table A6.1).

Households, assisted by CBOs, received various forms of support. Table 6.2 indicates that almost half of households (45.7%) accessed loans from CBOs. Also, more than a third received clothes while relatively few received food/food items and money. Most households' receipt of loans from CBOs is not surprising as some respondents belonged to credit/susu groups. Indeed, the majority of male and female household heads who received loans revealed that they

**Table 6.2: Type of Support Male- and Female-Headed Households Receive from CBOs by Study Community**

Kind of Support	Study Communities																	
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total		Total for All	
	Male		Female		Male		Female		Male		Female		Male		Female		Households	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Food/Food Items	1	25	3	33.3	-	-	-	-	-	-	1	5.3	1	6.7	4	12.9	5	10.9
Clothes	-	-	-	-	-	-	-	-	6	60	10	52.6	6	40	10	32.3	16	34.8
Loan	2	50	4	44.4	1	100	3	100	4	40	7	36.8	7	46.6	14	45.2	21	45.7
Money	1	25	2	22.3	-	-	-	-	-	-	1	5.3	1	6.7	3	9.6	4	8.6
<b>Total</b>	<b>4</b>	<b>100</b>	<b>9</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>3</b>	<b>100</b>	<b>10</b>	<b>100</b>	<b>19</b>	<b>100</b>	<b>15</b>	<b>100</b>	<b>31</b>	<b>100</b>	<b>46</b>	<b>100</b>

**Source:** Field Data, August – December, 2013.

accessed loans from informal sources such as credit/susu groups rather than from formal banking institutions. Kwame, a trader in Adedenkpo, intimated:

I do not take any loans from the bank because I do not have collateral and the “book-long” (formal procedures) is too much if you go to the bank. At my work place we have a credit association and I take a loan from there whenever the need arises.

Akpene, a female participant in Adenkrebi, also expressed:

I accessed GH¢ 500 loan from the women’s susu group in this village. When we take loans from the group, we pay GH¢ 20 as interest on every GH¢ 100 loan taken. There is no bank in this village, so joining or being a member of this group helps me to secure a loan.

The above narratives illustrate that household heads join a group as a strategy to secure material benefits such as loans.

Respondents, who received money from CBOs explained further in the interviews that they received it from various groups. For instance, some male respondents in Adedenkpo said they received money from their work associations when they were bereaved, while another female respondent in Adenkrebi also indicated that she received money from the welfare fund of her church when she was hospitalized for a stomach ailment. Also, one elderly female household head in Adenkrebi revealed in the interview that she received a mini bag of rice and cooking oil from her church women’s group when she was taken ill and they visited her at home. Thus, the various forms of support accessed or received by these household heads from the CBOs they are affiliated to (bridging social capital) aids them to realize livelihood outcomes such as food, clothing, loans, and money.

There were some differences in the type of household and CBO assistance. While most male- and female-headed households received loans from CBOs, slightly more male (46.6%) than

female (45.2%) headed households received this type of assistance. Another difference was that twice as many female-headed households (12.9%) as male-headed ones (6.7%) received food assistance from CBOs. The differences in CBO assistance between these two household types was largely dictated by the specific needs of the households for which CBOs provided assistance.

There was a community difference in CBO assistance as most male- and female-headed households in Adedenkpo and James Town Beach received loans while those in Adenkrebi mostly received clothes. This difference is due to the fact that all the three churches – Presbyterian, Methodist and Pentecost – unlike those in Adedenkpo and James Town Beach donated clothes to members of the community. This act of kindness was attested to by participants in the focus group discussions in Adenkrebi, which also corroborated the views expressed by community leaders of Adenkrebi (see chapter four) that churches in their village assisted individuals and households with clothes.

A further probe on how frequent households received assistance from CBOs indicated that they all received such support occasionally (see Table A6.3). This finding indicates that male- and female-headed households who receive CBO support do not utilize it as an everyday livelihood strategy.

The key finding that less than a quarter of households receive support from CBOs they are affiliated to (see Table A6.2), is consistent with research in Ghana that demonstrates that while Ghanaians belong to CBOs, they do not generally receive economic or tangible benefits from

these organizations (Narayan & Cassidy, 2001). The finding that male- and female-headed households in Adenkrebi receive support from religious groups in their community is similar to research that shows that faith-based organizations assist their members to establish enterprises, build houses, and assist with healthcare (Green & Haines, 2011; Rans & Altman, 2002). Furthermore, the loans received by male- and female-headed households, especially from CBOs such as informal credit/savings groups is consistent with livelihoods research that indicate that individuals and households are able to access funds from these CBOs by virtue of their affiliation to these organizations (Martin, 1995; Rakodi, 1995). The higher proportion of female-headed households receiving assistance from CBOs as compared to their male counterparts is not consistent with research that has examined gender and resource mobilization in groups. For instance, Muñoz-Goy's (2013) examination of gender and social capital in Spain concluded that men have a higher average of resource mobilization than women in groups or associations. Two reasons may account for the difference in findings. First, this study's units of analysis are households while that of Muñoz-Goy's (2013) study in Spain were individuals. Secondly, in this study, higher proportions of female-headed households as compared to male-headed ones were affiliated to groups while the reverse was the case in Muñoz-Goy's (2013) study in Spain, that is, a higher proportion of men were affiliated to associations as compared to women.

### **6.3 Kin Ties of Male- and Female-Headed Households**

Families are also sources of social capital as families provide support through family ties or networks (Howell, 1995; Narayan & Cassidy, 2001; Nygren & Myatt-Hirvonen, 2009; Oorschot et al., 2006; Shariff and Khor, 2008). The concept 'ties' is used in this study to mean or describe the interactions that occur between people or between an individual and others such as kin,

neighbours, and friends (Granovetter, 1973 as cited in Parks-Yancy, DiTomaso, & Post, 2006). Thus, in this study, kin ties was examined by asking heads whether their respective households interacted with their kin. The responses revealed that a huge majority (95.8%) of households interacted with their kin with a slightly higher proportion of male (97.5%) than female (94.2%) headed households interacting with their kin as presented in Table A6.4. The data thus indicates that male-headed households have slightly better kin ties than female-headed ones. It is also depicted in Table A6.4 that very few households (4.2%) did not interact with their kin. Some male and female household heads explained in the interviews that they did not interact with kin due to family neglect, family feuds, and having migrated to Accra. Pokua, a migrant female participant in Adedenkpo, who was not supported by her family when she became pregnant, explained:

I became pregnant and my parents were very angry with me. Whilst I was pregnant none of my relatives helped me, so I came to Accra with a friend. I have been in Accra for the past five years and do not interact with my family. I do not think they care about me.

Nii Lankai, a participant in James Town Beach, who is feuding with his family, expressed:

My family refused to perform the marriage rites on my behalf to marry the girl of my dreams. I loved her very much. I could not marry her and since then I do not interact with my kin. All my siblings opposed the marriage, so I do not get along with them.

Kwabena, a participant in Adedenkpo, who did not receive support from his family, indicated:

I come from a village in the Ashanti Region. Whilst, I was there, I could not get any help from my family in my schooling, so I came to Accra. I am in Accra to struggle and succeed and have no time for family links. Now, in Ghana, it is each man for himself, God for us all.

These narratives suggest that the lack of family support, family feuds, migration and pursuing self-fulfilment sever or weaken kin ties as has also been reported in the literature (Nukunya, 2003; Popenoe, 1988).

There were community differences in the proportion of households that did not interact with relatives. In Adedenkpo, the proportion of female-headed households (11.1%) that did not interact with their relatives was found to be more than three times higher as compared to those in James Town Beach and Adenkrebi. This difference is due to the migration of women from other regions to urban communities like Adedenkpo to trade who form households of their own and lose links with kin back home.

The very high proportion of male- and female-headed households with kin ties is consistent with research in Ghana that suggests that households generally have ties with kin (Addo, 2013; Hanson, 2005b; Ochieng, 2011). However, slightly higher proportions of male- than female-headed households with kin ties does not compare with studies that indicate that women are more likely than men to have kin ties (Hanson, 2005b; Molyneux, 2002).

### **6.3.1 Kin Support for Male- and Female-Headed Households**

More than half of households (56.7%), who indicated that they interacted with kin, received kin support with a higher proportion of female (61.7%) than male (51.7%) headed households receiving this support (see Table A6.5). This finding illustrates that female-headed households derive more social capital or resources from kin as compared to male-headed ones. Overall, 43.3% of households who interacted with their kin did not receive support from their kin. Various reasons were advanced by the heads (male and female) of these households for not receiving kin assistance. Some respondents said that their kin were not in good economic standing to assist them; others explained that they were responsible for themselves and could not rely on kin assistance; others stated that poor economic conditions did not allow their relatives to

help them; while others pointed out that people focus on their nuclear families and do not assist their extended kin. Female participants revealed:

My sons used to assist me to pay for my medical bills but they are not able to do so now due to unemployment. If they have money they will assist me. (Awo Yaa, Adenkrebi).

We are all struggling to make ends meet. Life is not easy for everyone these days. We are living in hard times and no one has enough to help the other. In these conditions, my family members cannot help me with my financial difficulties. (Abena, Adedenkpo).

Male participants also indicated:

Why should I expect my family members to help me? I am a man and must do everything in my power to provide for my family. I should rather be able to assist my extended family and not the other way around. (Lawerh, James Town Beach).

In modern Ghana, when we talk about family or 'abusua' it comprises a man, his wife and children and not the extended family, so I do not expect my extended family to help me. (Adonteng, Adenkrebi).

The above quotes illustrate that economic constraints and the nuclearization of families weaken kin support to households.

The responses on whether male- and female-headed households receive support from kin also followed the general pattern in all the three study communities where higher proportions of female-headed households as compared to male-headed ones received kin support.

Of the households that were supported by kin, almost half (47.8%) received support in the form of food/food items, while others - 19.9% and 11.8% - received loans and remittances respectively from kin, while very few received support in the form of payment of school fees (2.9%), and payment of medical bills (2.9%), among others (see Table 6.3). Most respondents who received food assistance explained in the interviews that they lived in family houses with kin or had kin living close to their homes and therefore whenever they were short of food or food

items such as sugar, salt, cooking oil, or vegetables they asked kin for these. Adjekai, a female participant in Adedenkpo explained:

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

These explanations illustrate that respondents and their households engage in claim strategies or reciprocal exchange strategies with kin. These explanations are also not unexpected as it was observed during the fieldwork that compound family houses were common in Adedenkpo and James Town Beach. Most respondents also explained that living in close proximity with kin afforded them the advantage to engage in claim strategies by securing loans and other forms of assistance from kin. Multi habitation in family houses as well as proximity to kin, fostering claim or reciprocal exchange strategies among kin has also been reported in the literature (Addo, 2013; Ferrara, 2003). Also, the finding that very few households are supported with the payment of school fees and medical bills by kin is due to the fact that these types of support are usually considered to be the core responsibilities of parents in Ghana and not kin (Clark, 1999; Nukunya, 2003).

Table 6.3 also demonstrates differences in household type and the kind of kin support that was received. Higher proportions of male- than female-headed households received food/food items, loans, work-related labour and the payment of school fees from kin. On the contrary, higher proportions of female- than male-headed households received remittances, clothes and medical bills payment from kin. The differences in kin assistance between male- and female-headed households are largely dictated by the nature of claim strategies discussed by Chambers and Conway (1992) in the conceptual framework of this thesis.

**Table 6.3: Type of Support Male- and Female-Headed Households Receive from Kin by Study Community**

Kind of Support	Study Communities												Total		Total for All Households			
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		No	%
	Male		Female		Male		Female		Male		Female		Male		Female			
No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	
Food/Food Items	18	69.2	21	70	6	30	6	23.1	8	50	6	33.3	32	51.6	33	44.6	65	47.8
Clothes	-	-	2	6.7	1	5	2	7.7	2	12.5	1	5.6	3	4.8	5	6.8	8	5.9
Payment of School Fees	2	7.6	-	-	-	-	-	-	1	6.2	1	5.6	3	4.8	1	1.4	4	2.9
Payment of Utility Bills	-	-	1	3.3	-	-	-	-	-	-	-	-	-	-	1	1.4	1	0.7
Loan	4	15.4	2	6.7	5	25	9	34.6	4	25	3	16.6	13	21	14	18.9	27	19.9
Remittance	2	7.6	3	10	2	10	5	19.2	1	6.3	3	16.6	5	8.1	11	14.9	16	11.8
Employment	-	-	1	3.3	-	-	-	-	-	-	-	-	-	-	1	1.4	1	0.7
Payment of Medical Bills	-	-	-	-	-	-	2	7.7	-	-	2	11.1	-	-	4	5.4	4	2.9
Work-related Labour	-	-	-	-	6	30	2	7.7	-	-	1	5.6	6	9.7	3	4.1	9	6.6
Work-related Advice	-	-	-	-	-	-	-	-	-	-	1	5.6	-	-	1	1.4	1	0.7
<b>Total</b>	<b>26</b>	<b>100</b>	<b>30</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>26</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>18</b>	<b>100</b>	<b>62</b>	<b>100</b>	<b>74</b>	<b>100</b>	<b>136</b>	<b>100</b>

Source: Field Data, August – December, 2013.

Claims are the household's requests or appeals for material, practical or moral support such as food, tools, loans, gifts or work, in times of need. Thus, the differences in kin assistance between male- and female-headed households are dictated by their respective needs for which they received or accessed support from kin.

In all the three study communities, most male- and female-headed households were assisted with food items by kin except in James Town Beach where most female-headed households generally received loans. This finding is not unexpected as most female household heads in James Town Beach mentioned that they needed working capital to buy fish from cold stores in Accra and Tema in order to have constant supply of fish to sell. It is thus logical that most female-headed households received or accessed loans from kin.

However, male- and female-headed households received assistance from kin occasionally. Table A6.6 demonstrates that more than half of households (53.3%) received assistance from kin occasionally, while more than a third (37.2%) and less than a tenth (9.5%) of households received it very often and often respectively. This finding indicates that support from kin is largely sought by households as and when the need arose.

There were differences in the household type and how often households received assistance from kin. More male (66.1%) than female (42.7%) headed households received kin assistance occasionally, while on the other hand, more female (40%) than male (33.9%) headed households often received kin assistance. Furthermore, while 17.3% of female-headed households received kin assistance very often, none of male headed households did. The evidence thus suggests that

female-headed households tend to have a more stable assistance from kin as compared to male-headed ones.

The revelation in this study, that most households, particularly female-headed ones, through claim strategies, receive support from kin complements other research in Ghana (Ardayfio-Schandorf, 1994; Levin et al, 1999; Lloyd & Gage-Brandon, 1993) that also found that female-headed households particularly receive numerous forms of kin assistance. This finding also demonstrates that kin still play an important role in the livelihoods of households especially female-headed ones, and thus challenges research in Ghana (Ardayfio-Schandorf & Amissah, 1996; Nukunya, 2003) that suggest that kin support and networks have been weakening as a result of rapid urbanization. The assistance received by both male- and female-headed households from kin also complements other livelihoods research that indicate that households utilize kin ties to secure funds and food (Howell, 1995; Nygren & Myatt-Hirvonen, 2009; Shariff & Khor, 2008; Tolossa, 2010).

#### **6.4 Neighbourhood Ties of Male- and Female-Headed Households**

A relationship with, or knowing one's neighbours is critical in any study of social capital as neighbours are also sources of support to individuals (Stone, 2001). This study explored the neighbourhood ties of households by asking male and female household heads whether they or their household members knew and interacted with their neighbours (Scrivens & Smith, 2013). The responses revealed that a large majority of households (96.7%), with slightly more male (97.5%) than female (95.8%) headed households knew their neighbours (see Table A6.7). This finding illustrates that a very high proportion of male- and female-headed households, exhibit

bonding social capital, derived from their knowing and informal interaction with their neighbours (Oorschot et al., 2006). This finding is also consistent with observations made during the field work in Adedenkpo and Adenkrebi, where it was a common observation particularly on weekends to find groups of three or more men or women standing or sitting in front of houses chatting. In James Town Beach, on the other hand, groups of three or more men or women chatting was more pronounced on Tuesdays as this particular day is a non-fishing day. The high proportion of households interacting with their neighbours is further explained by the communal values embedded in Ghanaian culture (Nukunya, 2003). Furthermore, as already mentioned, compound houses are particularly characteristic of Adedenkpo and James Town Beach, and these types of houses foster conversations among households, strengthens communal sentiments, and create good neighbourliness (Afram & Owusu, 2006; Hanson, 2005b).

#### **6.4.1 Neighbours' Support for Male- and Female-Headed Households**

While a large majority of households indicated that they knew their neighbours, relatively very few contrarily indicated that they received support from neighbours. Table A6.8 shows that relatively few households, about a quarter (27.5%), indicated that they received support from their neighbours. Various reasons accounted for the low proportion of households that received neighbour support. For instance, most male household heads explained that they did not receive assistance from their neighbours because they did not discuss their personal and household challenges with them although they got along well with them. A few male, and most female household heads also explained that they did not receive assistance from their neighbours because they do not ask them for help as the assistance they sought will be gossiped about in the community. As one female participant commented:

When you ask a neighbor for help, they will be patient to listen to you to narrate all your problems and challenges and your need for their assistance. After you are done with your narration they would inform you that they cannot assist you ... they will discuss your problems with other people and your challenges become the topic for gossip in the entire village. (Afrakomah, Adenkrebi).

This situation suggests that mistrust of neighbours weakens social capital accumulation of male- and female-headed households. Indeed, respondents' mistrust of neighbours support the view that Ghanaians exhibit low levels of trust (Asante, 2014) which also contributes to material deprivation as people are reluctant to materially assist each other in times of need (Addai & Pokimica, 2012).

Of the relatively few households that received assistance from neighbours, more than half were female-headed households (56.1%) while 43.9% were male-headed ones. This finding illustrates that female-headed households derive more resources or capital from their neighbours as compared to their male counterparts. This difference is attributed to the fact that women generally exhibit higher levels of sociability as compared to men and are therefore more likely to derive resources from neighbours (Lowndes, 2004 as cited in Hodgkin, 2009). In relation to study communities, male- and female-headed households in Adenkrebi had greater proportions of their households receiving support from neighbours as compared to those in Adedenkpo and James Town Beach (see Table A6.8). This situation is attributed to the reason that rural communities, unlike urban ones, are fairly homogeneous and smaller in population and where people know each other and therefore it is more likely for neighbours to assist each other (Hofferth & Iceland, 1998; Onyx & Bullen, 2000).

The relatively few households that received support from neighbours, received various forms of support. Table 6.4 illustrates that slightly more than two-thirds of households received assistance in the form of food/food items while relatively few received work-related labour assistance, loans, money, clothing, and work-related advice, among others. Most respondents who received food assistance revealed in the interviews that they engaged in claim strategies by asking neighbours for food items such as salt, sugar or vegetables whenever they run low on these items. Some participants also indicated that they engaged in reciprocal claim or exchange strategies with their neighbours by exchanging cooked food with them. Relatively few respondents received assistance in the form of loans, money, and clothes from their neighbours because according to them, they could not burden their neighbours with such responsibilities in addition to the fact that their neighbours were also experiencing economic difficulties. Adjoko, a female participant in Adenkrebi, explained:

Everyone is supposed to work hard and provide for his or her children, no matter what the situation. This is what our parents taught us in this village. So you cannot go to your neighbour and ask them to give you money or take care of your children.

Akwetey, a male participant in Adedenkpo, similarly observed: “ I do not ask my neighbour for help because my neighbour is often in dire straits like myself. So there is no need for me to seek assistance from my neighbour.”

There were differences in household type and the kind of neighbour support accessed. More female (67.6%) than male (58.6%) headed households received food/food items from neighbours. However, higher proportions of male- than female-headed households received work-related labour from neighbours. Higher proportions of female-headed households received food/food items from their neighbours because Ghanaian women traditionally perform household

chores including cooking meals and thus, they engage in reciprocal exchange of food items with their neighbours. Higher proportions of male-headed households received work-related labour in terms of fishing and land clearing from their neighbours because these activities are mainly done by men and are also labour intensive and require the assistance of others.

In all the three study communities, most male- and female-headed households were assisted with food/food items by their neighbours. However, it was observed in Adenkrebi and James Town Beach that neighbours assisted male- and female-headed households with work-related labour whereas none of the households in Adedenkpo were assisted with such support. This difference is informed by the fact that farming activities (land clearing, planting, and harvesting), and fishing related activities (mending nets, fish scaling, fish smoking, etc.) are labour intensive and require greater effort to accomplish than trading and therefore, households seek the assistance of neighbours. This finding indicates that in trading communities neighbours do not assist each other with work-related labour unlike in farming and fishing communities.

More than half of households (53.3%) received assistance from neighbours occasionally, while 47% of households often received it (see Table A6.9). This evidence indicates that seeking assistance from neighbours is a claim strategy that contributes to the livelihoods of households that pursue this strategy.

**Table 6.4: Type of Support Male- and Female-Headed Households Receive from Neighbours by Study Community**

Kind of Support	Study Communities																	
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total		Total for All	
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>	<u>Female</u>	Households			
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Food/Food Items	3	100	4	57.1	6	54.5	12	75	8	53.3	9	64.3	17	58.6	25	67.6	42	63.6
Clothes	-	-	1	14.3	-	-	-	-	-	-	-	-	-	-	1	2.7	1	1.5
Loan	-	-	2	28.6	4	36.4	-	-	-	-	-	-	4	13.8	2	5.4	6	9.1
Money	-	-	-	-	-	-	-	-	2	13.3	2	14.3	2	6.9	2	5.4	4	6.1
Work-related	-	-	-	-	1	9.1	4	25	5	33.3	2	14.3	6	20.7	6	16.2	12	18.2
Labour	-	-	-	-	-	-	-	-	-	-	1	7.1	-	-	1	1.5	1	1.5
Work-related	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advice	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>11</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>15</b>	<b>100</b>	<b>14</b>	<b>100</b>	<b>29</b>	<b>100</b>	<b>37</b>	<b>100</b>	<b>66</b>	<b>100</b>

**Source:** Field Data, August – December, 2013.



There were differences in household type and how often households received assistance from neighbours. More male (62.2%) than female (41.4%) headed households received neighbours' assistance occasionally while on the other hand more female (58.6%) than male (37.8%) headed households often received it (see Table A6.9). This evidence thus indicates that female-headed households tend to have more reliable assistance from neighbours or tend to have a dependable strategy of utilizing neighbour assistance as compared to male-headed ones.

The relatively few households receiving assistance from neighbours is not consistent with Hanson's (2005b) assertion that urban residents in Koforidua engage in strong support networks with their neighbours. Furthermore, it contradicts Parks-Yancy, DiTomaso and Post's (2006) assertion that social capital resource exchanges are likely to be common and strong among interacting neighbours. However, it is consistent with research that indicates that there are weak support networks between individuals or households and their neighbours (Addo, 2013). The households that received support from neighbours is also consistent with livelihoods research in Ethiopia (Tolossa, 2010), Malaysia (Shariff & Khor, 2008), and Honduras (Nygren & Myatt-Hirvonen, 2009) that indicate that households secure monetary and food assistance from their neighbours.

### **6.5 Friendship Ties of Male- and Female-Headed Households**

Friendship ties, like kin or neighbour ties also constitute sources of social capital due to the numerous benefits derived from friendship (Bandiera, Barankay, & Rasul, 2008). The study examined the friendship ties of male- and female-headed households by asking male and female household heads whether they or any members of their households had interactions with their

friends. The responses revealed that a large majority of households (96.7%) with slightly more male (97.5%) than female (95.8%) headed households interacted with their friends (see Table A6.10). This finding is not unexpected due to the communal values of Ghanaians as already mentioned. The large share of male- and female-headed households having friends also pertained in all the three study communities.

### **6.5.1 Friends' Support for Male- and Female-Headed Households**

Although a huge proportion of male- and female-headed households indicated that they interacted with friends, relatively few reported that they received support from friends. Table A6.11 demonstrates that almost half of households (49.6%) reported that they received support from friends. In the interviews, male and female participants who did not receive assistance from friends attributed it to a number of reasons including inability of their friends to assist them financially; poor economic conditions; and friends informing others of the assistance they have provided. Female participants explained:

It is not that friends do not want to help each other. We are all feeling the heat now. It is as if we are already in hell. When I say “heat” I mean the financial hardship that is afflicting all of us in the country. In these conditions even if friends want to help, they cannot. (Pokua, Adedenkpo).

I have friends in this village who will assist you when you are in need. However, they will inform everyone in the village about the assistance they have provided. So I do not go to my friends for help when I am in need. (Adjoko, Adenkrebi).

A male participant also expressed:

My friends in this community also experience hardships and therefore they cannot offer me any form of assistance (Nii Lankai, James Town Beach).

Thus, prevailing poor economic conditions and mistrust of friends prevent most male and female household heads from accessing social resources from friends.

Of the households that received support from friends, a higher proportion was male-headed (57.1%), while 42.9% were female-headed ones. This finding illustrates that male-headed households derive social resources from friends as compared to female-headed ones. This difference is attributed to the reason that female household heads, particularly, complained that seeking assistance from others ended up as part of the gossip that made the rounds in their communities (see section 6.4.1 of this chapter). This difference is also attributed to the fact that the norms that inform male friendships are more active and help oriented as compared to those of females (Felmlee & Muraco, 2009). It is also attributed to the reason that friends of male household heads seemed to be in a better position to provide resources. As some male household heads who received assistance commented:

I have an old school mate in Accra who is a businessman. He is doing very well financially ... whenever I go to him with my money problems, he always helps me out. (Amasa, Adenkrebi).

Even though I do not have money, I have some friends who are more than ok. Even though I do not go to them often for assistance, whenever I go to them for help, they do not disappoint me and always give me something to get by. (Tettey, Adedenkpo).

There were some differences in friends' support by study community where male- and female-headed households in Adenkrebi and James Town Beach had greater proportions of their households receiving support from friends as compared to those in Adedenkpo (see Table A6.11). This difference may be attributed to the communal or group involvement in fishing activities that was witnessed at James Town Beach during the fieldwork that is most likely to foster friendship support networks. Also, the close knit relationships of rural communities unlike urban ones also explains the higher proportions of households receipt of friends' support in Adenkrebi.

The households that received support from friends received various forms of support. Table 6.5 indicates that more than a third (36.1%) and slightly more than a quarter (27.7%) received food/food items and loans from friends respectively while relatively few received work-related labour, money and work-related advice. Most male and female household heads who received food/food items explained in the interviews that they engaged in reciprocal claim or exchange strategies with friends in the sharing of food (cooked food, salt, sugar, vegetables, etc.). When respondents needed food items, they sought assistance from friends, and likewise, their friends also sought their assistance when they needed food items. Other household heads also indicated that when they were absent from home, their friends fed their children. Respondents also explained that they engaged in reciprocal exchange of loans, money, work-related labour, and work related advice with friends. A male participant indicated:

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

A female participant similarly remarked:

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

The narratives above indicate that household heads engage in reciprocal exchange strategies with friends to achieve livelihood outcomes (food, money, clothing, and loans) or make claims on friends to access material support or assistance. The preponderance of food receipt from friends rather than loans or money was due to the high cost of living. As explained by one female participant:

Money leaves your hands like water. The 'book-long' people on radio say it is called inflation or something like that ... the prices of goods and services are always going up so

the little money you earn vanishes into the air like that. When your friend comes to you for a loan or help, you cannot do so, because you are also in need of money. (Dede, James Town Beach).

Thus, prevailing difficult economic circumstances restricts the ability of friends to assist each other.

There were differences in household type and the kind of support that was received from friends. While more than a third of male-headed households (38.2%), received food/food items from friends, more than a third of female-headed ones (35.3%), on the contrary, received loans from friends. These differences are dictated by the needs of households and thus, suggest that food may be a pressing need in male-headed households satisfied by friends while access to credit may be a pressing need in female-headed households satisfied by friends.

There were community differences in the support male- and female-headed households received from friends. While most male- and female-headed households in Adedenkpo, and most male-headed households in James Town Beach, were assisted with food/food items by friends, female-headed households in James Town Beach, and both male- and female-headed households in Adenkrebi on the other hand, were assisted with loans by friends. This evidence suggests that in trading communities, friends assist each other with food while in Adenkrebi and James Town Beach friends assist with loans.

**Table 6.5: Type of Support Male- and Female-Headed Households Receive from Friends by Study Community**

Kind of Support	Study Communities												Total		Total		Total for All	
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		Households	
	Male		Female		Male		Female		Male		Female		No	%	No	%	No	%
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Food/Food Items	12	70.6	5	55.6	12	40	7	28	2	9.5	5	29.4	26	38.2	17	33.3	43	36.1
Clothes									1	4.8	-	-	1	1.5	-	-	1	0.8
Loan	1	5.9	1	11.1	7	23.3	9	36	7	33.3	8	47.1	15	22.1	18	35.3	33	27.7
Money	2	11.8	1	11.1	4	13.3	5	20	3	14.3	1	5.9	9	13.2	7	13.7	16	13.4
Employment									1	4.8	-	-	1	1.5	-	-	1	0.8
Work-related	1	5.9	1	11.1	7	23.3	4	16	6	28.6	3	17.6	14	20.6	8	15.7	22	18.5
Labour																		
Work-related	1	5.9	1	11.1					1	4.8	-	-	2	2.9	1	2	3	2.5
Advice																		
Total	17	100	9	100	30	100	25	100	21	100	17	100	29	100	37	100	66	100

Source: Field Data, August – December, 2013.

More than half of households (52.1%) received assistance from friends occasionally, while 47% and 1.7% of households received it often and very often respectively (see Table A6.12). The occasional assistance received from friends by about half of households is consistent with respondents' previous views that they sought assistance from friends in times of need. On the other hand, almost half of households (47%), frequently receiving assistance from friends, shows that the strategy of making claims on friends for material and non-material support is a key strategy in the construction of the livelihoods of households that utilize friends' support.

The frequency of friends' assistance to male- and female-headed households in all the three study communities did not follow the general trend where most households received friends' support on an occasional basis, as higher proportions of female-headed households (52%) in James Town Beach, and male (57.1%) and female (52.1%) headed households in Adenkrebi frequently received friends' assistance. It thus indicates that female-headed households in fishing communities and households in farming communities usually utilize the assistance of friends as a livelihood strategy. It further reveals that these particular households have a reliable assistance from friends due to the strong reciprocal relationships that characterise friendships in these communities.

The support received from friends through claim strategies by almost half of male- and female-headed households in this study, is consistent with livelihoods and family studies in Ghana and elsewhere that demonstrate that families or households receive food, loans, money, and clothes from friends (Boisjoly, Duncan, & Hofferth, 1995; Maxwell et al., 2000; Oware-Gyekye, Arthur, & Dankwa, 1996). However, the higher proportion of male- than female-headed households

receiving assistance from friends contradicts research on livelihoods, gender, and friendship (Felmlee & Muraco, 2009; Lokshin & Yemtsov, 2004) that suggest that women relative to men tend to rely heavily on numerous types of assistance from friends given women's generally low socio-economic status.

## **6.6 Conclusion**

The key argument of this chapter was that social assets were also critical in explaining the living conditions of male- and female-headed households. This chapter thus sought to examine the social ties of male- and female-headed households and the types of resources they derived from these ties in order to achieve their livelihood objectives. It was found that most households were affiliated to CBOs with a higher proportion of female- than male-headed households affiliated to religious groups, while most male-headed households were affiliated to work group organizations. However, relatively few households were supported by CBOs with higher proportions of female- than male-headed households being supported with loans, clothes, and food/food items, among others by virtue of being members of these groups and as a deliberate strategy to join these groups to achieve particular livelihood outcomes. A very high proportion of male- and female-headed households had family ties. However, relatively fewer households, particularly female-headed ones, through claim or reciprocal exchange strategies with kin accessed food, loans, and clothes from kin. A large majority of households also had ties with their neighbours; however, very few households received support, largely in the form of food, from neighbours mainly through claim or reciprocal exchange strategies, with a higher proportion of female- than male-headed households receiving this assistance. Also, a huge majority of households had friendship ties. About half of households, with a higher proportion of

male- than female-headed households through claim or reciprocal exchange strategies received food, loans, and work-related labour and advice from friends. Kin and friends are the key sources of support or capital for male- and female-headed households, while neighbours and CBOs are not. While CBOs, kin, and neighbours were key sources of social capital for higher proportions of female-headed households, friends on the contrary, were the key sources of social capital for higher proportions of male-headed households. Thus, in general, and from a livelihoods perspective, female-headed households through claim or reciprocal exchange strategies have more social capital or draw on more stocks of social capital than their male counterparts. Nonetheless, it is important to mention that social capital helped both types of households to accumulate other types of capital – financial (loans and money), and human capital (food, work-related labour, and work-related advice) essential for the survival and well-being of both male- and female-headed households. The findings of this chapter indicate that both male- and female-headed households received financial assets such as loans and money from CBOs, kin, neighbours, and friends. Also, the findings of chapter five, demonstrated that male- and female-headed households utilized their human assets to pursue various livelihood activities and strategies to generate income (livelihood outcome). Thus, both male- and female-headed households use social and human assets to gain financial assets. As such, it is within this context that the next chapter examines the financial assets owned by these two types of households and how they use these assets to satisfy their household needs.

## CHAPTER SEVEN

### MALE- AND FEMALE-HEADED HOUSEHOLDS' FINANCIAL AND ECONOMIC ASSETS AND LIVELIHOODS

#### 7.1 Introduction

Another critical issue examined by this thesis in terms of male- and female-headed households' assets and livelihoods relates to the financial and economic assets and livelihoods of these two types of households. This thesis posits that the financial and economic assets of male- and female-headed households, in addition to their community, human, and social assets discussed earlier, are important in explaining the various aspects of the living conditions of male- and female-headed households. The sustainable livelihoods framework explains that economic and financial assets or capital include cash, savings, remittances, supplies of credit, pensions, and other economic assets such as household physical assets and production equipment which are necessary for the pursuit of any livelihood strategy (Scoones, 1998). In livelihoods research, the ownership of financial and economic assets by households is considered critical in that compared to other capital assets they can be easily converted into other capital assets, which allow households to adopt different livelihood strategies to achieve livelihood objectives (Carney, 1998; Chambers, 1995; DFID, 1999; Rakodi, 1999). This chapter therefore sets out to examine the ownership of financial and economic assets of male- and female-headed households in Adedenkpo, James Town Beach, and Adenkrebi and how these households use these assets to satisfy basic household needs. The chapter is divided into five sections. The first section discusses households' monthly incomes, main sources of income, and household members who contribute to household income. The second section examines households' ownership of other financial assets such as savings, loans, pensions, treasury bills, and shares. The third section

examines households' ownership of economic or physical assets. The fourth section focuses on households' utilization of financial assets in meeting household needs while the last section examines households' sale of economic assets in satisfying household needs.

## **7.2 Monthly Income of Male- and Female-Headed Households**

In this study, household income comprises mainly income derived from economic activities and other sources such as remittances. The examination of household income is vital because it provides a more accurate picture of the extent to which male- and female-headed households can provide the basic necessities of life for their members. The income of households is presented in Table 7.1. The table shows that cumulatively, a huge majority of households (81.2%) had a monthly income of between GH¢ 101-500. It is also worth noting that 6.2% of households had a monthly income of below GH¢ 100, while relatively fewer households had incomes of GH¢ 601 and above. An overwhelming majority of households having an income of below GH¢ 500 suggests that these households have low incomes or are located within the lowest quintile income brackets in Ghana (GSS, 2014). The reason for the majority of households having low incomes may be attributed to the fact that most household heads and household members in the study worked in trading and fishing/farming activities (see Table 5.10, Table 5.11, and Table A5.4) which attract hourly earnings of GH¢ 1.14 and GH¢ 0.69 respectively that are lower than the national average of GH¢ 1.17 (GSS, 2014, p.54).

There were differences in household type and household income. Table 7.1 shows that slightly more female (7.5%) than male (5%) headed households had monthly incomes of below GH¢

**Table 7.1: Monthly Income of Male- and Female-Headed Households by Study Community**

Income	Study Communities														Total		Total for All	
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		Households	
	Male		Female		Male		Female		Male		Female		No	%	No	%	No	%
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Below GH¢ 100	-	-	-	-	-	-	-	-	6	20	9	30	6	5	9	7.5	15	6.2
GH¢101 - 200	5	11.1	15	33.3	17	37.8	18	40	14	56.7	17	56.7	36	30	50	41.7	86	35.8
GH¢ 201 - 300	9	20	10	22.2	14	31.1	7	15.6	5	16.7	4	13.3	28	23.3	21	17.5	49	20.4
GH¢ 301 - 400	10	22.2	10	22.2	9	20	11	24.4	3	10	-	-	22	18.3	21	17.5	43	17.9
GH¢ 401 - 500	10	22.2	4	8.9	-	-	1	2.2	2	6.7	-	-	12	10	5	4.2	17	7.1
GH¢ 501 - 600	2	4.4	3	6.7	1	2.2	2	4.4	-	-	-	-	3	2.5	5	4.2	8	3.3
GH¢ 601 - 700	5	11.1	1	2.2	1	2.2	-	-	-	-	-	-	6	5	1	0.8	7	2.9
GH¢ 701 - 800	1	2.2	1	2.2	1	2.2	-	-	-	-	-	-	3	2.5	6	5	9	3.8
GH¢ 801 and Above	3	3.3	1	1.1	1	2.2	1	2.2	-	-	-	-	4	3.3	2	1.7	6	2.5
<b>Total</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>30</b>	<b>100</b>	<b>30</b>	<b>100</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>	<b>240</b>	<b>100</b>

**Source:** Field Data, August – December, 2013.

100. Table 7.1 further shows that more female (41.7%) than male (30%) headed households had a monthly income of between GH¢ 101-200. However, as the household monthly income increases from GH¢ 201-500, higher proportions of male-headed households had higher incomes as compared to their female counterparts. There are, however, mixed results for households that had a monthly income of GH¢ 501 and above. A higher proportion of female- than male-headed households had a monthly income of GH¢ 501-600 and GH¢ 701-800 while on the contrary a higher proportion of male- than female-headed households had a monthly income of GH¢ 601-700 and GH¢ 801 and above. Even though higher proportions of female-headed households had monthly incomes of GH¢ 501-600 and GH¢ 701-800, the overall analysis of household monthly income demonstrates that male-headed households had higher household incomes than their female counterparts. The reason for this difference is attributed to the fact that female household heads predominate in trading, vocational and technical work, and fish mongering (see Table 5.10) which, as already mentioned, attract low incomes. The difference is also attributed to the fact that the hourly earnings of males in different occupational groups are higher than those of females in Ghana (GSS, 2014).

There were community differences in household monthly income. Households in Adenkrebi comparatively had lower monthly incomes as compared to those in James Town Beach and Adedenkpo. Table 7.1 shows that all the households that had monthly incomes of below GH¢ 100 were in the farming community of Adenkrebi, with more female (30%) than male (20%) headed households having this low income. Furthermore, more than half of male- and female-headed households in Adenkrebi had a monthly income of GH¢ 101-200 as compared to relatively fewer households in James Town Beach and Adedenkpo. On the contrary, higher

proportions of households in Adedenkpo had monthly incomes of GH¢ 301 and above as compared to households in James Town Beach and Adenkrebi. The evidence thus illustrates that households in the trading community of Adedenkpo relatively have higher household monthly incomes than households in the fishing and farming communities of James Town Beach and Adenkrebi. The relatively low income of households in James Town Beach is not unexpected given that both fishermen and fish mongers explained (in chapter five) that they experienced low fish catch and lack of fish to sell which negatively affected their income flows. The extremely low household incomes in Adenkrebi can be ascribed to two main reasons. First, male and female participants complained during the focus group discussions that they received very low prices or part of the money for their farm produce from buyers which discouraged them from selling their produce. Some of the women intimated:

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

At one time, at the Madina Market, a head porter carried my sack of green pepper for a whole day and we could not find a buyer to give us a good price. Finally I was offered GH¢ 20 and I had no choice but to sell it at that low price as I could not bring the pepper back to the village. (Adokor, Adenkrebi).

Some of the men also mentioned:

A young man from this village was given a very low price for his sack full of beans at the Madina Market. He refused to sell it and poured all of it in a gutter (Ofosu, Adenkrebi).

Recently a woman from Berekuso bought cassava and paid part of the money. When I went to collect the rest of the money, she said she would pay for the rest of the money with sex. (Afotey, Adenkrebi).

Second, households in Adenkrebi have relatively low incomes because they also partly practise subsistence farming where they consume some of their farm produce especially maize, as was indicated in the interviews by both male and female household heads in chapter five.

From a livelihoods perspective, the generally low household income observed in the study particularly among female-headed households, and households in Adenkrebi and James Town Beach, show that the livelihood activities and strategies pursued by households (discussed in chapter five) lead to the livelihood outcome of low income as a result of external constraining structures such as depleting fish stocks in the sea and the low prices of crops. The low income reported by the majority of households also underscores the income insecurity associated with informal livelihood activities pursued by the majority of households (see Table 5.10 and Table 5.11). Indeed, the generally low income of households largely involved in informal economic activities has been similarly reported by other studies in Ghana (Adjasi & Osei, 2007; GSS, 2014). Also, the relatively higher household income of male-headed households vis a vis female-headed ones has also been similarly found in Accra (Levin et al., 1999) and Ghana at large (Adjasi & Osei, 2007). Lastly, the relatively low income of households in Adenkrebi, a rural setting, as well as households in James Town Beach engaged largely in fishing and its related activities is comparable to studies in Ghana (Adjasi & Osei, 2007; GSS, 2014) that also conclude that households in rural settings, as well as people involved in fishing related work have lower incomes.

### 7.2.1 Sources of Household Income

The income sources of households were from various livelihood or economic activities. Table 7.2 indicates that about a third of households' source of income was from trading activities, while almost a quarter was from vocational/technical work, with relatively fewer households' deriving their income from fishing, fish mongering, farming, and remittances, among others. This finding illustrates the importance of trading, vocational/technical work, fishing and its related activities, and farming as major livelihood sources for male and female headed households. In fact, households' main sources of income generally from trading, fishing and its related activities, and farming is not unexpected given that in Ghana these particular livelihood activities act as the backbone of peoples income sources (GSS, 2014). Furthermore, the sources of income indicated by households is not unexpected given that the educational level of household heads as well as their household members are generally low (see Table 5.7 and Table 5.8) which compels them to secure income from these sources. Senadza (2012b), writing on non-farm income diversification in Ghana similarly observed that when household heads and household members have relatively low educational levels, informal livelihood activities become their important sources of income.

There was a similarity and some differences in the sources of income of male- and female-headed households. Table 7.2 indicates that the major source of income for about a third of both male- and female-headed households was trading, a similarity between these two household types, which illustrates that trading is a key livelihood source for both types of households.

**Table 7.2: Main Sources of Income in Male- and Female-Headed Households**

Income Sources	Study Communities												Total		Total		Total for All	
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		Households	
	Male		Female		Male		Female		Male		Female		No	%	No	%	No	%
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Trading	31	49.2	20	43.5	21	25.3	8	13.3	6	13.6	14	43.8	58	30.5	42	30.4	100	30.5
Voc/Tech Work	24	38.1	22	47.8	3	3.6	14	23.3	12	27.2	1	3.1	39	20.5	37	26.8	76	23.2
Prof/Managerial	4	6.3	1	2.2	-	-	-	-	-	-	-	-	4	2.1	1	0.7	5	1.5
Farming	-	-	-	-	2	2.4	-	-	24	54.5	13	40.6	26	13.7	13	6.8	39	11.9
Fish Mongering	-	-	-	-	14	16.9	28	46.7	-	-	-	-	14	7.4	28	20.3	42	12.8
Fishing	-	-	-	-	40	48.2	5	8.3	-	-	-	-	40	21.6	5	3.6	45	13.7
Remittance	2	3.2	3	6.5	2	2.4	5	8.3	1	2.3	3	9.4	5	2.6	11	7.9	16	4.9
Other	2	3.2	-	-	1	1.2	-	-	1	2.3	1	3.1	4	2.1	1	0.7	5	1.5
Total	63	100	46	100	83	100	60	100	44	100	32	100	190	100	138	100	328 <sup>a</sup>	100

**Source:** Field Data, August – December, 2013.

<sup>a</sup> Exceeds total of 240 respondents due to multiple responses

The differences, however, lie in the fact that higher proportions of female-headed households tend to rely on vocational/technical work, fish mongering, and remittances while on the other hand, higher proportions of male-headed households rather tend to rely on fishing and farming as their key sources of income. This finding, illustrates from a livelihoods view point, that vocational work, fish mongering, and remittances are important livelihood activities and means through which female-headed households gain income to make their living, while on the other hand, it demonstrates that fishing and farming are key livelihood activities that enable male-headed households to gain income and make a living. These differences are attributed to the gender division of labour in Ghana where women are mostly confined to vocational work and fish mongering whereas men are involved in fishing and farm work (GSS, 2013b).

The higher proportion of female-headed households receiving remittances as a source of income is also not surprising, given that females more than males in Ghana receive income transfers (GSS, 2008; GSS, 2014). However, the finding that a very low proportion of female-headed households' source of income is remittances, however, contradicts the finding of Levin et al.'s (1999) study of working women in Accra which found that almost half of female-headed households' source of income was derived from remittances and gifts. This study's finding is different because some female household heads indicated in the interviews that they did not receive remittances from their kin due to their relatives' focus on their nuclear families and economic difficulties in the country:

I do not receive any remittance or assistance from my relatives. These days everyone is thinking of themselves and their children and do not care about other people. So I try to provide for myself and do not look to my extended family for help. (Okaikor, Adedenkpo).

I do not have any relatives who live outside of this country to send me money. My close family members are all here in Ghana and they experience the same economic pressures I face, so how can they help me? (Naa Korkoi, James Town Beach).

My deceased husband's brother lives in Europe. Every time I phone him and ask for assistance with providing the needs of my children, he would ask me to hang up the phone so that he would return my call, but he never does. (Ama, Adenkrebi).

In Ghana, remittances are generally received from relatives (GSS, 2014), and as such, the women's remarks that they did not receive remittances from particularly their kin explains why relatively fewer female-headed households' source of income were remittances as compared to those in Levin et al.'s (1999) study. Furthermore, it is also important to point out that the women's assertions are corroborated by other studies that report that kin support is on the decline in Ghana (Aboderin, 2004; Nukunya, 1992; UN, 1992).

There were community differences in the major sources of income of households. Table 7.2 demonstrates that the main source of income of most male (49.2%) and female (43.5%) headed households in Adedenkpo was trading; in James Town Beach the main source of income of male- and female-headed households was fishing (48.2%) and fish mongering (46.7%) respectively; while in Adenkrebi the main source of income of male- and female-headed households was farming (54.5%) and trading (43.8%) respectively. This finding indicates that trading, fishing and fish mongering, and farming are important livelihood activities in Adedenkpo, James Town Beach and Adenkrebi respectively that enable male- and female-headed households in these communities to gain income and make a living. These differences are due to the predominant livelihood activities that are found in these study communities largely dictated by their natural resource endowments as discussed in chapter four.

### 7.2.2 Household Members' Contribution to Household Income

The contribution of other household members to household income is vital in that it is a means through which the household head is supported to provide the needs of his or her household. The contribution of other household members to household income also highlights the importance of human capital assets in helping to improve household financial assets or household income. Apart from the household head, various members of male- and female-headed households contributed to household income. Table 7.3 indicates that wives, children above 15 years of age, other relatives, husbands, domestic assistants, and children below 15 years of age contributed to household income besides the household head. This finding illustrates that households rely on multiple sources of income as a strategy to make a living. This finding further illustrates that wives are key household members who are utilized in households' strategy of relying on multiple income sources. There were differences in household type and household members who contributed to household income. Table 7.3 indicates that wives (81.4%) in the main contributed to household income in male-headed households apart from the male household head, while on the other hand, children above 15 years of age (43.1%) were mostly the ones who contributed to household income in female-headed households apart from the female household head. The high proportion of wives contributing to household income in male-headed households is not unexpected as wives in modern Ghana are key financial contributors to the household budget (Brown, 1996). Indeed, the high proportion of wives contributing to household income also partially explains the generally higher household income in male-headed households (see Table 7.1).

**Table 7.3: Members of Male- and Female-Headed Households Who Contribute to Household Income Apart from the Household Head**

Household Members	Study Communities												Total		Total		Total for All	
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		Households	
	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	<u>Male</u>	<u>Female</u>	No	%	No	%	No	%
Husband	-	-	7	18.4	-	-	3	15.8	-	-	7	46.7	-	-	17	23.6	17	9.2
Wife	40	80	-	-	34	97.1	-	-	18	64.3	-	-	92	81.4	-	-	92	49.7
Children Above 15 Years	7	14	14	36.8	1	2.9	10	52.6	5	17.9	7	46.7	13	11.5	31	43.1	44	23.8
Children Below 15 Years	-	-	2	5.3	-	-	-	-	1	3.6	-	-	1	0.9	2	2.8	3	1.6
Domestic Assistants	-	-	3	7.9	-	-	-	-	2	7.1	-	-	2	1.8	3	4.2	5	2.7
Other Relatives	3	6	12	31.6	-	-	6	31.6	2	7.1	1	6.6	5	4.4	19	26.3	24	12.9
<b>Total</b>	<b>50</b>	<b>100</b>	<b>38</b>	<b>100</b>	<b>35</b>	<b>100</b>	<b>19</b>	<b>100</b>	<b>28</b>	<b>100</b>	<b>15</b>	<b>100</b>	<b>113</b>	<b>100</b>	<b>72</b>	<b>100</b>	<b>185</b>	<b>100</b>

**Source:** Field Data, August – December, 2013.

Male household heads advanced various explanations why their wives contributed to household income including: the fact that relying solely on their incomes were not sufficient to provide all the needs of their households; the cost of living in Ghana had sky rocketed to a point where it was necessary for their wives to complement their income; and their wives were also parents and therefore must have economic responsibilities towards the provision of children's needs. As one male household head remarked:

Massa, I work hard to support my family, but I cannot do it all by myself. My wife also sells cosmetics in the central business district and she supports me with the small money she makes to take care of the children. She supplements the chop money I give her and even helps me to pay the children's fees sometimes. (Tawiah, Adedenkpo).

Thus, the reliance of male-headed households particularly on wives' financial contribution is an income pooling strategy adopted by these household types to ensure household well-being as depicted by the above quote. Wives' contribution to the household income in male-headed households in this study has been similarly observed in the past in Ghana by Oppong (1970; 1974; as cited in Oppong, 1977) in her study of urban conjugal power and resources as well as her study of Ghanaian senior civil servants' families.

The income pooling strategy of largely utilizing the financial contribution of children above 15 years in female-headed households is explained by the fact that the majority of female household heads in the study did not have spouses (see Table 5.2) and thus, must rely on the incomes of children derived from working as street hawkers selling sachet drinking water, rubber carrier bags, fruits, and other food items. As explained by some female household heads:

During the weekends, I send my 16 year old son to the central business district to sell rubber bags. He has been doing this for the past two years and the money he brings helps me to take care of him and his younger sister because his father (divorced husband) does not provide for them. (Abena, Adedenkpo).

As a widowed woman, I am solely responsible for my four children and it is not an easy task for me. My two children are aware of my plight and assist me by selling sachet water by the road side after school and during their vacations. Even though the money they bring is not much it is crucial in supplementing the money I make from my fish mongering activities. (Adorkor, James Town Beach).

The contribution of children emphasizes the importance of children to the household economy as well as the necessity of having children in Ghanaian society (Nukunya, 2003). The income pooling strategy adopted by female-headed households to access and utilize the income of children above 15 years supports the assertions of scholars that children are key income contributors to female-headed households due to the income constraints normally experienced by such households (Moser, 1992; Monge & Gonzalez, 2005 as cited in Codjoe, 2010). The utilization of child labour mostly in female-headed households is also consistent with livelihoods research that point out that child labour is utilized by households to supplement household income (Akindes, 1999; Jaiyebo, 2003; Martin, 1995; Tolossa, 2010).

It is worth noting that very few children below 15 years contributed to household income in both male- and female-headed households as children below this age are legally not supposed to engage in economic activities (GSS, 2014). The very low proportion of children below 15 years contributing to household income suggests that they may be concentrating on their schooling which in the long run will improve the capital assets of their households. The contribution of other relatives to household income also underpins the importance of extended family members in households.

The members of households who contributed to household income in all the three study communities followed the general pattern where wives and children above 15 years of age

contributed to household income in male- and female-headed households respectively, except for Adenkrebi, where husbands (46.7%) also contributed to household income because some male spouses lived temporarily in Accra for work purposes and contributed to household income as has been similarly found by Ardayfio-Schandorf (1994) to be the case among female-headed households in rural Ghana.

### **7.3 Household Ownership of Other Financial Assets**

Apart from income, households also own other financial assets such as bank savings, pensions, shares, and treasury bills which allow households to develop strategies to meet household needs that can have an impact on the living standards of individuals, households, communities, and the country at large (GSS, 2014). The ownership of financial assets by male- and female-headed households is depicted in Table 7.4. Table 7.4 indicates that more than half of households in the study had savings as a financial asset, while extremely few had treasury bills, pensions, shares, and loans as financial assets. Slightly more than half of households having savings in this study are higher than the proportion of households (35.4%) in Ghana that have a savings account (GSS, 2014). This difference is attributed to the fact that household savings in this study encompassed bank savings, susu contributions, and personally kept savings, while that of the GSS did not include personally kept savings, but rather, bank accounts/savings and contributions made to a savings scheme (GSS, 2014). Just over half of households owning savings reiterate the point that Ghanaians generally have a very low savings rate compared to compatriots in other African countries (Aryeetey, 1996).

**Table 7.4: Ownership of Other Financial Assets of Male- and Female-Headed Households by Study Community**

Financial Assets	Study Communities														Total		Total for All	
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total		Households	
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>			
	n = 45	n = 45	n = 45	n = 45	n = 30	n = 30	n = 120	n = 120	n = 240									
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Treasury Bills	7	15.6	1	2.2	-	-	-	-	-	-	1	3.3	7	5.8	2	1.7	9	3.8
Savings (Bank/Susu, etc.)	32	71.1	24	53.3	21	46.7	26	57.8	12	40	14	46.7	65	54.2	64	53.3	129	53.8
Shares	2	4.4	-	-	-	-	-	-	-	-	-	-	2	1.7	-	-	2	0.8
Loans	1	2.2	-	-	-	-	-	-	-	-	-	-	1	0.8	-	-	1	0.4
Pensions	1	2.2	-	-	-	-	-	-	1	3.3	-	-	2	1.7	-	-	2	0.8

**Source:** Field Data, August – December, 2013.



Shares (stocks) and treasury bills have gained increasing share of private investments in Ghana in recent times (Aryeetey, 1996) as they yield significant returns (Antwi, Atta Mills, & Zhao, 2012; Bruce-Twum, 2013; Mensah, Avuglah, & Dedu, 2013), however, extremely few households in the study own these two financial assets. This situation means that a huge majority of households in the study miss out on the advantages that come with owning these assets such as greater ability to smoothen household consumption and managing household risks (Guiso, Haliassos, & Jappelli, 2003). The extremely few households owning shares and treasury bills is also attributed to the fact that households in the study generally have low incomes and low educational levels that negatively influence the ownership of these assets (Ali, Shafeeq, & Ali, 2012; Guiso et al., 2003). The low ownership of shares and treasury bills by households in this study has been similarly observed in the Western European countries of Netherlands, Italy, France, and Germany who have a lower proportion of households owning stocks, as compared to a relatively higher proportion of households in the United States of America (Guiso et al., 2003).

The very low proportion of households who have pensions is not unexpected given that very few household heads and household members in the study work as professionals (see Table 5.10) in the formal sector who usually benefit from pensions upon their retirement. The extremely few households who had loans is not surprising as about a tenth of households in Ghana do not apply for loans, in addition to a very high loan refusal rate (89.9%) in the country (GSS, 2014).

There were differences in type of household and ownership of financial assets. Table 7.4 depicts that higher proportions of male-headed households generally owned financial assets as compared to female-headed ones except in James Town Beach and Adenkrebi where higher proportions of

female-headed households had savings. For instance, in James Town Beach more female (57.8%) than male (46.7%) headed households had savings, while also in Adenkrebi, more female (46.7%) than male (40%) headed households had savings. The higher proportions of female-headed households having savings, is attributed to the higher proportions of women who participated in susu schemes in the study communities (see chapter four and chapter six). This finding contradicts studies that have found that higher proportions of male-headed households own savings as compared to their female counterparts (FAO & UNDP, 2002; Paxton, 2009). This finding further illustrates that female-headed households have come up with successful strategies to gain access to credit, which further highlights the agency of women in accessing credit through informal means rather than formal ones. On the other hand, the higher proportion of male- than female-headed households owning the other financial assets - treasury bills, shares, pensions, and loans - is attributed to the comparatively higher levels of education of particularly male household heads, as educational level positively influences the ownership of these assets (Ali, Shafeeq, & Ali, 2012; Guiso, Haliassos, & Jappelli, 2003).

The key community difference in the ownership of financial assets is the ownership of treasury bills and shares, where an overwhelming proportion of households, particularly male-headed ones in Adedenkpo, owned these assets. Again, this difference may be attributed to the relatively higher educational levels of male-headed households in Adedenkpo (see Table 5.7).

#### **7.4 Household Ownership of Economic/Physical Assets**

The livelihoods literature indicates that economic assets such as jewellery or livestock among others can be sold for cash to meet household needs, and as such, they are also very important

sources of financial capital. Thus, these assets constitute the available stocks of households that permit the pursuit of livelihood strategies to meet household livelihood objectives (DFID, 1999). The economic assets owned by households are presented in Table 7.5. The table shows that the majority of households owned mobile phones (94.2%), cloth (87.1%) and televisions (65.1%) while much fewer households owned cattle (0.8%) and sheep (0.4%). The vast majority of households owning mobile phones is not unexpected as mobile phones have become increasingly affordable (Sivapragasam & Kang, 2011), and also because Africa is currently the fastest growing mobile phone market in the world (ITU, 2010 as cited in Zanello, 2012). The extremely few households owning cattle and sheep is also not unexpected as the residents of Adenkrebi mainly engage in crop farming, in addition to the fact that these animals are often not ideal to be reared in the habitats of Adedenkpo and James Town Beach.

There were differences in type of household and ownership of economic assets. Generally, greater proportions of male-headed households as compared to female-headed ones owned economic assets except in the ownership of sewing machines, cloth, and jewellery where higher proportions of the latter owned these assets than the former. The reason for the higher proportions of female-headed households owning these assets is due to women being culturally associated with owning these items. Indeed, these assets were often the items presented to women as bride wealth in traditional marriage ceremonies (Nukunya, 2003). The higher proportion of female-headed households owning only these three assets indicates that male-headed households are better endowed with economic assets than their female counterparts.

**Table 7.5: Ownership of Economic/Physical Assets of Male- and Female-Headed Households by Study Community**

Liquid and Productive Assets	Study Communities																Total for All Households n = 240	
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total			
	Male n = 45		Female n = 45		Male n = 45		Female n = 45		Male n = 30		Female n = 30		Male n = 120		Female n = 120		No	%
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Sewing Machine	13	28.9	18	40	-	-	7	15.6	3	10	2	6.7	16	13.3	27	22.5	43	17.9
Freezer	7	15.6	12	26.7	3	6.7	-	-	3	10	-	-	13	10.8	12	10	25	10.4
Refrigerator	34	75.6	33	73.3	13	28.9	17	37.8	7	23.3	2	6.7	54	45	52	43.3	106	44.2
Electric/Gas Cooker	26	57.8	20	44.4	1	2.2	9	20	4	13.3	2	6.7	31	25.8	31	25.8	62	25.8
Mobile Phone	44	97.8	42	93.3	44	97.8	43	95.6	28	93.3	25	83.3	116	96.7	110	91.7	226	94.2
Radio	14	31.1	10	22.2	23	51.1	16	35.6	16	53.3	9	30	53	44.2	35	29.2	88	36.7
Television	33	73.3	33	73.3	27	60	33	73.3	21	70	11	36.7	81	67.5	77	64.2	158	65.8
Canoe	-	-	-	-	14	31.1	2	4.4	-	-	-	-	14	11.7	2	1.7	16	6.7
Cloth (Wax print, Lace, etc.)	34	75.6	42	93.3	34	75.6	43	95.6	27	90	29	96.7	95	79.2	114	95	209	87.1
Jewellery/Gold	15	33.3	21	46.7	1	2.2	17	37.8	6	20	6	20	22	18.3	44	36.7	66	27.5
Cattle	1	2.2	-	-	1	2.2	-	-	-	-	-	-	2	1.7	-	-	2	0.8
Goats	-	-	-	-	1	2.2	-	-	14	46.7	10	33.3	15	12.5	10	8.3	25	10.4
Sheep	-	-	-	-	-	-	-	-	-	-	1	3.3	-	-	1	0.8	1	0.4
Chicken	-	-	-	-	2	4.4	-	-	20	66.7	16	53.3	22	18.3	16	13.3	38	15.8

**Source:** Field Data, August – December, 2013.

The ownership of economic assets in the study communities followed the general pattern where higher proportions of male-headed households owned most economic assets, except in the ownership of livestock where male- and female-headed households in Adenkrebibi mostly own these assets. The reason for this difference is due to the fact that these animals are often reared in rural than urban settings.

It is also worthy to note that very few male-headed households (6.7%) and none of female-headed ones in James Town Beach owned freezers. Furthermore, fewer male (28.9%) than female (37.8%) headed households owned refrigerators. These assets are storage facilities that can aid in the livelihood activities of fishermen and fish mongers, and yet, relatively few households in this community own these assets. This situation is explained by the fact that fish mongers in James Town Beach adopt traditional strategies to preserve the fish; they use ovens called *loobu* (fish hole) and *gbla-bu* (marriage hole) to smoke the fish as a way of preservation. These traditional methods of preservation do not only preserve the fish but also add financial value to the fish because smoked fish sell at higher prices than fresh fish.

### **7.5 The Utilization of Financial Assets in Meeting Household Needs**

A key livelihood objective is the need to satisfy basic human needs such as food, clothing, education, health, shelter (rent), water, and lighting (electricity). Households also use their financial capital to satisfy these needs in order to ensure household well-being. Households' use of their financial assets to meet their household needs also highlights their livelihood strategies (Kim, 2014). Thus, the survey also examined the utilization of financial capital by male and female headed households in meeting household needs in the study communities.

### **7.5.1 Use of Financial Assets in Meeting Household Food, Clothing, Education, and Health Needs**

Income derived from economic activities is the main financial capital that is used by households in the three study communities to provide food, clothing, education, and health needs of their households (see Table 7.6). The table shows that very high proportions of households relied on income derived from economic activities to meet their food, clothing, education, and health needs. This finding underscores the importance of income derived through livelihood activities to households and how this type of financial asset is mainly used to satisfy household needs. From a livelihoods perspective, it further highlights that the various livelihood activities and strategies - trading, fishing, fish mongering, farming, intensification, cash cropping, claim, and hoarding strategies, etc - pursued by households (discussed in chapter five and chapter six) produce basic livelihood outcomes in terms of satisfying the food, clothing, education, and health needs of households. Indeed, income generated through economic activities as the key financial asset used to meet household needs is not surprising as the vast majority of people particularly in poor countries such as Ghana have their occupational income as their main source of income to meet their households' consumption needs (World Bank, 2012).

Aside income, savings is the next financial capital mostly relied on by all households to satisfy household needs. Table 7.6 shows that 11.3%, 14.6% and 3.3% of all households used their savings to meet education, clothing and health needs, respectively. This finding corroborates the views of key informants in the three study communities as well as participants in the interviews and focus group discussions who indicated that savings particularly from susu was used to fulfil

**Table 7.6: Male- and Female-Headed Households' Use of Financial Assets in Meeting Household Food, Clothing, Education and Health Needs by Study Community**

Financial Assets and Household Needs Satisfied	Study Communities												Total		Total		Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total		Total for All Households	
	Male		Female		Male		Female		Male		Female		Male		Female		Total	
	n = 45	n = 45	n = 45	n = 45	n = 45	n = 45	n = 30	n = 30	n = 30	n = 30	n = 120	n = 120	n = 120	n = 120	n = 240	n = 240	No	%
No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	
<b>FOOD</b>																		
Use Income	43	95.6	38	84.4	45	100	45	100	30	100	28	93.3	118	98.3	111	92.5	229	95.4
Use Pensions	-	-	-	-	-	-	-	-	1	3.3	-	-	1	0.8	-	-	1	0.4
Use Remittances	1	2.2	2	4.4	-	-	-	-	-	-	1	3.3	1	0.8	2	1.7	3	1.3
<b>CLOTHING</b>																		
Use Income	44	97.8	37	82.2	45	100	45	100	29	96.7	27	90	118	98.3	109	90.8	227	94.6
Use Remittances	-	-	3	6.7	-	-	-	-	-	-	-	-	-	-	3	2.5	3	1.3
Use Savings	7	15.6	5	11.1	9	20	4	8.9	-	-	2	6.7	16	13.3	11	9.2	27	11.3
Use Pension	-	-	-	-	-	-	-	-	1	3.3	-	-	1	0.8	-	-	1	0.4
<b>EDUCATION/FEES</b>																		
Use Income	43	95.6	36	80	45	100	45	100	29	96.7	24	80	117	97.5	105	87.5	222	92.5
Use Remittances	-	-	3	6.7	-	-	-	-	-	-	-	-	-	-	3	2.5	3	1.3
Use Savings	11	24.4	5	11.1	7	15.6	12	26.7	-	-	-	-	18	15	17	14.2	35	14.6
Use Pensions	-	-	-	-	-	-	-	-	2	6.7	-	-	2	1.7	-	-	2	0.8
<b>HEALTH</b>																		
Use Income	39	86.7	36	80	45	100	45	100	30	100	28	93.3	114	95	109	90.8	223	92.9
Use Savings	1	2.2	2	4.4	2	4.4	3	6.7	-	-	-	-	3	2.5	5	4.2	8	3.3

Source: Field Data, August – December, 2013.

many needs including household needs (see chapter four and chapter six). This finding further illustrates that savings is a hoarding strategy households pursue to satisfy basic and important household needs that are critical to household well-being.

Few households used remittances to meet their households' needs. Table 7.6 demonstrates that only 1.3% each of all households relied on remittances to satisfy their food, clothing, and educational needs. This situation is attributed to the fact that very few households reported having remittances as a source of income in the study (see Table 7.2).

There were differences in household type and the use of financial capital in meeting household needs. Table 7.6 indicates that more male- than female-headed households relied on income derived from economic activities to provide food, clothing, educational, and health needs of their households. This difference is due to the reason that male-headed households generally had higher household incomes than female-headed ones (see Table 7.1) and as such, they tend to use it to satisfy their household needs more than the latter. Similarly, most male-headed households relied on savings to meet their clothing and education needs as compared to their female counterparts. However, there is an exception in regard to utilizing savings to satisfy health needs where more female (4.2%) than male (2.5%) headed households used this financial asset to meet their health needs. This difference in the use of savings was due to the flow or availability of household income to satisfy a particular household need. This explanation was revealed by both male and female household heads in the interviews. Manu, a male participant in Adedenkpo, explained:

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

Norkai, a female participant in James Town Beach, also mentioned:

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

The quotations above illustrate that both female and male household heads embark on a strategy of using savings to smoothen household consumption. The quotations further demonstrate that male and female household heads use savings as a strategy to deal with income shocks.

Table 7.6 also reveals that while male-headed households generally relied on income to satisfy their household needs as compared to female-headed ones, the latter on the contrary, also utilized remittances to meet their needs as compared to the former. Higher proportions of female- than male-headed households used remittances to meet their food, clothing, and education needs. This finding indicates that female-headed households rely on remittances as an important strategy to satisfy household needs. It further shows that even though remittances account for a very low proportion of the financial assets of female-headed households, it is an important source of income that is used to satisfy household needs. Indeed, more female- than male-headed households tend to use this financial asset because they have better access to this asset as compared to the latter.

The use of financial capital in meeting household needs in the three study communities also followed the general pattern where both male- and female-headed households largely utilized

income from their economic activities as well as savings to satisfy their food, clothing, education and health needs.

### **7.5.2 Use of Financial Assets in Paying House Rent, Water, and Electricity/Lighting**

Income generated from economic activities was largely used to meet household food, clothing, education and health needs. It was similarly used by households mainly to pay rent, pay water bills or buy water, and also used to pay for electricity or lighting. The utilization of financial assets in the payment of rent, water and electricity/lighting is presented in Table 7.7. The table reveals that among the various financial assets, income from economic activities was used by a large proportion of households to pay water and electricity bills respectively. Table 7.7 also demonstrates that relatively fewer households (39.2%) used their income to pay house rent due to the reason that most households lived in family houses in the study communities and therefore were absolved from the payment of rent. Table 7.6 further shows that very few households used savings and remittances to pay rent, water and electricity. Again, this finding highlights the importance of income generated through livelihood activities in producing the outcome of satisfying household needs.

There were differences in household type and the use of financial capital in paying for rent, water and electricity. Table 7.7 indicates that more male- than female-headed households relied on income from employment to pay for rent and utilities. Also more male- than female-headed households used their savings to pay for rent and electricity/lighting respectively. This difference is attributed to the fact that male-headed households generally have higher incomes, and as such, they mostly use it to satisfy these household needs as compared to their female counterparts.

**Table 7.7: Male- and Female-Headed Households' Use of Financial Assets in Paying House Rent, Water and Electricity/Lighting by Study Communities**

Financial Assets and Household Needs Satisfied	Study Communities												Total		Total		Total for All Households		
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		n = 240		
	Male n = 45		Female n = 45		Male n = 45		Female n = 45		Male n = 30		Female n = 30		n = 120		n = 120		n = 240		
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	
<b>RENT</b>																			
Use Income	25	55.6	14	31.1	24	53.3	27	60	3	10	1	3.3	52	43.3	42	35	94	39.2	
Use Remittances	1	2.2	2	4.4	-	-	-	-	-	-	-	-	1	0.8	2	1.7	3	1.3	
Use Savings	5	11.1	1	2.2	-	-	2	4.4	-	-	-	-	5	4.2	3	2.5	8	3.3	
<b>WATER</b>																			
Use Income	45	100	36	80	43	95.6	43	95.6	21	70	21	70	109	90.8	100	83.3	209	87.1	
Use Remittances	-	-	1	2.2	-	-	-	-	-	-	-	-	-	-	1	0.8	1	0.4	
Use Savings	-	-	1	2.2	1	2.2	3	6.7	-	-	-	-	1	0.8	4	3.3	5	2.1	
<b>ELECTRICITY</b>																			
Use Income	45	100	39	86.7	45	100	43	95.6	30	100	26	86.7	120	100	108	90	228	95	
Remittances	-	-	1	2.2	-	-	-	-	-	-	-	-	-	-	1	0.8	1	0.4	
Use Savings	5	11.1	2	4.4	6	13.3	5	11.1	-	-	-	-	11	9.2	7	5.8	18	7.5	
Pensions	-	-	-	-	-	-	-	-	1	3.3	-	-	-	-	1	0.8	1	0.4	

Source: Field Data, August – December, 2013.

Another key difference is that while remittances were not generally used by households to pay rent and utilities, the few who used it, were largely female-headed households. Again, this evidence suggests that while remittances are not a paramount source of income for households, they are critical and more utilized as a strategy by female-headed households in meeting household needs.

The use of financial assets in the payment of rent, water and electricity in relation to study communities also followed the general pattern where income generated from economic activities was largely used to satisfy these household needs. However, there were some differences, where only households in Adedenkpo, especially female-headed ones, used remittances to pay for rent, water and electricity. Another difference at the community level was that households, especially male-headed ones in Adedenkpo and James Town Beach, also used savings to pay for rent, water and electricity while none of those in Adenkrebi used this asset. This evidence illustrates that households in Adedenkpo and James Town Beach use multiple sources of financial assets to pay for rent and utilities, while those in the rural community of Adenkrebi, only rely on income generated through economic activities to do so. It further reveals that households in Adenkrebi lack a broad financial assets base, and as such, are more likely to be vulnerable in the face of income shocks.

The utilization of income derived from economic activities to largely meet household needs in both male- and female-headed households as well as the reliance on remittances by especially female-headed households has been similarly found in the Greater Accra Region (Maxwell et al, 2000). As already mentioned, income gained through economic activities is an important

financial asset allocated to the satisfaction of basic household needs in male- and female-headed households.

### **7.6 Sale of Household Assets to Satisfy Household Needs**

The sustainable livelihoods framework explains that households have tangible assets or stores that include gold, jewellery, and woven textiles, among others. The literature indicates that one strategy employed by households is the sale of household assets to satisfy household needs. However, in this study, very few households (12.5%) comprising more male (53.3%) than female (46.7%) headed households employed this strategy - selling household assets to satisfy household needs. Households sold various items to satisfy household needs. Table 7.8 indicates that more than two-thirds of households that sold assets, sold cloth (wax print, lace, etc.) to meet household needs, while very few sold mobile phones, jewellery, and cattle, among others to satisfy household needs. This finding illustrates that cloth is a household asset that is easily converted into cash. The selling of household goods, though a strategy adopted to meet household needs, also indicates the vulnerability and the greater level of insecurity of these particular households (Moser & McIlwaine, 1997).

There were differences in type of household and the type of assets sold. While a large proportion of both male- and female-headed households sold cloth, more female (85.7%) than male (50%) headed households sold this item. Female-headed households also sold only two additional assets – sewing machine and jewellery, while male-headed ones sold many more items, that is, jewellery, goats, television, radio, mobile phones, and cattle. Male-headed households' sale of

**Table 7.8: Household Assets Sold by Male- and Female-Headed Households to Satisfy Household Needs**

Assets Sold	Study Communities																		
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total		Total for All		
	Male		Female		Male		Female		Male		Female		Male		Female		Households		
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	
Sewing Machine	-	-	1	12.5	-	-	-	-	-	-	-	-	-	-	-	1	7.1	1	3.3
Cloth (Wax print, Lace, etc.)	5	83.3	6	75	2	28.6	5	100	1	33.3	1	100	8	50	12	85.7	20	66.7	
Jewellery/Gold	1	16.7	1	12.5	-	-	-	-	-	-	-	-	1	6.3	1	7.1	2	6.7	
Goats	-	-	-	-	-	-	-	-	1	33.3	-	-	1	6.3	-	-	1	3.3	
Television	-	-	-	-	-	-	-	-	1	33.3	-	-	1	6.3	-	-	1	3.3	
Radio	-	-	-	-	1	14.2	-	-	-	-	-	-	1	6.3	-	-	1	3.3	
Mobile Phone	-	-	-	-	3	42.6	-	-	-	-	-	-	3	18.5	-	-	3	10	
Cattle	-	-	-	-	1	28.6	-	-	-	-	-	-	1	6.3	-	-	1	3.3	
<b>Total</b>	<b>6</b>	<b>100</b>	<b>8</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>3</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>14</b>	<b>100</b>	<b>30</b>	<b>100</b>	

**Source:** Field Data, August – December, 2013.

many more assets than their female counterparts may be attributed to the fact that they possessed more household items (see Table 7.5).

Both male and female household heads who sold household items explained in the interviews that they sold these items because they were cash-strapped and had no other options to explore to gain some money. Amele, a female participant in James Town Beach, disclosed:

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

Ayittey, a male participant in Adedenkpo, also intimated:

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

The above quotations indicate that when both male- and female-headed households experience crises or economic hardships, it is female items such as cloth that is sold. This is similar to livelihoods studies that conclude that in periods of economic constraints individuals sell personal or household items to cope (Howell, 1995; Lokshin & Yemtsov, 2004; Sharrif & Khor, 2008). Devereaux (1993) and Davies (1996) as cited in Morris et al. (2001) consider the sale of assets to satisfy household needs as survival strategies that erode household assets. Indeed, Chambers and Conway (1992) refer to the sale of household assets to meet household needs as a ‘deplete strategy’.

With regard to study communities, fewer households in Adenkrebi sold household items, while the larger share of those who sold items were found in James Town Beach and Adendekpo. This evidence indicates that some households in Adedenkpo and James Town Beach are more likely

to face dire constraints and take desperate measures as compared to those in Adenkrebi. This situation could be attributed to the high cost of living in urban areas like Adedenkpo and James Town Beach.

Households, that sold assets, mostly did so to pay children's school fees as exhibited in Table 7.9. The table indicates that about a third of households sold assets to pay school fees and buy food, while relatively very few sold household assets to accrue working capital and to pay back loans. This finding indicates that school fees constitute a household need that compels households to adopt deplete strategies.

There were differences in household type and household needs met with the sale of household assets. While almost a quarter of male-headed households sold items to satisfy their food needs, about half of female-headed households, on the other hand, used their sales to pay their children's school fees. Male-headed households' use of asset sales to provide food in their households indicates that these households unlike female-headed ones face food challenges and thus they sell household assets to cope with this particular challenge. On the other hand, female-headed households' use of asset sales to pay school fees also indicates that unlike male-headed households, they experience challenges with the payment of school fees and therefore sell household assets to cope with this challenge. Indeed, the experience of this challenge by female-headed households is explained by the fact that the payment of fees is not usually the responsibility of women but rather men in Ghana and elsewhere (Carr, 2008b; Pahl, 2000), and thus it poses challenges for female household heads. In fact, most of the female household heads revealed during the interviews that they had to sell household items to pay for their children's

**Table 7.9: Household Needs Satisfied in Male- and Female-Headed Households with Income from Sold Assets by Study Communities**

Household Need Satisfied with Income from Sold Asset	Study Communities														Total		Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		Households	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Food	1	16.7	-	-	4	57.1	1	20	2	66.7	1	100	7	43.8	2	14.3	9	30
Health	2	33.2	2	25	-	-	-	-	-	-	-	-	2	12.5	2	14.3	4	13.3
Utilities	-	-	1	12.5	-	-	-	-	-	-	-	-	-	-	1	7.1	1	3.3
School Fees	1	16.7	3	37.5	3	42.9	4	80	-	-	-	-	4	25	7	50	11	36.7
Pay Back Loan	1	16.7	-	-	-	-	-	-	-	-	-	-	1	6.2	-	-	1	3.3
Capital	1	16.7	2	25	-	-	-	-	1	33.3	-	-	2	12.5	2	14.3	4	13.3
<b>Total</b>	<b>6</b>	<b>100</b>	<b>8</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>3</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>16</b>	<b>100</b>	<b>14</b>	<b>100</b>	<b>30</b>	<b>100</b>

**Source:** Field Data, August – December, 2013.



school fees because their children's fathers did not fulfil their role of paying their children's school fees:

My son's father is the one who normally pays for his fees. When school resumed, he said he did not have money at the time and that I should tell his school officials that he would pay at a later date. My son was sacked from school for non-payment of school fees and I had no other option than to sell my cloth to settle his fees. (Naa Ode, Adedenkpo).

The father of my two children is not consistent with the payment of their fees. He pays the fees for one school term, and the next one he says he does not have money. When I go to him for the fees he gives many excuses and even wants to have sex with me at times before he gives me the money. He promised to pay for their fees last term, but he reneged on his promise, so I had to sell my cloth to pay their fees. (Ayele, James Town Beach).

In regard to study communities, a large proportion of households (both male- and female-headed) that sold household assets in Adedenkpo, sold these items to satisfy many more household needs than their counterparts in James Town Beach and Adenkrebi. This finding indicates that households who sold assets in Adedenkpo face more uncertainties as compared to those in James Town Beach and Adenkrebi. This may be attributed to the high cost of living and economic hardships particularly in urban trading communities in Ghana (Langevang & Gough, 2009; Obeng-Odoom, 2010).

## **7.7 Conclusion**

This thesis posited that financial and economic assets, as one of the livelihood assets of male- and female-headed households, enabled these households to meet household needs and therefore helped to also explain the living conditions of these households. The chapter therefore sought to examine the financial and economic assets of male- and female-headed households and how these assets were used in meeting household needs. The chapter has demonstrated various financial and economic characteristics and strategies of male- and female-headed households. It

was found that the majority of households have low monthly incomes (GH¢ 100-300), particularly female-headed households and households in the rural community of Adenkreb. Income generated through informal economic activities such as trading, vocational and technical work, fishing and its related activities, and farming, is the major source of income for both male- and female-headed household. Wives are the key income contributors in male-headed households apart from the head, while on the other hand, children above 15 years old are the paramount contributors to income in female-headed households apart from the head. Aside of income, savings is a financial asset owned by both types of households with slightly more male- than female-headed households owning savings. Higher proportions of male-headed households own household assets such as mobile phones, televisions, refrigerators, and radios, among others, while on the contrary, higher proportions of female-headed households own sewing machines, cloth, and jewellery. An overall assessment of the ownership of financial assets in this study demonstrates that male-headed households are more endowed with financial assets than female-headed ones as higher proportions of male-headed households have higher monthly incomes, own other financial assets including treasury bills, shares and loans as well as economic/physical assets than their female counterparts. Occupational income is the financial asset mostly used by both male- and female-headed households with a higher proportion of male-headed households using this asset to satisfy the food, clothing, education, and health needs of households as well as in the payment of house rent, water and electricity/lighting. The majority of households do not sell household assets to meet household needs, however, the few who do, are mostly male-headed households. Both male- and female-headed households mostly sell cloth owned by women to buy food and pay school fees respectively. The use of income gained through economic activities in meeting household needs by both male- and female-headed households

highlights its importance as a financial asset in meeting household needs. The use of financial assets in meeting household needs by male- and female-headed households supports the idea of the sustainable livelihood framework that financial assets aid in the achievement of livelihood objectives.



## CHAPTER EIGHT

### SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 8.1 Introduction

This study set out to examine the livelihood strategies of male- and female-headed households in Adedenkpo, James Town Beach, and Adenkrebi in the Greater Accra Region of Ghana. The key argument posed in this study was that an expenditure consumption approach utilized in assessing the living conditions of male- and female-headed households in Ghana as demonstrated by GLSS 3, 4, and 5 was one-dimensional and ignored the multidimensional nature of peoples' lives. As such, it was important to employ the livelihoods approach to comprehend the many-sided nature of the living conditions of male- and female-headed households in the Greater Accra Region of Ghana. In this connection, what this study set out to do, using the concept of assets, vulnerability, strategies, and livelihood outcomes derived from the sustainable livelihoods framework, was to investigate the assets or capitals – natural, economic, and social – of Adedenkpo, James Town Beach, and Adenkrebi, and the key livelihoods in the three study communities as well as examine the human, social, and financial and economic assets of male- and female-headed households, and how these assets influenced their livelihood activities, livelihood strategies, and livelihood outcomes. This chapter is presented in three main sections. The first section presents a summary of the key findings of the study. The second section focuses on the conclusion derived from the findings of the study while the third section discusses the recommendations based on the findings.

## **8.2 Summary of Findings**

The main objective of this study as previously indicated, was to examine the human, social, and economic and financial assets and livelihood strategies of male- and female-headed households in trading, fishing, and farming communities in the Greater Accra Region, focusing in particular on the similarities and differences in the ownership of assets and livelihood strategies between these two types of households.

### **8.2.1 Community Assets and Livelihoods in Adedenkpo, James Town Beach and Adenkrebi**

The sustainable livelihoods framework was applied at the community level to examine the natural, economic, and social assets of Adenkrebi, James Town Beach, and Adedenkpo. These assets were examined in the study because they influence the inhabitants or households in a community to adopt particular livelihood activities and livelihood strategies. Furthermore, these assets highlight access to resources and living conditions in communities, a key feature of the livelihoods framework/perspective that is not addressed by consumption expenditure approaches utilized in assessing the living standards of households.

The data revealed that natural assets, that is, fertile land and a forest in Adenkrebi aided farming and natural resource based livelihood diversification strategies while the sea in James Town Beach similarly aided fishing/fishmongering livelihood activities. On the other hand, the highly polluted Korle Lagoon in Adedenkpo failed to engender any lagoon-related livelihood activities in the community. The sale of farmlands close to Adenkrebi posed challenges for farmers as they had to travel long distances from their village to cultivate family lands. Similarly, diminishing fish stocks in the sea in James Town Beach constrained fishermen and fish mongers' access to

fish, causing fishermen to adopt intensification strategies to deal with the situation. Generally, of the three communities, Adenkrebi was the most endowed with natural assets. The utilization of natural assets by the inhabitants of Adenkrebi and James Town Beach in their major livelihood activities and strategies, as well as the challenges associated with access to these natural assets support other livelihoods studies in Ghana (Abane, 2009), West-Africa (Beck & Nesmith, 2001) and Asia (Thoms, 2008) that demonstrate that natural assets influence a community's key livelihood activities and livelihood strategies in spite of the impediments in accessing these assets.

The examination of economic infrastructure in the study communities revealed that Adenkrebi, in particular, lacked assets such as good access roads, pipe-borne water, and public markets. The lack of especially good roads and transportation services in Adenkrebi hampered the inhabitants' transportation of farm produce to the market. This finding supports the assertion of livelihood scholars that rural communities often lack economic assets that hinder their livelihoods (Bebbington, 1999; Carney, 1998; Chambers, 1995).

With regard to community social assets, the study indicated that health facilities such as hospitals were lacking in the three study communities. However, James Town Beach had a clinic and a maternity home. Thus, households in the three study communities accessed healthcare from hospitals outside of their communities. Adedenkpo and James Town, even though located in an urban setting, did not have primary and junior high schools. As such, school children in basic school travel to other communities to go to school. While, the three study communities generally lacked health and educational infrastructure, they did not lack CBOs such as religious and

credit/susu groups. Credit/susu groups, in particular, aided their members to save money which was used to satisfy many needs including investing it in livelihood activities, payment of children's school fees, medical bills, utility bills, rent, and settling debts. Women were preponderant in these groups. The evidence with regard to community social assets therefore suggests that while health and educational infrastructure were lacking in some of the communities, CBOs as a form of social asset, were not. This evidence is comparable to livelihoods research that indicate that while low income communities may lack educational, health, and economic infrastructure, they possess social assets in the form of affiliations to CBOs that aid them to pursue their livelihoods (Kadigi et al., 2007; Tolossa, 2010).

### **8.2.2 Socio-demographic Characteristics of Respondents**

The socio-demographic characteristics of respondents revealed the demographic indicators of household headship. The study revealed that about two-thirds of respondents were within the 30-49 years age bracket, with a slightly higher proportion of male- than female-heads of households within this age bracket. This finding demonstrated that economically active persons aged 30-49 years, were becoming household heads. The majority of male heads of households were married, while their female counterparts were on the contrary, mostly separated, widowed, never married, and divorced, thus indicating that separation, divorce, and widowhood were the major routes into female household headship. This finding confirmed other household headship studies in Ghana and elsewhere that demonstrated that separation, divorce, and widowhood were the major routes into female household headship (Ardayfio-Schandorf, 1994; Bruce & Lloyd, 1992). Most of the respondents in the study - more than two-thirds - ethnic origin were Ga-Dangme, particularly female household heads, confirming Fayorsey's (1992/93) observation of high household

headship rates among the Gas. The majority of respondents adhered to Christianity with a higher proportion of female than male respondents professing the Christian faith. The ethnic and religious affiliation of respondents suggested potential sources of social capital for respondents and their households. Most households had a household size of between 3-4 members, similar to the 2010 census data which indicated that the average household size of the greater Accra Region was between 3-4 members (GSS, 2013c). Female-headed households as compared to male-headed ones had smaller household sizes, suggesting their low human assets in terms of labour resources.

### **8.2.3 Male- and Female-Headed Households' Human Capital Assets and Livelihoods**

The sustainable livelihoods framework identifies human assets as one of the key livelihood assets of households that are critical in explaining their livelihoods. This important asset is not examined by the consumption expenditure method of assessing male- and female-headed households' living standards or conditions in Ghana. In this vein, the study examined the human assets and livelihoods of male- and female-headed households.

The study found that in terms of education as an asset, both male- and female-headed households exhibited low educational attainments, however there were some differences. Male household heads had higher educational attainment than their female counterparts, similar to the national situation where male household heads have higher educational attainments than their female counterparts (GSS, 2013c). On the contrary, members of female-headed households had greater educational attainments than those in male-headed ones. Households, especially male-headed ones in Adedenkpo, had better educational assets, while those in James Town Beach had the

least. The low educational assets of both male- and female-headed households confined members of these households to engage in informal livelihood activities, confirming the assertion that the informal sector provides an avenue for people with relatively low educational attainments to generate income (Yeboah, 1988 as cited in Owusu, 2000).

The examination of household health condition as a form of human asset showed that male-headed households had better health condition than female-headed ones, with female headed households in Adedenkpo having the worst health condition due to the greater incidence of malaria in the community. The incidence of malaria, particularly, impeded the livelihood activities of female household heads, thus, making them more vulnerable to the effects of poor household health status. This evidence is consistent with the health and livelihoods literature that indicates that malaria, in particular, imposes direct and indirect costs on households such as time lost from work, and loss of work efficiency and output (Asenso-Okyere et al., 2011; Badiane & Ulimwengu, 2013; Bates et al., 2004; Sachs & Malaney, 2002).

With regard to labour resources as a human asset, the study showed that male-headed households had greater labour resources than female-headed ones in terms of the current working status of their respective household members. The majority of household heads, particularly female household heads, were involved in informal trading activities with households engaged in fishing and fish mongering being vulnerable due to diminishing fish stocks; however, fishermen adopted intensification strategies to deal with this challenge. In addition, households engaged in farming also adopted diversification strategies to deal with the seasonal nature of farming. Male-headed households also had greater access to household and hired labour in farming, fishing and fishing

related activities than female-headed ones. The greater access of male- than female-headed households to labour resources observed in this study is similar to a few research in Ghana that concluded that male-headed households had greater access to labour resources than female-headed ones (Codjoe, 2010; Levin et al., 1999). The vulnerability of fishermen and fish mongers due to depleting fish stocks as well as the intensification strategies adopted by fishermen in response to this challenge has been similarly reported by other studies in Ghana (Mensah & Antwi, 2002; Wrigley-Asante, 2008). The diversification strategies adopted by male- and female-headed households in Adenkrebi during the lean farming season is consistent with the livelihoods literature that indicate that farmers diversify their sources of livelihoods during the lean season (Nygren & Myatt-Hirvonen, 2009; Scoones, 2009).

#### **8.2.4 Male- and Female-Headed Households' Social Assets and Livelihoods**

The sustainable livelihoods framework also acknowledges social assets as one of the critical livelihood assets that explain the livelihoods of households. The study thus examined the social ties of male- and female-headed households and the types of resources they derived from these ties in order to achieve their livelihood outcomes. It was found that most households, particularly female-headed ones, were affiliated to CBOs such as churches and credit/susu groups, a finding, that was comparable to studies on gender and group membership that also concluded that women were generally affiliated to local groups, particularly, religious ones (Hanson, 2005b; Molyneux, 2002; Sullins, 2006; Takyi, 2003). However, relatively few households were supported by CBOs, with a higher proportion of female- than male-headed households being supported with loans, clothes, and food/food items. This finding, however, is not consistent with research on gender and resource mobilization in groups that conclude that men on average access greater

resources in groups than women (Muñoz-Goy, 2013). The few households that received support from CBOs, is consistent with livelihoods research that indicate that households are able to access support from CBOs by virtue of their affiliation to these organizations (Martin, 1995; Rakodi, 1995).

The study revealed that a very high proportion of male- and female-headed households had family ties. However, relatively few households received family support, with a higher proportion of female- than male-headed households accessing family support in the form of food, loans, and clothing through claim or reciprocal exchange strategies. This finding complements other research in Ghana that also found that female-headed households particularly receive numerous forms of kin assistance (Ardayfio-Schandorf, 1994; Levin et al., 1999; Lloyd & Gage-Brandon, 1993). The assistance received by both male- and female-headed households from kin is also consistent with other livelihoods research that indicate that households utilize kin ties to secure funds and food (Howell, 1995; Nygren & Myatt-Hirvonen, 2009; Shariff & Khor, 2008; Tolossa, 2010).

The study found that a large majority of households also had ties with their neighbours; however, very few households received neighbour support. A higher proportion of female- than male-headed households received neighbour assistance largely in the form of food through claim or reciprocal exchange strategies. The relatively few households that received assistance from their neighbours, is consistent with research that demonstrates weak support networks between individuals and their neighbours (Addo, 2013). The few households that received support from their neighbours, also supports other livelihoods research that indicate that households secure

monetary and food assistance from their neighbours (Nygren & Myatt-Hirvonen, 2009; Shariff & Khor, 2008; Tolossa, 2010).

Another key finding was that a large majority of households had friendship ties; however, just about half of households, with a higher proportion of male- than female-headed households, through reciprocal exchange strategies, received food and loans from friends. This finding contradicts research on gender and friendship that suggest that women relative to men tend to rely heavily on numerous types of assistance from friends given the generally low socio-economic status of women (Felmlee & Muraco, 2009). However, the support received from friends by both male- and female-headed households in this study, is consistent with livelihoods and family studies in Ghana that demonstrate that families or households receive food, loans, money, and clothes from friends (Boisjoly, Duncan & Hofferth, 1995; Maxwell et al, 2000; Oware-Gyekye et al., 1996).

### **8.2.5 Male- and Female-Headed Households' Financial and Economic Assets and Livelihoods**

This study posited that financial and economic assets, as one of the livelihood assets of male- and female-headed households, enabled these households to meet household needs and therefore they helped to explain the living conditions of these households. The study therefore examined the financial and economic assets of male- and female-headed households and how these assets were used in meeting their household needs. The study revealed that the majority of households in the study had low monthly incomes, particularly female-headed households, and households in the rural community of Adenkrebi, due to the seasonal nature of fishing and farming as well as

the generally low incomes associated with informal livelihood activities. This finding is consistent with studies in Ghana that demonstrate that female-headed households, rural households, and households involved in informal livelihood activities have low incomes (Adjasi & Osei, 2007; GSS, 2014; Levin et al., 1999).

The study revealed that the main source of income for both male- and female-headed households in Adedenkpo was trading. In James Town Beach, the main source of income of male- and female-headed households was fishing and fish mongering respectively while in Adenkrebi, the main source of income of male- and female-headed households was farming and trading respectively. These livelihood activities enabled male- and female-headed households in these communities to gain income and make a living.

The study established that the wives of male household heads and children above 15 years were the main contributors to household income apart from the household head in male- and female-headed households respectively. They made these contributions in their respective households in order to supplement the incomes of their household heads. The contribution of wives to the household budget in male-headed households supports Brown's (1996) study of gender roles in Ghana, while children's contribution to household income in female-headed households supports studies that also conclude that children are key contributors in these households (Moser, 1992; Monge & Gonzalez, 2005 as cited in Codjoe, 2010) as well as livelihood studies that point out that child labour is utilized by households to supplement household income (Akindes, 1999; Jaiyebo, 2003; Martin, 1995; Tolossa, 2010).

The study found out that apart from income, savings was the financial asset owned mostly by male- and female-headed households with slightly more male- than female-headed households owning this asset. This was due to the fact that male and female household heads in all the three study communities joined credit/susu groups as a strategy to accrue savings. This strategy to save money has also been observed by Bortei-Doku & Aryeetey (1995) in Ghana.

The study showed that a higher proportion of male-headed households owned more household assets than female-headed ones. Most male-headed households owned household assets such as mobile phones, televisions, refrigerators, and radios, among others while on the contrary, most female-headed households owned sewing machines, cloth, and jewellery. Female-headed households predominantly owned these three assets due to women being culturally associated with owning them as they were the items often presented to women as bride wealth in traditional marriage ceremonies (Nukunya, 2003).

The study found that income generated through livelihood activities was the financial asset mostly used by both male- and female-headed households to satisfy basic household needs, similar to Maxwell et al.'s (2000) study of urban livelihoods in the Greater Accra Region of Ghana. Very few households, particularly male-headed households, sold household assets as a strategy to meet household needs in times of economic constraints, supporting livelihood studies that conclude that in periods of economic hardships individuals sell personal or household items to cope (Lokshin & Yemtsov, 2004; Sharrif & Khor, 2008).

### 8.3 Conclusion

The application of the sustainable livelihoods approach in the examination of community assets highlights the similarities and differences in the asset endowments of the study communities as well as their key livelihood activities. Thus, it provides a broad view of living conditions in these communities. The findings demonstrate that living in particular communities have consequences on the living conditions, and livelihood activities and strategies of both male- and female-headed households. While households in Adenkrebi are endowed with natural assets which aid their livelihood activities and strategies, the lack of community economic assets, particularly access tarred roads to the village, poses a lot of challenges for farming households to access markets for their produce. Furthermore, the lack of a good access road to the village makes it difficult for households to access healthcare. The sea in James Town Beach as a natural asset aids the livelihood activities of male- and female-headed households involved in fishing and fish mongering, however, the depletion of fish stocks (natural assets) also creates challenges for these households' livelihood activities. This situation, thus, makes these households vulnerable to income variability. However, male household heads (fishermen) deal with this challenge by engaging in intensification strategies, while female household heads deal with the situation by expanding their sources of fresh fish in terms of buying from cold stores.

The examination of the human assets of male- and female-headed households from a livelihoods approach reveals an aspect of the living conditions of these two types of households in terms of their access to human assets and how they utilize these assets to achieve livelihood objectives. The analyses of human assets demonstrate that the human capital assets of male- and female-headed households are low particularly in terms of educational attainment. Thus, it relegates both

types of households to engage in informal livelihood activities. In this vein, labour is the key human asset that enables both male- and female-headed households to pursue key livelihood activities and strategies in order to achieve their livelihood objectives. The overall evaluation of the human capital assets of households demonstrates that male-headed households have greater human capital assets than female-headed ones. This assertion is based on the fact that male household heads have higher educational attainment than their female counterparts, in addition to the fact that male-headed households have better health condition, greater labour resources, and better access to household and hired labour, than female-headed ones.

The livelihoods approach further highlights an aspect of the living conditions of male- and female-headed households in terms of their access to social assets and how they utilize these assets to gain resources to satisfy their livelihood objectives. The examination of social assets shows that kin and friends are the key sources of social support or capital for male- and female-headed households. However, female-headed households have wider sources of social capital by also drawing on stocks of social capital from CBOs and neighbours as compared to male-headed households. Thus, female-headed households have greater social assets or capital than male-headed ones. The livelihoods perspective therefore helps to comprehend broadly the living conditions of these households, and yet, this important aspect of living is neglected by the consumption expenditure approach in explaining the living standards of male- and female-headed households in Ghana.

The livelihoods perspective also highlights the economic dimension of the living conditions of male- and female-headed households with regard to their access to financial and economic assets

and how these assets are utilized to satisfy household needs. The examination of financial and economic assets show that income generated through livelihood activities is the key financial asset used to satisfy household needs in both male- and female-headed households. This asset is low, particularly in female-headed households and households in the rural community of Adenkrebi. This finding suggests that the livelihood activities of households, and particularly female headed ones, results in low incomes. The overall assessment of the ownership of financial and economic assets show that male-headed households are more endowed with financial assets and economic assets than female-headed ones as higher proportions of male-headed households have higher monthly incomes, own treasury bills, shares, and loans as well as more economic assets such as televisions, refrigerators, and radios than their female counterparts.

The livelihoods approach used in this study shows that both male- and female-headed households combine natural, human, social, and financial and economic assets to pursue various livelihood activities and strategies to achieve their livelihood outcomes. Furthermore, the application of the approach to examine the living conditions of male- and female-headed households in terms of their ownership of assets and livelihoods generally shows that male-headed households have greater access to assets and better livelihood outcomes than female-headed ones. In other words, male-headed households have a larger portfolio of assets than female-headed ones, suggesting that female-headed households are generally assets deprived compared to male-headed households. This study, thus illustrates that when a livelihoods approach is utilized in examining household living conditions in male- and female-headed households, it reveals that male-headed households are better-off in terms of livelihood assets

endowment; a finding, that is contrary to the evidence in Ghana that female-headed households are better-off than male-headed ones from an expenditure consumption approach.

#### **8.4 Contribution to Knowledge**

The main contribution of this thesis is that it brings to light the comparative livelihood assets and strategies of male- and female-headed households. The findings show how male- and female-headed households in trading, fishing, and farming communities in urban and rural settings use the natural assets in their communities, as well as their human, social, and financial and economic assets to achieve livelihood objectives.

Theoretically, by adapting and utilizing consistently the sustainable livelihoods framework, this thesis contributes to the debate on how best to assess and comprehend the living conditions and experiences of male- and female-headed households by demonstrating that a livelihoods approach presents a holistic and multidimensional view of male- and female-headed households' living experiences, bringing out their asset endowments, asset deprivations, vulnerabilities, and constraints. Furthermore, this thesis contributes to the literature on livelihoods, and particularly, on how it applies to male- and female-headed households in the Greater Accra Region of Ghana. This thesis incorporated gender analysis with the livelihoods approach and was able to analyze the gendered aspects of livelihoods among households from different communities, and thus, it also makes a contribution to the discourse on gendered livelihoods. Furthermore, this thesis contributes to the sustainable livelihoods approach by demonstrating the importance of natural assets (the sea) to livelihoods in an urban community (James Town Beach). In addition, the thesis contributes to the sustainable livelihoods approach by demonstrating that social assets are

key capital for female-headed households. The application of the livelihoods approach in trading, fishing, farming, as well as rural and urban settings in this thesis, further contributes to the debate that the livelihoods approach can be applied in diverse and complex settings.

### **8.5 Recommendations**

The study highlighted the multiple aspects of living experiences and living conditions in male- and female-headed households. Thus, there is the need for national surveys that measure the living standards of these two types of households to include community and household assets as well as livelihoods dimensions in order to capture a broad view of the living standards in these households.

The study identified that the lack of tarred roads to the farming village of Adenkrebi made it difficult for households, and in particular, for female-household heads, who had to carry their farm produce on their heads on foot paths to the nearest town in order to transport their farm produce to the Madina market. Thus, there is the need for the Ga East Municipal Assembly to facilitate the construction of a paved or tarred road to the village to engender transportation services to and from the village that will enable the inhabitants to not only transport their farm produce to the market but also to allow them to access health facilities located outside the village.

The dwindling fish stocks in the sea in James Town Beach created livelihood challenges for both male- and female-headed households in terms of their access to fish. As such, it is recommended that the Ministry of Fisheries and Aquaculture Development in collaboration with the chief

fisherman's office in James Town Beach should monitor and ensure the obedience of laws and regulations that check the over-exploitation of the resources of the sea in order for the resources to replenish themselves. This measure will guarantee sustained livelihoods and the enduring interests of fishing communities. Furthermore, the Ministry should provide alternative employment opportunities in aquaculture for fishermen and fish mongers in James Town Beach to assuage the social effects of the decline of the marine fisheries sector.

The human capital of male- and female-headed households and, in particular, among female household heads was low in relation to educational attainment. The low levels of educational attainments in male- and female-headed households confined male and female household heads as well as their members to pursue informal livelihood activities that fetched low incomes. This situation calls for the need for current government policy programmes such as universal primary education, the capitation grant, school-feeding programme, and incentives to promote female education to be monitored or implemented by the Ministry of Education in low income urban communities as well as rural communities. This recommendation will improve the educational attainments in male- and female-headed households in the study communities. It will also in turn improve and widen the livelihood opportunities of male- and female-headed households as well as reduce the disparity in access to livelihoods assets (human, economic, and financial) between male- and female-headed households in the future.

Lastly, this study has examined the livelihood strategies of male- and female-headed households in trading, fishing, and farming communities in the Greater Accra Region of Ghana. This study has identified differential livelihood assets and livelihood strategies between these two types of

households in these communities. Future research is thus needed in middle and high class communities in the region and elsewhere in Ghana to ascertain whether the findings in this study also pertain in these communities.



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**APPENDIX I**

**LIVELIHOOD STRATEGIES OF MALE- AND FEMALE-HEADED HOUSEHOLDS IN  
GREATER ACCRA REGION OF GHANA  
HOUSEHOLD CAPITAL ASSETS AND LIVELIHOODS QUESTIONNAIRE**

**INFORMED CONSENT**

Hello. My name is ..... I am part of a research team from the University of Ghana. We are conducting a research on livelihood strategies in some sampled communities in the Greater Accra Region of Ghana. Your community and you/your household in particular happen to be part of the study sample, and I would appreciate your participation in this study. The interview would last between 45 minutes and I hour. The questions that I would ask you basically concern general lifestyle and living conditions of individuals and households. As an academic research, the information is mainly to help have a better understanding of poverty and how people deal with it in the country and consequently inform pragmatic policies on poverty reduction in the country. Any information you would provide would be kept strictly confidential and would not be shown to other persons.

Participation in this study is voluntary and you can choose not to answer any individual questions or all of the questions. However, I hope that you will participate in this study since your views are very important.

At this time, you can ask me anything you want to know/clarify about this study?

May I begin the interview now?

Signature of interviewer \_\_\_\_\_ Date \_\_\_\_\_

1. RESPONDENT AGREES TO BE INTERVIEWED      2. RESPONDENT DOES NOT  
AGREE TO BE INTERVIEWED (END)

**SECTION 1: GENERAL INFORMATION**

1. District .....
2. Enumeration Area .....
3. Name of Community/Town/Village .....
4. Predominant Occupation .....
5. 1. Rural (population - 5000 or more)      2. Urban (Population – less than 2500)      3. Peri  
Urban (3) (Poulation – 2500-5000)
6. How many people are in this household .....
7. House Number .....
8. Date of Interview.....
9. Time Interview Started .....
10. Time Interview Ended .....

**SECTION 2: SOCIO-DEMOGRAPHIC CHARACTERISTICS**

1. What is your sex?                      1. Male                      2. Female
2. What is your age? .....

3. What is your religious affiliation? 1. Orthodox Christian 2. Other Christian 3. Muslim  
4. Traditional 99. Other Specify .....
4. What ethnic group do you belong to? 1. Akan 2. Guan 3. Ewe 4. Ga-Dangme  
5. Gurma Grushie 6. Mole Dagbon 99. Other Specify .....
- 5 What type of lineage system do you adhere to? 1. Parilineage 2. Matrilineage 3. Bilateral  
4. Double Unilineal 99. Other specify .....
6. What is your marital status? 0. Never Married 1. Betrothed 2. Married 3. Living together  
4. Divorced 5. Separated 6. Widowed
7. If married, do you live with your spouse in the same household? 1. Yes 2. No
8. What is your highest educational level attained? 0. None 1. Creche 2.Primary (1-6)  
3. JSS (1-3) 4. SSS (1-3) 5. O’level (1-5) 6. A’leve (1-2) 7. Vocational  
8. Teacher Training 9. Polytechnic 10. University 99. Other Specify.....
9. What is the highest educational level attained by other members of this household?

Level	No of Pers	Level	No of Pers	Level	No of Pers
0. None		5. O’level (1-5		10. University	
1. Creche		6. A’leve (1-2)		99. Other Specify	
2.Primary (1- 6)		7. Vocational			
3. JSS (1-3)		8. Teacher Training			
4. SSS (1-3)		9. Polytechnic			

10. How many children have you ever borne? .....

**SECTION 3: HOUSEHOLD EMPLOYMENT AND INCOME**

11. Are you currently working for income? 1. Yes 2. No (*Skip to Q. 15*)
12. If yes, what is the nature of your main job? 1. Retail Trading 2. Wholesale trade  
3. Artisan/Carpentry 4. Farming 5. Fishing 6. Fishmongering 7. Catering/Food vending  
8. Sewing/Tailoring 9. Hairdressing/Barbering 10. Professional/Managerial  
11. Vocational/technical 8. Labourer 12. Mining/Quarrying 13. Teaching  
99. Other Specify .....
13. Do you engage in any additional job apart from your main job? 1. Yes 2. No (*skip to Q.15*)
14. If yes, what additional type of job(s) are you engaged in? (*Multiple answers*) (*Use answer codes in Q. 12*) .....

15. Do other members of this household work for income? 1. Yes 2. No (*Skip to Q.17*)
16. If yes, what is the nature of their job(s)? (*Multiple answers*) (*Use answer codes in Q. 12*)  
 .....
17. If you do not currently work, why? 1. Too old to work 2. Disabled 3. Lost job 4.  
 Cannot find job 5. Work is seasonal 6. Sacked/laid off 99. Other Specify .....
18. Which members of this household directly or indirectly contribute to the income of this household? (*Multiple answers*) 1. Husband 2. Wife 3. Children above 15 yrs  
 4. Children below 15 yrs 5. Domestic assistants 6. Other relatives  
 99. Other specify .....
19. What are the main sources of income for this household? (*Multiple answers*) (*Use answer codes in Q. 12*) .....
20. How much money on average do you and your household earn in a month? .....

**SECTION 4: NATURE OF PRODUCTION AND ACCESS TO LABOUR**

21. What type of farming or fishing or trading do you engage in? 0. Office Job 1. Crop Farming 2. Cash crop 3. Agro forestry 4. Canoe Fishing 5. Outboard fishing  
 6. Trawler fishing 7. Petty trading 8. Long distance trading 99. Other Specify.....
22. What is your status in the enterprise? (*Multiple answers*) 1. Employee 2. Owner  
 3. Family labour 4. Share holder 5. Other specify .....
23. How big is your farm or enterprise? **Farms:** (state number) 1. Poles .....  
 2. Acres ..... 3. Hectares ..... **Fishing:** 4. Canoe 5. Boat  
 6. Trawler (*Skip to Q. 28*) **Enterprise:** 7. Micro 8. Small scale 9. Large (*Skip to Q. 32*)
24. **For Farming Only:** Which farming activity(s) do family members help you with? (*Multiple answers*) 0. No family member (*Go to Q. 25*) 1. Selling of products 2. Land clearing 3. Nursing 4. Planting 5. Weeding 6. Fertilizer application 7. Insecticide application 8. Harvesting 9. Processing/Winnowing 10. Storage 99. Other specify .....
25. If no family member helps you, why? .....

26. **For Farming Only:** Which farming activity(s) do you employ hired labour? (*Multiple answers*) 0. No hired labour (*Go to Q.27*) 1. Selling of products 2. Land clearing 3. Nursing 4. Planting 5. Weeding 6. Fertilizer application 7. Insecticide application 8. Harvesting 9. Processing/Winning 10. Storage 99. Other specify .....
27. If you do not employ hired labour, why? .....
28. **For Fishing Only:** Which fishing activity(s) do family members help you with? (*Multiple answers*) 0. No family member (*Go to Q. 29*) 2. Fish scaling 3. Setting of fire 4. Fish smoking 5. Fish drying 6. Selling of fish 99. Other specify .....
29. If No family member helps you, why? .....
30. **For Fishing Only:** Which fishing activity(s) do you employ hired labour? (*Multiple answers*) 0. No hired labour (*Go to Q. 31*) 2. Fish scaling 3. Setting of fire 4. Fish smoking 5. Fish drying 6. Selling of fish 99. Other specify .....
31. If you do not employ hired labour, why? .....
32. What major constraints do you face in trading, farming or fishing or production? 1. Access to/capital/credit/loan 2. Access to Land 3. Access to Labour 4. Access to extension services 5. Access to water 99. Other specify .....

## SECTION 5: HEALTH OF HOUSEHOLD MEMBERS

33. During the past 3 months have you or any member of your household suffered from any injury/sickness? (*Multiple responses*) 0. None (*Skip to Q. 36*) 1. Malaria 2. Fever 3. Cold/Coughing 4. Diarrhoea 5. Injury/Accident 6. Dental 7. Skin condition 8. Eye 9. Ear, Nose or Throat 10. T.B 11. Blood Pressure 12. HIV/AIDS 99. Other Specify.....
34. From whom/where did you and your household members seek health care/service when sick/injured? 0. Did Nothing (*Go to Q. 35*) 1. Private hospital/clinic 2. Public hospital/clinic 3. Community health center 4. Traditional healer 5. Religious healing center 6. Pharmacy/chemical shop 7. Self medicated/treated at home 99. Other Specify .....

35. If you did nothing? Why .....
36. What are the major problems you face in healthcare? (**Multiple answers**) 1. Knowing where to go 2. Bad staff treatment 3. Unfriendly service 4. Long distance to facility 5. No money for fees 6. Long waiting time 7. Getting permission to go 8. NHIS usage 99. Other Specify.....

### SECTION 6: ACCESS TO CREDIT OR LOAN

37. How do you and household members normally get capital for work? (**Multiple answers**) 1. Personal savings 2. Wife 3. Husband 4. Family 5. Friends 99. Other specify .....
38. Have you or any household member applied for a loan since year 2008? 1. Yes 2. No (**skip to Q. 45**)
39. If yes, what type of institution gave you or household member credit or loan? 1. Govt Micro-credit scheme 2. Rural bank 3. Credit Bank 4. Susu 5. NGO 99. Other Specify .....
40. What is the total amount of cash, credit or loan received? .....
41. Do the loans or credit meet your needed requirement? 1. Yes 2. No
42. Did you or household member access this credit or loan as an individual or as a group? 1. Individual 2. Group 3. Cooperative 99. Other Specify .....
43. Indicate the name of a credit association, group or Cooperative you or household member belongs to? .....
44. How many household members are in this group? (**State number**) .....
45. If No, why? .....

### SECTION 7: ACCESS TO LAND

46. Does your household own land? 1. Yes 2. No (**Skip to Q.48**)
47. If yes, how did your household acquire your land? (**Multiple answers**) 1. Allocated communal land 2. Inherited 3. Purchased 4. Pledged 5. Cooperative 6. Rented 7. Lease 99. Other Specify.....
48. Does your household have access to farmland? 1. Yes 2. No (**Skip to Q.50**)

49. If yes, how did you acquire your farmland? (**Multiple answers**) 1. Allocated communal land  
 2. Inherited 3. Purchased 4. Pledged 5. Cooperative 6. Rented 7. Lease 8.  
 Abonu/Abusa 99. Other Specify .....
50. If No, why? .....

### SECTION 8: ACCESS TO SOCIAL CAPITAL

51. Are you or is someone in your household a member of any groups, organizations, or associations? 1. Yes 2. No (**Skip to Q. 54**)
52. If yes, what kind of organization do you or household member belong to? (**Multiple answers**) 1. Farmers'/fishermen's group 2. Cooperative 3. Traders' association/Business Group 4. Professional association 5. Trade union 6. Credit/finance group 7. Water/waste group 8. Neighborhood/village association 9. Civic group 10. NGO 11. Religious Group 12. Cultural association 13. Political group 14. Youth group 15. Women's group 16. Parent group 17. School committee 18. Health committee 19. Sports group 99. Other Specify .....
53. What is you or your household member's degree of participation in the organization?  
 1. Leader 2. Very active 3. Active 4. Not active
54. Do you interact or see your relatives out-side of your household? 1. Yes 2. No (**Skip to Q. 59**)
55. If yes, do your relatives live in your community/locality? 1. Live in community 2. Do not live in community 3. Live in both community and out-side of community
56. Do you or any member of your household get help from relatives when you need it?  
 1. Yes 2. No
57. If yes, what kind of help do you receive? (**Multiple answers**) 1. Food 2. Clothes 3. Rent-free-accomodation 4. Payment of school fees 5. Payment of medical bills 6. Payment of rent 7. Payment of utilities 8. Remittance 9. Loan 10. Work-related-labour 11. Work-related-advice 12. Employment 99. Other Specify .....
58. How often do you receive this/these help from relatives? 1. Very often 2. Often 3. Occasionally
59. Do you know your neighbours? 1. Yes 2. No (**Skip to Q. 63**)

60. If yes, do you or any member of your household get help from your neighbours when you need it? 1. Yes 2. No (*Skip to Q. 63*)

61. If yes, what kind of help do you receive? (*Multiple answers*) (*Use answer codes in Q. 57*)  
.....

62. How often do you receive this/these help from neighbours? 1. Very often 2. Often  
3. Occasionally

63. Do you have friends? 1. Yes 2. No (*Skip to Q. 68*)

64. If yes, in which community do your friends live in? 1. Live in community 2. Do not live in community 3. Live in both community and out-side of community

65. Do you get help from your friends when you need it? 1. Yes 2. No (*Skip to Q. 68*)

66. If yes, what kind of help do you receive? (*Multiple answers*) (*Use answer codes in Q. 57*)  
.....

67. How often do you receive this/these help from friends? 1. Very often 2. Often  
3. Occasionally

68. Do you or any member of your household get help from CBOs/NGOs when you need it? 1. Yes 2. No (*Skip to Q. 71*)

69. If yes, what kind of help do you receive? (*Multiple answers*) (*Use answer codes in Q. 57*)  
.....

70. How often do you receive this/these help from CBOs? 1. Very often 2. Often  
3. Occasionally

71. Do you or any member of your household get help from State Agencies when you need it? 1. Yes 2. No (*Skip to Q. 74*)

72. If yes, what kind of help do you receive? (*Multiple answers*) (*Use answer codes in Q. 57*)  
.....

73. How often do you receive this/these help from State Agencies? 1. Very often 2. Often  
3. Occasionally

74. Suppose someone in your household had something unfortunate happen to them, such as illness or sudden death of a member. Who do you think you could turn to for help in this situation? (*Record first three mentioned*) 1. No one would help 2. Family 3. Neighbors  
4. Friends 5. Religious leader or group 6. Community leader 7. Business leader

8. Police 9. Patron/employer/benefactor 10. Political leader 11. Mutual support group to which s/he belongs 99. Other Specify .....

75. Suppose you suffered an economic loss, say (RURAL: “crop failure”; URBAN “job loss”). In that situation, who do you think would assist you financially? (**Record first three mentioned**)

1. No one would help 2. Family 3. Neighbors 4. Friends 5. Religious leader or group 6. Community leader 7. Business leader 8. Police 9. Patron/employer/benefactor 10. Political leader 11. Mutual support group to which s/he belongs 99. Other Specify .....

76. Are the relationships among people in this village/neighborhood generally harmonious or disagreeable? 1. Harmonious 2. Disagreeable

**SECTION 9: HOUSEHOLD ASSETS**

77. Indicate whether you or members of your household own any of the following assets?

(**Multiple answers**)

1. Car	12. Cloth: GTP, Dumas, Lace etc. etc.	24. Jewellery/Gold
2. Motorbike	13. Refrigerator	25. Treasury Bills
3. Bicycle	14. Non-farm business enterprise	26. Bank Accounts/ Savings
4. Truck	15. Cattle	27. Shares
5. Tractor	16. Electric Fan	28. Loans
6. Furniture	17. Air Conditioner	29. Pensions
7. Sewing Machine	18. Mobile Phone	30. Chicken
8. Freezer	19. Boat	31. Sheep
9. Video Recorder/DVD Player	20. Canoe	32. Goats
10. Electric Gas/ Cooker	21. Outboard Motor	33. Pigs
11. Electric Iron	22. House	99. Other Specify

78. Have you or any member of your household ever sold any household asset to satisfy a personal or household need since 2008? 1. Yes 2. No (**Skip to Q. 81**)

79. If yes, which asset(s) did you sell? (**Use answer codes in Q. 77**) .....

80. What personal or household need did you or household member sell asset to satisfy? 1. Food 2. Clothing 3. Pay medical bills 4. Pay utilities 5. Pay rent 6. Pay school fees 7. Repay loan 8. Capital 99. Other specify .....

**SECTION 10: PROVISION OF HOUSEHOLD NEEDS**

81. How does your household ensure that there is food for its members? (*multiple answers*)  
 1. Own income 2. Household support 3. Pensions 4. Remittance 5. Cultivate fields  
 6. Cultivate home gardens 7. Hunting 8. Fishing 9. Rely on family 10. Rely on  
 neighbours 11. Rely on friends 12. Rely on CBOs 13. Rely on NGOs 99. Other  
 Specify .....
82. How does your household ensure that household members have clothes to wear? (*multiple answers*)  
 1. Own income 2. Household support 3. Pensions 4. Remittance 5. Sell  
 some assets 6. Use savings 7. Rely on family 8. Rely on neighbours 9. Rely  
 on friends 10. Rely on CBOs 11. Rely on NGOs 99. Other Specify .....
83. How does your household ensure that the school fees and educational materials of its  
 members are paid for? (*Multiple answers*) 1. Own income 2. Household support 3. Pensions  
 4. Remittance 5. Scholarship 6. SF & Capitation Grant 7. Sell some assets  
 8. Use savings 9. Rely on family 10. Rely on neighbours 11. Rely on friends  
 12. Rely on CBOs 13. Rely on NGOs 99. Other Specify .....
84. How does your household ensure the payment of its medical expenses? (*Multiple answers*)  
 1. Own income 2. Household support 3. Employer 3. Health Insurance 4. Use  
 savings 5. Sold some assets 6. Rely on family 7. Rely on neighbours 8. Rely  
 on friends 9. Rely on CBOs 10. Rely on NGOs 99. Other Specify .....
85. How does your household ensure the payment of its rent? (*Multiple answers*)  
 0. Do not pay rent (*Go to Q. 86*) 1. Own income 2. Household support 3.  
 Pensions 4. Remittance 5. Sell some assets 6. Use savings 7.  
 Rely on family 8. Rely on neighbours 9. Rely on friends 10. Rely on CBOs  
 11. Rely on NGOs 99. Other Specify .....
86. If you do not pay rent, why? 1. Live in own house 2. Live in family house 3. Live in  
 employer's house 4. Perching 99. Other specify .....
87. How does your household ensure that there is water for household use? (*Multiple answers*)  
 1. Own income 2. Household support 3. Pensions 4. Remittance  
 5. Sell some assets 6. Use savings 7. Rely on family 8. Rely on neighbours  
 9. Rely on friends 10. Rely on CBOs 11. Rely on NGOs 99. Other Specify  
 .....

88. How does your household ensure the payment of its electricity bills or lighting? (**Multiple answers**) 1. Own income 2. Household support 3. Pensions 4. Remittance 5. Sell some assets 6. Use savings 7. Rely on family 8. Rely on neighbours 9. Rely on friends 10. Rely on CBOs 11. Rely on NGOs 99. Other Specify .....
89. Which main household need takes the bulk of household income? 1. Food 2. Clothes 3. Education 4. Health 5. Shelter 6. Utilities 99. Other specify .....

**SECTION 11.1: TYPE OF DWELLING AND OCCUPANCY STATUS**

90. What type of dwelling does your household occupy?  
 1. Separate house (Bungalow) 2. Semi-detached house 3. Apartment/Flat 4. Room (s) [compound house] 5. Several huts/Bldgs [same compounds] 6. Several huts/Bldgs [different compounds] 99. Other Specify .....
91. How many rooms does this household occupy? (Excluding bathrooms, toilet, kitchen, garage etc) .....
92. Do other households share this dwelling with yours? 1. Yes 2. No (**Skip to Q. 45**)
93. If Yes, how many other households do you share dwelling with?.....
94. What is your present occupancy status in your dwelling? 1. Owning 2. Renting 3. Rent-free house 4. Perching 5. Other Specify .....

**SECTION 11.2 UTILITIES AND AMENITIES**

95. What is the main source (s) of drinking water of your household? (**Multiple answers**)  
 1. Indoor plumbing 2. Inside stand pipe 3. Water vendor 4. Water truck/tanker service 5. Neighbouring household 6. Private outside stand pipe 7. Public stand pipe 8. Well with pump 9. Well without pump 10. River, lake, spring, or pond 11. Rain water 99. Other Specify .....
96. What is the main source lighting for your dwelling? 1. Kerosene 2. Gas lamp 3. Electricity 4. Battery 5. Candle 99. Other Specify .....
97. What is the main fuel used by the household for cooking? 1. Firewood 2. Kerosene 3. Gas 4. Electricity 4. Battery 5. Crop residue 6. Saw dust 7. Animal waste 99. Other Specify .....

98. What type of toilet does your household use? 1. Flush toilet 2. Pit latrine 3. Pan/bucket  
4. KVIP 99. Other Specify .....
99. How does your household dispose of most of its garbage? 1. Public garbage service  
2. Private garbage service 3. Throw in vacant lots 4. Throw in river, stream, ocean  
5. Burn and/or bury 99. Other Specify .....

**SECTION 12: CHALLENGES**

100. What are the major challenges you face as head of your household? .....

.....  
.....  
.....

**SECTION 13: OPINION ON HOW CHALLENGES CAN BE SOLVED**

101. Suggest ways in which your challenges as household head can be solved?

.....  
.....  
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**APPENDIX II**

**LIVELIHOOD STRATEGIES OF MALE- AND FEMALE-HEADED HOUSEHOLDS IN  
GREATER ACCRA REGION OF GHANA  
HOUSEHOLD SEMI-STRUCTURED IN-DEPTH INTERVIEW GUIDE**

**INFORMED CONSENT**

Hello. My name is ..... and I am part of a research team from the University of Ghana. We are conducting a research on poverty and livelihood strategies in some sampled communities in the Greater Accra Region of Ghana. Your community and you/your household in particular happen to be part of the study sample, and I would appreciate your participation in this study. The interview would last between 45 minutes and 1 hour. The questions that I would ask you basically concern general lifestyle and living conditions of individuals and households. As an academic research, the information is mainly to help have a better understanding of livelihoods in the Greater Accra Region and consequently inform pragmatic policies on how peoples' lives can be improved in the region and in the country at large. Any information you would provide would be kept strictly confidential and would not be shown to other persons.

Participation in this study is voluntary and you can choose not to answer any individual questions or all of the questions. However, I hope that you will participate in this study since your views are very important.

At this time, you can ask me anything you want to know/clarify about this study?

May I have your permission to record this interview?

May I begin the interview now?

Signature of interviewer \_\_\_\_\_ Date \_\_\_\_\_

1. RESPONDENT AGREES TO BE INTERVIEWED      2. RESPONDENT DOES NOT  
AGREE TO BE INTERVIEWED (END)

**SECTION 1: GENERAL INFORMATION**

1. District .....
2. Enumeration Area .....
3. Name of Community/Town/Village .....
4. Predominant Occupation .....
5. Rural (1) (population - 5000 or more)      Urban (2) (Population – less than 2500)      Peri  
Urban (3) (Population – 2500-5000)
6. Household Number .....
7. House Number .....
8. Date of Interview .....
9. Time Interview Started .....

10. Time Interview Ended .....

**SECTION 2: DEMOGRAPHIC CHARACTERISTICS AND FAMILY BACKGROUND**

1. What is your age?
2. How many members are in your household?
3. What is your relationship to the members of your household?

**SECTION 3: ECONOMIC ACTIVITIES/LIVELIHOOD ACTIVITIES**

4. What kind of economic activity or activities do you engage in to take care of your children and other dependents in your household?
5. What kind of economic activity or activities do other members of your household engage in?
- 6a. What kind of challenges do you or members of your household experience in your income earning/generating activities?
- 6b. How do you address the challenges associated with your economic activities?
- 7a. Is there any member(s) of this household who has migrated to another area (within Ghana or abroad)?
- 7b. How much money does he/she remit to this household?
- 7c. What needs do you satisfy with the remittance?

**SECTION 4: MEETING HOUSEHOLD NEEDS**

- 8a. Which household need/item (for e.g. food, utilities, clothing, etc) takes up the bulk of household income?
- 8b. Why does this household need/item take the bulk of household income?

**Food**

9. What do you do to provide food (breakfast, lunch and supper) for members of your household?
- 10a. Which members of your household make contributions towards the provision of food?
- 10b. How much money or what do they contribute?
- 11a. What challenges do you experience with meeting the food needs of your household?
- 11b. How do you address the challenges associated with food provision in your household?

**Clothing**

12. What do you do to provide clothing for members of your household?
- 13a. Which members of your household make contributions towards the provision of clothing?
- 13b. How much money or what do they contribute?

14a. What challenges do you experience with meeting the clothing needs of your household?

14b. How do you address the challenges associated with clothes provision in your household?

### **Education**

15. How do you ensure that the educational needs of your household members are met (fees, books, pens, pencils, school bags)?

16a. Which members of your household make contributions towards the provision of education?

16b. How much money or what do they contribute?

17a. What challenges do you experience with meeting the educational needs of your household?

17b. How do you address the challenges associated with education provision in your household?

### **Health**

18. What type of illness/illnesses do you experience in your household?

19a. Who takes care of sick members of your household?

19b. Why does this member(s) of household take care of the sick?

20. How does the illness of household members affect your livelihoods?

21. What do you do to provide the health needs of members of your household?

22a. Which members of your household make contributions towards the satisfaction of health needs?

22b. How much money or what do they contribute?

23a. What challenges do you experience with meeting the health needs of your household?

23b. What challenges do you experience with NHIS usage?

23c. How do you address the challenges associated with satisfying the health needs of your household?

### **Rent**

24. What do you do to pay your household's rent?

25a. Which members of your household make contributions towards the payment of rent?

25b. How much money do they contribute?

26a. What challenges do you experience with paying your rent?

26b. How do you address the challenges associated with rent payment?

### **Electricity**

27. What do you do to pay your electricity bills or lighting for your household?

28a. Which members of your household make contributions towards the payment of electricity or lighting?

28b. How much money do they contribute?

29a. What challenges do you experience with the payment of electricity bills or lighting?

29b. How do you address the challenges associated with electricity payment/lighting?

### **Water**

30. What do you do to provide water for your household?

31a. Which members of your household make contributions towards the provision of water?

31b. How much money do they contribute?

32a. What challenges do you experience with the provision of water for your household?

32b. How do you address the challenges associated with household water provision?

## **SECTION 5: SOURCES OF SOCIAL SUPPORT FOR HOUSEHOLDS**

### **Kin/Family Support**

33a. What kinds of assistance (cash, food, farm work, fishing, trading, etc) do you receive from your relatives out-side of your household?

33b. Which of your relatives outside of your household provide this assistance?

34. Why do you receive assistance from your relatives?

35. If you do not receive assistance from your family, why?

### **Neighbour Support**

36. What kinds of assistance (cash, food, farm work, fishing, trading, etc) do you receive from your neighbours?

37. Why do you receive assistance from your neighbours?

38. If you do not receive assistance from your neighbours, why?

### **Friend Support**

39. What kinds of assistance (cash, food, farm work, fishing, trading, etc) do you receive from your friends?

40. Why do you receive assistance from your friends?

41. If you do not receive assistance from your friends, why?

**Support of Community Based Organizations (CBOs) and Non-Governmental Organizations (NGOs)**

42. What are the names of CBOs/NGOs in this community?

43a. What kinds of assistance (cash, food, farm work, fishing, trading, etc) do you receive from CBOs/NGOs?

43b. Why do you receive assistance from CBOs/NGOs?

44. If you do not receive assistance from CBOs/NGOs, why?

**Support of State Agencies**

45. What are the names of the State Agencies (District Assemblies, Social Welfare Department, etc) in this community or close to this community?

46. What kinds of assistance (loans, credit, training, extension services, etc) does your household receive from State Agencies (District Assemblies, Social Welfare Department, etc)?

47. Why do State Agencies assist you?

48. If you do not receive assistance from State Agencies, why?

**SECTION SIX: ACCESS TO CREDIT**

49. How do you and your household members normally get capital for work?

**Personal Savings**

50. How much money do you personally save in a day or week?

51. How much do you personally save in a month?

52. What is the personal savings used for?

**Household Loan**

53. Which member of household do you access loan from?

54. How much money do you normally receive from household member?

55. How is the loan repaid to household member?

56. What is the loan received from household member used for?

**Susu**

57a. What is the name of the susu group you belong to?

57b. How many people are in your susu group?

58. How much money do you contribute - daily/weekly/monthly?

59. How long do you have to wait to receive your money?

60. How much money do you receive from susu savings?

61. What needs do you satisfy with your susu savings?

### **Banks/Formal Credit Institutions**

62. What is the name of the bank(s)/formal credit institution you save with or access loan from?

63a. How much loan did you receive from the bank/formal credit institution?

64b. What needs do you satisfy with your savings/loan accessed from the bank/formal credit institution?

65. If you do not save or access a loan from a bank/formal credit institution, why?

66. What challenges do you face in saving/accessing credit from a bank/formal credit institution?

### **SECTION SEVEN: ACCESS TO FARM LAND**

67. How did you or your household acquire your farmland?

68. If you do not have access to farmland, why?

69. What challenges do you face with access to farmland?

70. How do you address the challenges associated with farmland access?

### **SECTION EIGHT: ACCESS TO FISH**

71. What are the reasons that account for low fish catch?

72. What do you do to ensure access to fish?

73. How is the fish catch shared among shareholders?

74. Why is the fish catch given to wives or female relatives to sell?

75. How do you share the money derived from fish sales?

76. What challenges do you face with fishing?

### **SECTION NINE: ACCESS TO HOUSEHOLD AND HIRED LABOUR**

77. What type of labour (family or hired) do you use in your work? (Farming only)

78. Why do you use this labour?

79. If you do not use family or hired labour, why?

80. What challenges do you face with access to farm labour?

**SECTION TEN: GENDERED ADVANTAGES AND CHALLENGES**

81. What advantage (cultural, social, economic, and political) do you have due to your gender as a male head which assists you to effectively provide the needs of members of your household?

82. What advantage (cultural, social, economic, and political) do you have due to your gender as a female head which assists you to effectively provide the needs of members of your household?

83. What constraints/challenges (cultural, social, economic and political) do you experience due to your gender as a male head that hampers your ability to provide the needs of members of your household?

84. What constraints/challenges (cultural, social, economic and political) do you experience due to your gender as a female head that hampers your ability to provide the needs of members of your household?

85. In your opinion suggest solutions that you think can solve the livelihood challenges that you face in this village?

86. Are there any other issues in this community that relate to your livelihoods that you would like to discuss that I have not mentioned in this interview?

**THANK YOU**



**APPENDIX III**

**LIVELIHOOD STRATEGIES OF MALE- AND FEMALE-HEADED HOUSEHOLDS IN  
GREATER ACCRA REGION OF GHANA  
FOCUS GROUP DISCUSSION GUIDE**

**INFORMED CONSENT**

Hello. My name is ..... and I am part of a research team from the University of Ghana. We are conducting a research on poverty and livelihood strategies in some sampled communities in the Greater Accra Region of Ghana. Your community and you/your household in particular happen to be part of the study sample, and I would appreciate your participation in this study. The discussion would last between 1 hour 30 minutes and 2 hours. The questions that I would ask you basically concern general lifestyle and living conditions of individuals and households. As an academic research, the information is mainly to help have a better understanding of livelihoods in the Greater Accra Region and consequently inform pragmatic policies on how peoples' lives can be improved in the region and in the country at large. Any information you would provide would be kept strictly confidential and would not be shown to other persons.

Participation in this study is voluntary and you can choose not to answer any individual questions or all of the questions. However, I hope that you will participate in this study since your views are very important.

At this time, you can ask me anything you want to know/clarify about this study?

May I have your permission to record this discussion?

May I begin the discussion now?

Signature of interviewer \_\_\_\_\_ Date \_\_\_\_\_  
1. PARTICIPANTS AGREE TO BE INTERVIEWED      2. PARTICIPANTS DO NOT  
AGREE TO BE INTERVIEWED (END)

**SECTION 1: GENERAL INFORMATION**

1. District .....
2. Enumeration Area .....
3. Name of Community/Town/Village .....
4. Predominant Occupation .....
5. Rural (1) (population - 5000 or more)      Urban (2) (Population – less than 2500)      Peri  
Urban (3) (Population – 2500-5000)
6. Date of Discussion.....
7. Time Discussion Started .....
8. Time Interview Ended .....

## **SECTION 2: DEMOGRAPHIC BACKGROUND**

1. How many members are in your household?
2. What is your relationship to the members of your household?

## **SECTION 3: ECONOMIC ACTIVITIES/LIVELIHOOD ACTIVITIES**

3. What kind of economic activity or activities do you engage in to take care of your children and other dependents in your household?
4. What kind of economic activity or activities do other members of your household engage in?
- 5a. What kind of challenges do you or members of your household experience in your income earning/generating activities?
- 5b. How do you address the challenges associated with your economic activities?

## **SECTION 4: MEETING HOUSEHOLD NEEDS**

- 6a. Which household need/item (for e.g. food, utilities, clothing, etc) takes up the bulk of household income?
- 6b. Why does this household need take the bulk of household income?

### **Food**

11. What do you do to provide food (breakfast, lunch and supper) for members of your household?
- 12a. Which members of your household make contributions towards the provision of food?
- 12b. How much money or what do they contribute?
- 13a. What challenges do you experience with meeting the food needs of your household?
- 13b. How do you address the challenges associated with food provision in your household?

### **Clothing**

14. What do you do to provide clothing for members of your household?
- 15a. Which members of your household make contributions towards the provision of clothing?
- 15b. How much money or what do they contribute?
- 16a. What challenges do you experience with meeting the clothing needs of your household?
- 16b. How do you address the challenges associated with clothes provision in your household?

### **Education**

17. How do you ensure that the educational needs of your household members are met (fees, books, pens, pencils, school bags)?

18a. Which members of your household make contributions towards the provision of education?

18b. How much money or what do they contribute?

19a. What challenges do you experience with meeting the educational needs of your household?

19b. How do you address the challenges associated with education provision in your household?

### **Health**

20. What type of illness/illnesses do you experience in your household?

21a. Who takes care of sick members of your household?

21b. Why does this member(s) of household take care of the sick?

22. How does the illness of household members affect your livelihoods?

23. What do you do to provide the health needs of members of your household?

24a. Which members of your household make contributions towards the satisfaction of health needs?

24b. How much money or what do they contribute?

25a. What challenges do you experience with meeting the health needs of your household?

25b. What challenges do you experience with NHIS usage?

25c. How do you address the challenges associated with satisfying the health needs of your household?

### **Rent**

26. What do you do to pay your household's rent?

27a. Which members of your household make contributions towards the payment of rent?

27b. How much money do they contribute?

28a. What challenges do you experience with paying your rent?

28b. How do you address the challenges associated with rent payment?

### **Electricity**

29. What do you do to pay your electricity bills or lighting for your household?

30a. Which members of your household make contributions towards the payment of electricity or lighting?

30b. How much money do they contribute?

31a. What challenges do you experience with the payment of electricity bills or lighting?

31b. How do you address the challenges associated with electricity payment/lighting?

### **Water**

32. What do you do to provide water for your household?

33a. Which members of your household make contributions towards the provision of water?

33b. How much money do they contribute?

34a. What challenges do you experience with the provision of water for your household?

34b. How do you address the challenges associated with household water provision?

## **SECTION 5: SOURCES OF SOCIAL SUPPORT FOR HOUSEHOLDS**

### **Kin/Family Support**

35a. What kinds of assistance (cash, food, farm work, fishing, trading, etc) do you receive from your relatives out-side of your household?

35b. Which of your relatives outside of your household provide this assistance?

36. Why do you receive assistance from your relatives?

37. If you do not receive assistance from your family, why?

### **Neighbour Support**

38. What kinds of assistance (cash, food, farm work, fishing, trading, etc) do you receive from your neighbours?

39. Why do you receive assistance from your neighbours?

40. If you do not receive assistance from your neighbours, why?

### **Friend Support**

41. What kinds of assistance (cash, food, farm work, fishing, trading, etc) do you receive from your friends?

43. Why do you receive assistance from your friends?

44. If you do not receive assistance from your friends, why?

### **Support of Community Based Organizations (CBOs) and Non-Governmental Organizations (NGOs)**

45. What are the names of CBOs/NGOs in this community?

46a. What kinds of assistance (cash, food, farm work, fishing, trading, etc) do you receive from CBOs/NGOs?

46b. Why do you receive assistance from CBOs/NGOs?

47. If you do not receive assistance from CBOs/NGOs, why?

### **Support of State Agencies**

48. What are the names of the State Agencies (District Assemblies, Social Welfare Department, etc) in this community or close to this community?

49. What kinds of assistance (loans, credit, training, extension services, etc) does your household receive from State Agencies (District Assemblies, Social Welfare Department, etc)?

50. Why do State Agencies assist you?

51. If you do not receive assistance from State Agencies, why?

### **SECTION SIX: ACCESS TO CREDIT**

52. How do you and your household members normally get capital for work?

#### **Personal Savings**

53. How much money do you personally save in a day or week?

54. How much do you personally save in a month?

55. What is the personal savings used for?

#### **Household Loan**

56. Which member of household do you access loan from?

57. How much money do you normally receive from household member?

58. How is the loan repaid to household member?

59. What is the loan received from household member used for?

#### **Susu**

60a. What is the name of the susu group you belong to?

60b. How many people are in your susu group?

61. How much money do you contribute - daily/weekly/monthly?

62. How long do you have to wait to receive your money?

63. How much money do you receive from susu savings?

64. What needs do you satisfy with your susu savings?

#### **Banks/Formal Credit Institutions**

65. What is the name of the bank(s)/formal credit institution you save with or access loan from?

66a. How much loan did you receive from the bank/formal credit institution?

66b. What needs do you satisfy with your savings/loan accessed from the bank/formal credit institution?

67. If you do not save or access a loan from a bank/formal credit institution, why?

68. What challenges do you face in saving/accessing credit from a bank/formal credit institution?

#### **SECTION SEVEN: ACCESS TO FARM LAND**

69. How did you or your household acquire your farmland?

70. If you do not have access to farmland, why?

71. What challenges do you face with access to farmland?

72. How do you address the challenges associated with farmland access?

#### **SECTION EIGHT: ACCESS TO HOUSEHOLD AND HIRED LABOUR**

73. What type of labour (family or hired) do you use in your work? (Farming only)

74. Why do you use this labour?

75. If you do not use family or hired labour, why?

76. What challenges do you face with access to farm labour?

#### **SECTION NINE: GENDERED ADVANTAGES AND CHALLENGES**

77. What advantage (cultural, social, economic, and political) do you have due to your gender as a male head which assists you to effectively provide the needs of members of your household?

78. What advantage (cultural, social, economic, and political) do you have due to your gender as female head which assists you to effectively provide the needs of members of your household?

79. What constraints/challenges (cultural, social, economic and political) do you experience due to your gender as a male head that hampers your ability to provide the needs of members of your household?

80. What constraints/challenges (cultural, social, economic and political) do you experience due to your gender as a female head that hampers your ability to provide the needs of members of your household?

81. In your opinion suggest solutions that you think can solve the livelihood challenges that you face in this village?

82. Are there any other issues in this community that relate to your livelihoods that you would like to discuss that I have not mentioned in this interview?

**THANK YOU**



**APPENDIX IV**  
**LIVELIHOOD STRATEGIES OF MALE- AND FEMALE-HEADED HOUSEHOLDS IN**  
**GREATER ACCRA REGION OF GHANA**  
**COMMUNITY ASSETS AND LIVELIHOODS QUESTIONNAIRE**

**INFORMED CONSENT**

Hello. My name is ..... and I am part of a research team from the University of Ghana. We are conducting a research on poverty and livelihood strategies in some sampled communities in the Greater Accra Region of Ghana. Your community and you/your household in particular happen to be part of the study sample, and I would appreciate your participation in this study. The interview would last between 45 minutes and 1 hour. The questions that I would ask you basically concern general lifestyle and living conditions of individuals and households. As an academic research, the information is mainly to help have a better understanding of poverty and how people deal with it in the country and consequently inform pragmatic policies on poverty reduction in the country. Any information you would provide would be kept strictly confidential and would not be shown to other persons.

Participation in this study is voluntary and you can choose not to answer any individual questions or all of the questions. However, I hope that you will participate in this study since your views are very important.

At this time, you can ask me anything you want to know/clarify about this study?  
 May I begin the interview now?

Signature of interviewer \_\_\_\_\_ Date \_\_\_\_\_  
 1. RESPONDENT AGREES TO BE INTERVIEWED      2. RESPONDENT DOES NOT  
 AGREE TO BE INTERVIEWED (END)

**SECTION A – QUESTIONNAIRE IDENTIFICATION**

COMMUNITY/LOCALITY NAME .....  
 DISTRICT .....  
 REGION .....

INTERVIEWER'S NAME .....  
 DATE ..... TIME .....

**SECTION 1: NATURAL RESOURCES**

1. Does this community have unused land?      1. Yes      2. No (**Go to Q. 3**)
2. If yes, what is the size of this unused land?  
     1. Very small      2. Small      3. Large      4. Very large
3. Does this community have water bodies?      1. Yes      2. No (**Go to Q. 5**)
4. If yes, what kinds of water bodies are found in this community?  
     1. Stream      2. River      3. Lagoon      4. Sea  
     99. Other (specify) .....
5. Does this community have a forest?      1. Yes      2. No (**Go to Q. 10**)

6. If yes, what is the size of this forest?  
 1. Very small                      2. Small                                      3. Large                                      4. Very large
7. Do you have wildlife in this forest?                      1. Yes                                      2. No
8. What are the four major kinds of wildlife found in the forest?  
 1<sup>st</sup>                       2<sup>nd</sup>                       3<sup>rd</sup>                       4<sup>th</sup>
9. What are the ten major edible plants/fruits/roots found in the forest?  
 1. ....  
 2. ....  
 3. ....  
 4. ....  
 5. ....  
 6. ....  
 7. ....  
 8. ....  
 9. ....  
 10. ....

**SECTION 2: DEMOGRAPHIC INFORMATION**

10. What is the number of people living in this community? (Use Population Census figure)  
 .....
11. What are the principal ethnic groups in this community? (List in order of large numbers)  
 1. Akan                      2. Ewe                      3. Ga-Adangme                      4. Dagbani                      5. Hausa  
 6. Nzema                      7. Gonja                      8. Mamprusi                      9. Guan                      10. Konkomba  
 11. Nanumba                      12. Bulsa                      13. Kassena/Nankani                      99. Other (specify) .....
- 1<sup>st</sup>                       2<sup>nd</sup>                       3<sup>rd</sup>                       4<sup>th</sup>
12. What are the major religions practiced by residents of this community in order of importance?  
 1. Catholic                      2. Anglican                      3. Presbyterian                      4. Methodist                      5. Pentecostal  
 6. Spiritualist                      7. Other Christian                      8. Islamic                      9. Traditionalist  
 No religion                      99. Other (specify) .....
- 1<sup>st</sup>                       2<sup>nd</sup>                       3<sup>rd</sup>                       4<sup>th</sup>
13. Since 2002 (that is ten years ago), have more people moved to your community or there have been more people who moved away?  
 1. More arrivals                      2. More departures                      3. About the same or both  
 4. Neither arrivals nor departures
14. How many years has this community been in existence?  
 1. More than 20 years                      2. Between 10 and 20 years                      3. Fewer than 10 years  
 99. Other (specify) .....

**SECTION 3: ECONOMY AND INFRASTRUCTURE**

15. What are the major economic activities of the people of this community? (**List in order of importance**)  
 1. Farming                      2. Fishing                      3. Trading                      4. Handicraft  
 5. Mining                      6. Quarrying                      7. Salt “winning”                      99. Other (specify) .....
- 1<sup>st</sup>                       2<sup>nd</sup>                       3<sup>rd</sup>                       4<sup>th</sup>

16. What are the two principal economic activities for men in this community? (Use answer codes in Q. 15)

1. .... 2. ....

17. What are the two principal economic activities for women in this community? (Use answer codes in Q. 15)

1. .... 2. ....

18. In the last three years, availability of employment has:

1. Improved                      2. Worsened                      3. Remained the same

19. What is the main road/route that inhabitants use to reach or pass by this community?

1. Paved road                      2. Dirt road                      3. Mixed paved and dirt                      4. Footpath

99. Other (specify) .....

**Roads**

20. Is the road/route that comes to or pass by this community impassable during certain times of the year?    1. Yes                      2. No (Go to Q. 23)

21. If yes, what time of the year?

1. Rainy season                      2. Dry season                      3. Both rainy and dry season

22. If yes, how long is the road/route impassable during the year?

Number of months

23. Is housing adequate or deficient in this community?

1. Adequate                      2. Deficient

**Electricity**

24. What proportion of the community has household electrical service?

1. The entire community                      2. Most of the community                      3. About half the community  
4. Less than half/very few                      5. No one in the community

25. In the last three years, the electrical service to this community has:

1. Improved                      2. Worsened                      3. Remained the same

26. Currently, the quality of electrical service within the homes of this community is:

1. Very good                      2. Good                      3. Average                      4. Poor                      5. Very poor

27. Does this community have street lights?                      1. Yes                      2. No (Go to Q. 29)

28. If yes, what is the quality of public lighting service?

1. Very good                      2. Good                      3. Average                      4. Poor                      5. Very poor

### Drinking Water

29. What proportion of the community has pipe-borne water?  
1. The entire community    2. Most of the community    3. About half the community  
4. Less than half/very few    5. No one in the community
30. What is the major source of drinking water for most people in this community during the dry season?  
1. Private tap    2. Public tap    3. Well without pump  
4. Spring, river, rain water    99. Other (specify) .....
31. What is the major source of drinking water for most people in this community during the rainy season?  
1. Private tap    2. Public tap    3. Well without pump  
4. Spring, river, rain water    99. Other (specify) .....
32. What is currently the quality of potable water service?  
1. Very good    2. Good    3. Average    4. Poor    5. Very poor

### Home Telephone Service

33. What proportion of the community has home telephone service?  
1. The entire community    2. Most of the community    3. About half the community  
4. Less than half/very few    5. No one in the community (**go to Q. 35**)
34. What is the quality of home telephone service in this community?  
1. Very good    2. Good    3. Average    4. Poor    5. Very poor

### Communication Services

35. Does this community have public telephones?  
1. Yes    2. No (**go to Q. 39**)
36. If yes, how many public telephones are in this community? .....
37. What is the distance from this community to the nearest public telephone?  
Distance (in walking minutes) .....
38. What is currently the quality of public telephone service?  
1. Very good    2. Good    3. Average    4. Poor    5. Very poor
39. Does this community have a post office?  
1. Yes    2. No (**go to Q. 42**)
40. What is the distance from this community to the nearest post office?  
Distance (in walking minutes) .....
41. What is currently the quality of mail service?  
1. Very good    2. Good    3. Average    4. Poor    5. Very poor
42. Does this community have access to public internet service?

1. Yes            2. No (**go to Q. 47**)

43. What proportion of the community has access to public internet service?

1. The entire community    2. Most of the community    3. About half the community  
4. Less than half/very few    5. No one in the community

44. Where are public Internet access services available? (Multiple answers)

1. Local school    2. Library    3. Community center    4. Training center  
5. Internet café    6. Other (specify) .....

45. How many internet service centres do you have in this community?

46. What is the distance from this community to the nearest public Internet access service?

Distance (in walking minutes) .....

**Sewage**

47. What proportion of this community is served by a public sewage system?

1. The entire community    2. Most of the community    3. About half the community  
4. Less than half/very few    5. No one in the community (**go to Q. 49**)

48. What is currently the quality of the public sewage system?

1. Very good    2. Good    3. Average    4. Poor    5. Very poor

49. Do the streets of this community have sufficient sewers and drains to handle excess water and prevent flooding when it rains?    1. Yes    2. No

50. What other sewage and waste water systems are used in this community?

- a. Latrine            1. Yes            2. No  
b. Septic tanks    1. Yes            2. No  
c. River or sea    1. Yes            2. No  
d. Other Specify .....

**Garbage Collection**

51. What proportion of this community is served by a garbage collection service?

1. The entire community    2. Most of the community    3. About half the community  
4. Less than half/very few    5. No one in the community (**go to Q. 55**)

52. How many organizations/companies are engaged in garbage collection in this community? (**List names of organizations/companies on a separate sheet**).

quality of the garbage collection service?

1. Very good    2. Good    3. Average    4. Poor    5. Very poor

54. What is the main solid waste disposal method in the homes that do not receive garbage collection service?

- |                           |                     |                          |
|---------------------------|---------------------|--------------------------|
| 1. Burn it                | 2. Throw on own lot | 3. Throw on others' lots |
| 4. Throw into river/sea   | 3. Bury it          | 4. Pay to haul away      |
| 99. Other (specify) ..... |                     |                          |

**Public Market**

55. Does this community have a public market?    1. Yes            2. No (**go to Q. 59**)

56. What is the walking distance from the community to the nearest market?

Distance (in walking minutes) .....

57. How often is this market open?

- |                           |                          |                     |
|---------------------------|--------------------------|---------------------|
| 1. Every day              | 2. Some days of the week | 3. One day per week |
| 99. Other (specify) ..... |                          |                     |

58. How many people in this community use the market?

- |                            |                            |                             |
|----------------------------|----------------------------|-----------------------------|
| The entire community       | 2. Most of the community   | 3. About half the community |
| 4. Less than half/very few | 5. No one in the community |                             |

**Transportation**

59. Is this community served by a public transport system? 1. Yes            2. No (**go to Q. 66**)

60. What is the major means of public transport?

- |                           |                |                                 |
|---------------------------|----------------|---------------------------------|
| 1. Bus (OSA, TATA, etc)   | 2. Mummy Truck | 3. Car (Taxi, private)          |
| 4. Motorbike              | 5. Bicycle     | 6. Canoe/Ferry/Boat             |
| 7. Train                  | 8. Tractor     | 9. Animal driven (Horse/Donkey) |
| 99. Other (specify) ..... |                |                                 |

61. What is the walking distance to catch public transport?

Distance (in walking minutes) .....

62. How often is public transportation available?

- |                           |                          |                     |
|---------------------------|--------------------------|---------------------|
| 1. Every day              | 2. Some days of the week | 3. One day per week |
| 99. Other (specify) ..... |                          |                     |

63. How much time does it take to wait and board public transport?

64. What proportion of this community use public transportation?

- |                            |                            |                             |
|----------------------------|----------------------------|-----------------------------|
| 1. The entire community    | 2. Most of the community   | 3. About half the community |
| 4. Less than half/very few | 5. No one in the community |                             |

65. What is currently the quality of public transportation?

- |              |         |            |         |              |
|--------------|---------|------------|---------|--------------|
| 1. Very good | 2. Good | 3. Average | 4. Poor | 5. Very poor |
|--------------|---------|------------|---------|--------------|

**Banks**

66. Is there a bank/s in this community?    1. Yes            2. No (**go to Q. 71**)

67. How many banks are in this community? ..... (**List names of banks on a separate sheet**).

68. What is the walking distance to the nearest bank? Distance (in walking minutes) .....

69. What proportion of this community use banking services?

1. The entire community    2. Most of the community    3. About half the community  
4. Less than half/very few    5. No one in the community

70. What is currently the quality of banking services in this community?

1. Very good    2. Good    3. Average    4. Poor    5. Very poor

### **Recreation**

71. Is there a drinking bar, restaurant or chop bar in this community?    1. Yes    2. No

72. Does this community have sports fields or recreational areas?    1. Yes    2. No

### **Security**

73. Does this community have a police station/post?    1. Yes    2. No (**go to Q. 76**)

74. What proportion of community is served by the police station/post?

1. The entire community    2. Most of the community    3. About half the community  
4. Less than half/very few    5. No one in the community

75. What is currently the quality of security provided by the police in this community?

1. Very good    2. Good    3. Average    4. Poor    5. Very poor

### **Labour Migration**

76. Do people in this community leave temporarily during certain times of the year to work?

1. Yes    2. No (**go to Q. 83**)

77. Do more women than men leave to work? Do more men than women leave to work? Or equal numbers of women and men?

1. More women than men    2. More men than women    3. Equal numbers

78. Where do they mostly go to work primarily? (**Note the name of the place and country and whether it is a village, town etc.**)

1. To a town in this region    2. To a town in another region    3. To work abroad  
4. To a village in this region    5. To a village in another region

79. What are the two principal jobs women leave for?

1. Self-employment (Agric)    2. Self-employment (Non-agric)  
3. Employment (Private)    4. Employment (Government)  
99. Other (specify) .....

80. What are the two principal jobs men leave for?

- 1. Self-employment (Agric)
- 2. Self-employment (Non-agric)
- 3. Employment (Private)
- 4. Employment (Government)
- 99. Other (specify) .....

81. How long do they work away from the community before returning?

- 1. Number of days .....
- 2. Number of weeks .....
- 3. Number of months .....
- 4. Number of years .....
- 99. Other (specify) .....

82. What are the ages of most of the people who find seasonal work outside the community?

- 1. Below 10 yrs
- 2. 10-14 yrs
- 3. 15-19 yrs
- 4. 20-24 yrs
- 5. 25-29 yrs
- 6. 30-34 yrs
- 7. 35 years and above

83. Are there people from other communities who come to work in this community?

- 1. Yes
- 2. No (**go to Q. 88**)

84. Where do most of them come from? (**Note the name of the place and country and whether it is a village, town etc.**)

- 1. From a town in this region
- 2. From a town in another region
- 3. From abroad
- 4. From a village in this region
- 5. From a village in another region

85. What are the two major types of work they do in this community?

- 1. Farming
- 2. Fishing
- 3. Trading
- 4. Handicraft
- 5. Mining
- 6. Quarrying
- 7. Salt “winning”
- 99. Other Specify .....

1<sup>st</sup>  2<sup>nd</sup>

86. How long do they work in this community before leaving?

- 1. Number of days .....
- 2. Number of weeks .....
- 3. Number of months .....
- 4. Number of years .....
- 99. Other (specify) .....

87. What are the ages of most of the people who come here to do seasonal work outside the community?

- 1. Below 10 yrs
- 2. 10-14 yrs
- 3. 15-19 yrs
- 4. 20-24 yrs
- 5. 25-29 yrs
- 6. 30-34 yrs
- 7. 35 years and above

88. Is it easier or more difficult to find work in this community now than it was in 2002 (ten years ago)?

1. Easier      2. More difficult      3. No change

89. What are the three major development projects that being undertaken in this village?

1. Construction of school building      2. Construction/maintenance of health facility  
3. Provision of drinking water      4. Construction of public place of convenience  
5. Construction of community farm      6. Construction of community market  
7. Construction of the Chief's palace      7. Construction/maintenance of roads

99. Other (specify) .....

1<sup>st</sup>       2<sup>nd</sup>       3<sup>rd</sup>

#### SECTION 4: EDUCATION

##### Preschool

90. Does this community have a public/private preschool?    1. Yes      2. No (**go to Q. 93**)

91. How many public/private preschools are in this community?

1. Public       2. Private

92. How far from the community is the nearest public/private preschool?

Distance (in walking minutes) .....

93. Is the number of preschools in this community sufficient to serve the number of young children in the community?    1. Yes      2. No

94. Is the number of teachers in these preschools sufficient for the number of children?

1. Yes      2. No

95. What is the physical condition of preschool/s in this community?

1. Very good      2. Good      3. Average      4. Poor      5. Very poor

96. What proportion of young children attends preschools?

1. All children      2. Most children      3. About half of the children  
4. Less than half      5. Very few children      6. None of the children

97. What are the three principal reasons why young children from this community do not attend preschool?

a .....

.....

.....

.....

b .....

.....  
.....

c .....

.....  
.....

**Primary School**

98. Does this community have a public/private primary school? 1. Yes 2. No (**go to Q. 107**)

99. How many public/private primary schools are in this community? (**List names of public and private primary schools on a separate sheet**)

1. Public  2. Private

100. How far from the community is the nearest public/private primary school?

Distance (in walking minutes) .....

101. Is the number of primary schools in this community sufficient to serve the number of young children in the community? 1. Yes 2. No

102. Is the number of teachers in these primary schools sufficient for the number of children?

1. Yes 2. No

103. What is the physical condition of primary school/s in this community?

1. Very good 2. Good 3. Average 4. Poor 5. Very poor

104. What proportion of the boys of primary school age attends primary schools?

1. All the boys 2. Most of the boys 3. About half of the boys  
4. Less than half of the boys 5. Very few boys 6. None of the boys

105. What proportion of the girls of primary school age attends primary schools?

1. All the girls 2. Most of the girls 3. About half of the girls  
4. Less than half of the girls 5. Very few girls 6. None of the girls

106. What are the three principal reasons why young children from this community do not attend primary school?

a .....

.....

.....

b .....

.....

.....

c .....

.....

.....

**Junior High School (JHS)**

107. Does this community have a public/private junior high school? 1. Yes 2. No  
**(go to Q. 116)**

108. How many public/private junior high schools are in this community? **(List names of public and private junior high schools on a separate sheet)**

1. Public  2. Private

109. How far from the community is the nearest public/private junior high school?  
Distance (in walking minutes) .....

110. Is the number of junior high schools in this community sufficient to serve the number of children in the community? 1. Yes 2. No

111. Is the number of teachers in these junior high schools sufficient for the number of children?  
1. Yes 2. No

112. What is the physical condition of junior high school/s in this community?  
1. Very good 2. Good 3. Average 4. Poor 5. Very poor

113. What proportion of the boys of junior high school age attends primary schools?  
1. All the boys 2. Most of the boys 3. About half of the boys  
4. Less than half of the boys 5. Very few boys 6. None of the boys

114. What proportion of the girls of junior school age attends primary schools?  
1. All the girls 2. Most of the girls 3. About half of the girls

4. Less than half of the girls    5. Very few girls                      6. None of the girls

115. What are the three principal reasons why children of junior school age from this community do not attend junior high school?

a .....

.....

.....

b .....

.....

.....

c .....

.....

.....

**Senior Secondary School/Technical/Vocational School**

116. Does this community have a public/private senior secondary/technical/vocational school?

1. Yes                      2. No (**go to Q.**)

117. How many public/private senior secondary/technical/vocational schools are in this community? (**List names of public and private senior secondary/technical/vocational schools on a separate sheet**)

1. Public                       2. Private

118. Is the senior secondary/technical/vocational school boys only, girls only or mixed?

1. Boys only                      2. Girls only                      3. Mixed

119. How far from the community is the nearest public/private senior secondary/technical/vocational school? (**Indicate if school is outside of the community**)

Distance (in walking minutes) .....

120. Is the number of senior secondary/technical/vocational schools in this community sufficient to serve the number of children in the community?                      1. Yes                      2. No (**go to Q.126**)

121. Is the number of teachers in these senior secondary/technical/vocational schools sufficient for the number of children?                      1. Yes                      2. No

122. What is the physical condition of senior secondary/technical/vocational school/s in this community?

1. Very good                      2. Good                      3. Average                      4. Poor                      5. Very poor

123. What proportion of the boys of senior secondary/technical/vocational school age attends primary schools?

- 1. All the boys
- 2. Most of the boys
- 3. About half of the boys
- 4. Less than half of the boys
- 5. Very few boys
- 6. None of the boys

124. What proportion of the girls of senior secondary/technical/vocational school age attends primary schools?

- 1. All the girls
- 2. Most of the girls
- 3. About half of the girls
- 4. Less than half of the girls
- 5. Very few girls
- 6. None of the girls

125. What are the three principal reasons why children of senior secondary/technical/vocational school age from this community do not attend junior high school?

a .....

.....

.....

b .....

.....

.....

c .....

.....

.....

**Adult Literacy**

126. Is there or has there been an adult literacy programme in this community?

- 1. Yes
- 2. No (Go to Q. 129)

127. In what year was this programme launched?

128. How many men and women attend these classes at present?

- 1. Men
- 2. Women
- 3. Total

129. Are there job training programmes in this community? 1. Yes 2. No

130. What are the four most serious schooling problems from the point of view of the people of this community?

- 1. Lack of school building
- 2. Insufficient furniture
- 3. Lack of qualified teachers
- 4. High cost of school fees
- 5. Lack of text books/stationery
- 6. Lack of accommodation for teachers
- 99. Other (specify) .....

1<sup>st</sup>       2<sup>nd</sup>       3<sup>rd</sup>       4<sup>th</sup>

**SECTION 5: HEALTH**

CODE	131. Are any of the listed health personnel below in this community? (Multiple answers)  <b>If Yes indicate health personnel below</b>  <b>If No go to Q. 133</b>	132. How long does it take to reach the nearest health personnel in this community? (Distance in walking minutes)	133. In which area/community/town/village is health personnel located outside of this community?	134. How long does it take to reach the health personnel located in the area/community/town/village outside of this community?	
				HRS	MINS
1	Doctor				
2	Nurse				
3	Pharmacist				
4	Trained Midwife				
5	Family planning worker				
6	Community health worker				
7	Traditional birth attendant				
8	Traditional healer				
9	Medical assistant				
CODE	135. Are any of the listed health facilities below in this community? (Multiple answers)  <b>If Yes indicate health facility below</b>  <b>If No go to Q. 137</b>	136. How long does it take to reach the nearest health facility in this community? (Distance in walking minutes)	137. In which area/community/town/village is health facility located outside of this community?	138. How long does it take to reach the health facility located in the area/community/town/village outside of this community?	
				HRS	MINS
1	Hospital				
2	Drug/Chemical store				
3	Pharmacy				

4	Maternity home				
5	Clinic/ Health Post				
6	Family Planning Clinic				
7	Traditional Shrine				
99	Other (specify)				
99	Other (Specify)				

139. Are there any other health personnel or health facility in this community that has not been indicated?  
 1. Yes (indicate on a separate sheet)      2. No

140. What are the four major health problems in this community?

- |                 |                  |                           |            |
|-----------------|------------------|---------------------------|------------|
| 1. Malaria      | 2. Hernia        | 3. Guinea worm            | 4. Measles |
| 5. Cholera      | 6. Elephantiasis | 7. Bilharzia              | 8. Goiter  |
| 9. Buruli Ulcer | 10. Blindness    | 11. Other (specify) ..... |            |

1<sup>st</sup>       2<sup>nd</sup>       3<sup>rd</sup>       4<sup>th</sup>

141. What are the four major problems with health services for the people of this community?

- |   |  |
|---|--|
| 1. Lack of health facilities                  | 2. Lack of qualified health personnel    |
| 3. Health is too far                          | 4. Inability to pay for health services  |
| 5. Inadequate facilities                      | 6. Lack of medicine and medical supplies |
| 7. Lack of accommodation for health personnel |  |
| 99. Other (specify) .....                     |  |

1<sup>st</sup>       2<sup>nd</sup>       3<sup>rd</sup>       4<sup>th</sup>

142. Where do most of the women in this community give birth?

- |                                     |                                      |                   |
|-------------------------------------|--------------------------------------|-------------------|
| 1. Their homes                      | 2. Traditional Birth Attendant (TBA) | 3. Maternity home |
| 4. Hospital/Clinic/Health Post etc. |                                      |                   |
| 99. Other (specify)                 |                                      |                   |

143. Has there been an immunization in this community in the last five years?

1. Yes      2. No

144. Has there been an anti-malaria campaign in this community within the last five years?

1. Yes      2. No

**SECTION 6: AGRICULTURE**

145. What are the major crops grown by the people of this community? <b>(Farming only)</b> <b>(List in order of importance)</b>		146. How many times per year is named crop planted? 1. Once 2. Twice 3. Three times 4. Tree Crop 99. Other (specify)	147. During which month(s) of the year is named crop mainly planted?  During which month(s) is named crop mainly harvested?  1. January 2. February 3. March 4. April 5. May 6. June  7. July 8. August 9. September 10. October 11. November 12. December				148. Where/whom is the harvest generally sold to? (Multiple responses)  1. At the local market 2. Market at another place 3. To local middle men 4. To public agencies 5. To a cooperative 6. Exporters 7. Only self consumption (No outside sales) 99. Other (specify)
Crop Name	Code		Plant 1	Harv 1	Plant 2	Harv 2	
a.							
b.							
c.							
d.							
e.							
f.							
g.							
h.							
i.							

149. What are the four major types of fish caught by fishermen in this community? **(Fishing only)** **(List in order of importance)**

1<sup>st</sup>       2<sup>nd</sup>       3<sup>rd</sup>       4<sup>th</sup>

150. During which month(s) of the year is there a lean fish catch? **(Fishing only)**

- |             |              |
|-------------|--------------|
| 1. January  | 7. July      |
| 2. February | 8. August    |
| 3. March    | 9. September |

- 4. April
- 5. May
- 6. June
- 10. October
- 11. November
- 12. December

151. During which month(s) of the year is there a bumper fish catch? (**Fishing only**)

- 1. January
- 2. February
- 3. March
- 4. April
- 5. May
- 6. June
- 7. July
- 8. August
- 9. September
- 10. October
- 11. November
- 12. December

152. Where/whom is the fish catch generally sold to? (**Fishing only**) (**Multiple responses**)

- 1. At the local market
- 2. Market at another place
- 3. To local middle men
- 4. To public agencies
- 5. To a cooperative
- 6. Exporters
- 7. Only self consumption (No outside sales)
- 99. Other (specify) .....

153. Does this community have an agricultural extension centre? 1. Yes 2. No (**go to Q. 155**)

154. How far from the community is the agricultural extension centre?

Distance (in walking minutes) .....

155. Does an agricultural extension officer/agent visit the farmers/fishermen of this community?

- 1. Yes
- 2. No

156. What agency/agencies are these extension officers from?

- 1. Ministry of Food and Agriculture
- 2. NGO (local)
- 3. NGO (foreign)
- 4. Agricultural cooperatives
- 99. Other (specify) .....

157. What are the four main extension services provided? (**Farming only**)

- 1. Use of seeds
- 2. Use of fertilizer
- 3. Mechanization
- 4. Animal husbandry
- 5. Credit Facilities
- 6. Irrigation
- 7. Use of chemicals (herbicides, weedicides, insecticides, spraying, etc. etc.)
- 8. Post harvest services( marketing, storage)
- 99. Other (specify) .....

1<sup>st</sup>  2<sup>nd</sup>  3<sup>rd</sup>  4<sup>th</sup>

158. What are the four main extension services provided? (**Fishing only**)

a.....

- b.....
- c.....
- d.....

159. Is there a farming/fishing/trading cooperative in this community?

- 1. Yes
- 2. No (**go to Q. 163**)

160. What is the name of this cooperative (s)? .....

161. What are the four major services provided by this farming/fishing/trading cooperative?

- 1. Provision of employment
- 2. Provision of credit facilities
- 3. Provision of agricultural equipment
- 4. Provision of communal labour
- 5. Records/ Book keeping
- 6. Marketing
- 7. Provision of agric inputs (seeds, fertilizer, etc)
- 99. Other (specify) .....

1<sup>st</sup>       2<sup>nd</sup>       3<sup>rd</sup>       4<sup>th</sup>

162. Do farmers/fishermen/traders in this community participate in this cooperative?      1. Yes

- 2. No

163. Which of the following facilities are used by farmers in this community? (**Farming only**)

	1. <b>Yes</b>	2. <b>No</b>
a. Tractors	[   ]	[   ]
b. Chemical fertilizer	[   ]	[   ]
c. Insecticides/herbicides	[   ]	[   ]
d. Irrigated fields	[   ]	[   ]
e. Husking machines	[   ]	[   ]

164. Which of the following facilities are used by fishermen in this community? (**Fishing only**)

	1. <b>Yes</b>	2. <b>No</b>
a. Canoes	[   ]	[   ]
b. Canoes with outboard motors	[   ]	[   ]
c. Boats	[   ]	[   ]
d. Trawlers	[   ]	[   ]
e. Nets	[   ]	[   ]

165. During the past 12 months have you received more or less rain than during the 12 months before? (**Farming only**)

1. More                      2. Less                      3. No Change

166. Do the people of this community have access to agricultural/farm lands? (**Farming only**)

1. Yes                      2. No (**go to Q. 156**)

167. What proportion of this community has access to agricultural land? (**Farming only**)

1. The entire community    2. Most of the community    3. About half the community  
4. Less than half/very few    5. No one in the community

168. Are there any share croppers in this community?    1. Yes                      2. No (**go to Q. 170**)

169. What proportion of farmers are share croppers in this community? (**Farming only**)

1. The entire farmers    2. Most of the farmers    3. About half the farmers  
4. Less than half    5. Very few farmers

170. Is there a system of mutual aid among farmers of this community in field work? (**Farming only**)

1. Yes                      2. No (**go to Q. 172**)

171. In what type of field work is this mutual aid employed? (**Farming only**)

1. Land clearing    2. Planting/Sowing    3. Harvesting    4. Marketing  
99. Other (specify) .....

172. Is there a system of mutual aid among fishermen of this community in fishing? (**Fishing only**)

1. Yes                      2. No

173. In what type of fishing activity/activities is this mutual aid employed? (**Fishing only**)

.....  
.....  
.....

174. Does this community have any institution or person (either in the community or nearby) that provides credit and loans to agricultural producers/traders?

1. Yes                      2. No (**Go to Q. 177**)

175. Who are the three main persons or institutions that provide credit or loans to agricultural producers/traders in this community?

1. National banks                      2. Agricultural/development banks    3. Private Banks  
4. Private individuals                      5. Export businesses                      6. Middlemen  
7. Producer associations                      8. Agricultural credit unions or cooperatives

99. Other (specify) .....

1<sup>st</sup>       2<sup>nd</sup>       3<sup>rd</sup>

176. What percentage of agricultural producers/traders in this community use loans or credits to support their activities?

1. The entire farmers    2. Most of the farmers      3. About half the farmers  
 4. Less than half      5. Very few farmers      6. None of the farmers

**SECTION 7: COMMUNITY SUPPORT**

177. Which of the following organizations exist in this community?

	1. Yes	2. No
a. Community Development Committee	[   ]	[   ]
b. Cooperative (Farming, fishing, trading)	[   ]	[   ]
c. Youth Group(s)	[   ]	[   ]
d. Parent-teacher association(s)	[   ]	[   ]
e. Sports group(s)	[   ]	[   ]
f. Ethnic association	[   ]	[   ]
g. Cultural group(s)	[   ]	[   ]
h. Civic group(s)	[   ]	[   ]
i. Other (specify) .....	[   ]	[   ]
j. Other (specify) .....	[   ]	[   ]

178. Which persons or organizations help or support the community-based organizations mentioned in the previous question (Q. 177)?

	1. Yes	2. No
a. Municipal/District Assembly	[   ]	[   ]
b. Government	[   ]	[   ]
c. Member of Parliament/Politician	[   ]	[   ]
d. Religious organizations	[   ]	[   ]
e. Non-Governmental Organizations	[   ]	[   ]
f. School/Teachers	[   ]	[   ]
g. Business/Trade association	[   ]	[   ]
h. Wealthy citizens	[   ]	[   ]
i. The whole community	[   ]	[   ]
j. Other (specify) .....	[   ]	[   ]

179. What is the gender of the members of this community who participate most in solving the issues facing the community?

1. Men      2. Women      3. Men and women equally      4. Neither participate

180. What are the ages of the members of this community who participate most in solving the issues facing the community?

1. Youth and adolescents      2. Adults      3. Older persons  
4. Youth, adults, and elders equally      5. None participate

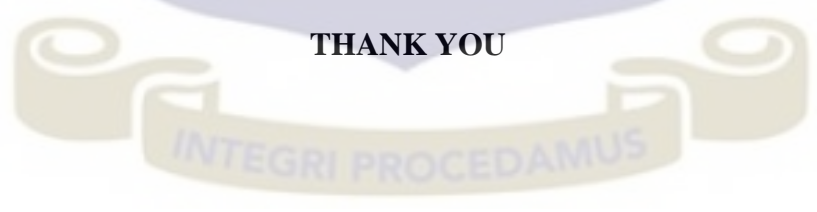
181. What is the employment of the members of this community who participate most in solving the issues facing the community?

1. Workers      2. Unemployed or non-workers  
3. Workers and non-workers equally      4. Neither participate

182. What are the two main problems or needs that community members feel must be addressed or solved?

1. ....  
.....  
.....  
.....  
.....

2. ....  
.....  
.....  
.....  
.....



**APPENDIX V**  
**LIVELIHOOD STRATEGIES OF MALE- AND FEMALE-HEADED HOUSEHOLDS IN**  
**GREATER ACCRA REGION OF GHANA**  
**COMMUNITY ASSETS AND LIVELIHOODS SEMI-STRUCTURED IN-DEPTH**  
**INTERVIEW GUIDE**

**INFORMED CONSENT**

Hello. My name is ..... and I am part of a research team from the University of Ghana. We are conducting a research on poverty and livelihood strategies in some sampled communities in the Greater Accra Region of Ghana. Your community and you/your household in particular happen to be part of the study sample, and I would appreciate your participation in this study. The interview would last between 45 minutes and 1 hour. The questions that I would ask you basically concern general lifestyle and living conditions of individuals and households. As an academic research, the information is mainly to help have a better understanding of poverty and how people deal with it in the country and consequently inform pragmatic policies on poverty reduction in the country. Any information you would provide would be kept strictly confidential and would not be shown to other persons.

Participation in this study is voluntary and you can choose not to answer any individual questions or all of the questions. However, I hope that you will participate in this study since your views are very important.

At this time, you can ask me anything you want to know/clarify about this study?  
May I begin the interview now?

Signature of interviewer \_\_\_\_\_ Date \_\_\_\_\_  
1. RESPONDENT AGREES TO BE INTERVIEWED      2. RESPONDENT DOES NOT  
AGREE TO BE INTERVIEWED (END)

**SECTION 1: GENERAL INFORMATION**

1. District .....
2. Enumeration Area .....
3. Name of Community/Town/Village .....
4. Predominant Occupation .....
5. Rural (1) (population - 5000 or more)      Urban (2) (Population – less than 2500)      Peri  
Urban (3) (Population – 2500-5000)
6. Date of Interview.....
7. Time Interview Started .....
8. Time Interview Ended .....

**SECTION 2: DEMOGRAPHIC CHARACTERISTICS AND FAMILY BACKGROUND**

1. What is your sex?    1. Male      2. Female
2. What is your age?
3. What is your occupation or what kind of work do you do?
4. Are you a native of this community?

5. How long have you lived in this community?

### **SECTION 3: NATURAL RESOURCES**

6. What kind of natural resources do you have in this community?

7. How do the natural resources in this community contribute to the livelihoods of the inhabitants?

8a. What challenges do members of this community experience in the use of these natural resources?

8b. What measures does this community take to deal with the challenges associated with the use of natural resources?

### **SECTION 4: INFRASTRUCTURE AND SERVICES**

#### **Roads**

9a. What are the conditions of roads in this community?

9b. How do the roads in this community contribute to the livelihoods of inhabitants?

9c. What challenges does this community face with its roads/road network?

9d. What measures does this community take to address the road challenges?

#### **Electricity**

10a. What is the nature of electricity supply in this community?

10b. How does the supply of electricity contribute to livelihoods in this community?

10c. What challenges does this community face with electricity supply?

10d. What measures does this community take to address the challenges associated with electricity supply?

#### **Water**

11a. What is the nature of water access in this community?

11b. How does access to water contribute to livelihoods in this community?

11c. What challenges does this community face with water access?

11d. What measures does this community take to address the challenges associated with water access?

#### **Sewage System**

12a. What is the nature of sewage systems in this community?

12b. How does the sewage systems in this community affect livelihoods?

12c. What challenges does this community face with sewage?

12d. What measures does this community take to address the challenges associated with sewage?

#### **Garbage Collection/Disposal**

13a. What is the nature of garbage disposal/collection in this community?

13b. How does garbage disposal/collection affect livelihoods in this community?

13c. What challenges does this community face with garbage collection/disposal?

13d. What measures does this community take to address the challenges associated with garbage collection/disposal?

**Public Market**

- 14a. How does the presence/absence of a public market affect livelihoods in this community?
- 14b. What challenges does this community face with the presence/absence of public markets?
- 14c. What measures does this community take to address the challenges associated with the presence/absence of public markets?

**Transportation Services**

- 15a. What is the nature of transportation services in this community?
- 15b. How does transportation services affect livelihoods in this community?
- 15c. What challenges does this community face with transportation?
- 15d. What measures does this community take to address the challenges associated with transportation?

**Banking**

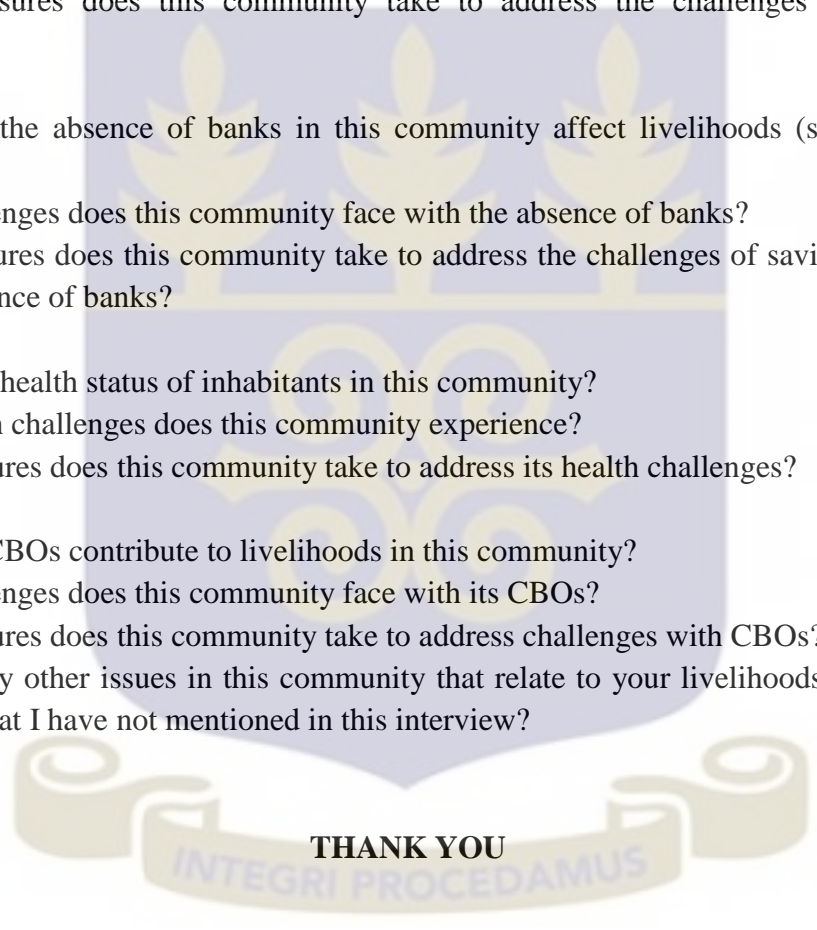
- 15a. How does the absence of banks in this community affect livelihoods (savings/access to loans)?
- 15b. What challenges does this community face with the absence of banks?
- 15c. What measures does this community take to address the challenges of savings or accessing loans in the absence of banks?

**Health**

- 16a. What is the health status of inhabitants in this community?
- 16b. What health challenges does this community experience?
- 16c. What measures does this community take to address its health challenges?

**CBOs**

- 17a. How does CBOs contribute to livelihoods in this community?
- 17b. What challenges does this community face with its CBOs?
- 17c. What measures does this community take to address challenges with CBOs?
- 18. Are there any other issues in this community that relate to your livelihoods that you would like to discuss that I have not mentioned in this interview?



**THANK YOU**

APPENDIX VI: TABLES

**Table A5.1: Highest Educational Level and Main Economic Activities of Male and Female Household Heads**

Highest Educational Level	Main Economic Activities							Total
	Trading	Voc/Tech Work	Farming	Fish Mongering	Fishing	Professional/ Managerial	Other	
<b>Males</b>								
None	2 (13.3%)	-	2 (13.3%)	-	11 (73.3%)	-	-	15 (100%)
Creche	-	-	-	-	1 (100%)	-	-	1 (100%)
Primary	2 (9.1%)	2 (9.1%)	2 (9.1%)	-	16 (72.7%)	-	-	22 (100%)
JSS (1-3)	6 (13.3%)	13 (28.9%)	11 (24.4%)	-	12 (26.7%)	-	-	45 (100%)
SSS (1-3)	4 (36.4%)	3 (27.2%)	-	-	1 (9.1%)	2 (18.2%)	1 (9.1%)	11 (100%)
O' Level (1-5)	-	-	3 (50%)	-	1 (16.7%)	2 (33.3%)	-	6 (100%)
A' Level (1-2)	1 (33.3%)	-	1 (33.3%)	-	1 (33.3%)	-	-	3 (100%)
Vocational	2 (25%)	3 (37.5%)	3 (37.5%)	-	-	-	-	8 (100%)
Polytechnic	1 (25%)	-	-	-	-	3 (75%)	-	4 (100%)
<b>Females</b>								
None	3 (13%)	7 (30.5%)	2 (8.7%)	10 (43.5%)	-	-	1 (4.3%)	23 (100%)
Primary	10 (30.3%)	3 (9.1%)	7 (21.2%)	13 (39.4%)	-	-	-	33 (100%)
JSS (1-3)	15 (41.7%)	5 (13.9%)	2 (5.5%)	14 (38.9%)	-	-	-	36 (100%)
SSS (1-3)	1 (14.3%)	6 (85.7%)	-	-	-	-	-	7 (100%)
O' Level (1-5)	1 (33.3%)	1 (33.3%)	1 (33.3%)	-	-	-	-	3 (100%)
A' Level (1-2)	-	1 (100%)	-	-	-	-	-	1 (100%)
Vocational	2 (33.4%)	4 (66.6%)	-	-	-	-	-	6 (100%)

**Table A5.2: Responses on Whether Members of Male and Female Headed Households Had Suffered from an Ailment or Injury in the Previous Three Months**

Responses	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		No	%
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Yes	39	86.7	34	75.6	17	37.8	29	64.5	16	53.3	17	56.7	72	60	80	66.7	152	63.3
No	6	13.3	11	24.4	28	62.2	16	35.5	14	46.7	13	43.3	48	40	40	33.3	88	36.7
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A5.3: Responses on Whether Male and Female Household Heads Were Currently Working By Study Community**

Responses	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total		Total			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>		No	%
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Yes	41	91.1	38	84.4	45	100	45	100	29	96.7	26	86.7	115	95.8	109	90.8	224	93.3
No	4	8.9	7	15.6	-	-	-	-	1	3.3	4	13.3	5	4.2	11	9.2	16	6.7
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A5.4: Reasons Why Male and Female Household Heads Were Not Working**

Reasons for Being Currently Unemployed	Study Communities										Total for Male	Total for Female	Total for All	
	Adedenkpo				Adenkrebi									
	Male		Female		Male		Female							
No	%	No	%	No	%	No	%	No	%	No	%	No	%	
Illness	4	100	1	14.3	1	100	3	75	5	100	4	36.4	9	56.3
Looking for a Job	-	-	3	42.8	-	-	-	-	-	-	3	27.2	3	18.7
Too Old to Work	-	-	3	42.8	-	-	1	25	-	-	4	36.4	4	25
<b>Total</b>	<b>4</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>1</b>	<b>100</b>	<b>4</b>	<b>5</b>	<b>5</b>	<b>100</b>	<b>11</b>	<b>100</b>	<b>16</b>	<b>100</b>

**Table A5.5: Responses on Whether Other Members of Male and Female Headed Households Apart from the Household Head Were Currently Working**

Responses	Study Communities												Total Male		Total Female		Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi									
	Male		Female		Male		Female		Male		Female							
No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	
Yes	40	88.9	19	42.2	33	73.3	14	31.1	22	73.3	10	31.3	95	79.1	43	35.8	138	57.5
No	5	11.1	26	57.8	12	26.7	31	68.9	8	26.7	20	66.7	25	20.9	77	64.2	102	42.5
<b>Total</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>45</b>	<b>100</b>	<b>30</b>	<b>100</b>	<b>30</b>	<b>100</b>	<b>120</b>	<b>100</b>	<b>120</b>	<b>100</b>	<b>240</b>	<b>100</b>

**Table A5.5: Type of Economic Activity of Male and Female Household Heads**

Type of Economic Activity	Sex of Household Head				Total	
	Male		Female			
	Number	Percent	Number	Percent	Number	Percent
Small Scale Trading	25	20.8	10	8.3	35	14.6
Crop farming	26	21.7	25	20.8	51	21.2
Sail & Oars Fishing	13	10.8	-	-	13	5.4
Outboard Fishing	32	26.7	-	-	32	13.3
Petty Trading	21	17.5	84	70	105	43.8
Other	3	2.5	1	0.8	4	1.7
Total	120	100	120	100	240	100

**Table A5.6: Responses on Whether Male and Female Household Heads Engage in Additional Economic Activities**

Employment Status Responses	Study Communities												Total Male		Total Female		Total for All Households	
	Adedenkpo		James Town Beach		Adenkrebi													
	Male	Female	Male	Female	Male	Female	No	%	No	%	No	%	No	%	No	%		
Yes	2	4.4	4	8.9	9	30	4	13.8	4	8.9	2	4.4	15	12.5	10	8.3	25	10.4
No	43	95.6	41	91.1	21	70	26	86.7	41	91.1	43	95.6	105	87.5	110	91.7	215	89.6
Total	45	100	45	100	30	100	30	100	45	100	45	100	120	100	120	100	240	100

**Table A5.7: Additional Economic Activity of Male and Female Household Heads**

Occupation	Study Communities												Total Male		Total Female		Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi									
	Male		Female		Male		Female		Male		Female		No	%	No	%	No	%
Petty Trading	1	50	1	33.3	1	50	-	-	1	10	2	50	3	21.4	3	33.3	6	26.1
Voc/Tech/Art	1	50	1	33.3	-	-	2	100	6	60	-	-	7	50	3	33.3	10	43.5
Farming	-	-	-	-	1	50	-	-	2	20	2	50	3	21.4	2	22.2	5	21.7
Other	-	-	1	33.3	-	-	-	-	1	10	-	-	1	7.2	1	11.2	2	8.7
Total	2	100	3	100	2	100	2	100	10	100	4	100	14	100	9	100	23	100

**Table A5.8: Use of Household Labour by Male and Female Headed Households in Specific Farming Tasks**

Farming Tasks	Type of Household				Total	
	Male		Female			
	Number	Percent	Number	Percent	Number	Percent
Selling Produce	3	4.8	2	9.1	5	5.6
Land Clearing/Weeding	14	22.6	5	22.7	19	22.6
Nursing	1	1.6	0	0	1	1.2
Planting	19	30.7	7	31.8	26	30.6
Harvesting	22	35.5	6	27.3	28	33.4
Processing	3	4.8	2	9.1	5	5.6
Total	62	100	22	100	84	100

\*Total exceeds 41 households involved in farming due to multiple responses in indicating farming tasks.

**Table A5.9: Use of Household Labour by Male and Female Headed Households in Specific Fishing Activities**

Fish Related Tasks	Type of Household				Total	
	Male		Female			
	Number	Percent	Number	Percent	Number	Percent
Fish Scaling	9	14.8	16	34.8	25	23.4
Setting of Fire	5	8.2	3	6.5	8	7.5
Fish Smoking	14	22.9	8	17.4	22	20.6
Fish Drying	19	31.2	4	8.7	23	21.4
Selling of Fish	14	22.9	15	32.6	29	27.1
<b>Total</b>	<b>61</b>	<b>100</b>	<b>46</b>	<b>100</b>	<b>107</b>	<b>100</b>

**Table A5.10: Use of Hired Labour in Specific Farming Tasks in Male and Female Headed Households**

Farming Tasks	Type of Household				Total	
	Male		Female			
	Number	Percent	Number	Percent	Number	Percent
Land Clearing/Weeding	11	55	5	71.4	16	59.3
Planting	3	15	1	14.3	4	14.8
Fertilizer Application	1	5	0	0	1	3.7
Insecticide Application	2	10	0	0	2	7.4
Harvesting/Storage	3	15	1	14.3	4	14.8
<b>Total</b>	<b>20</b>	<b>100</b>	<b>7</b>	<b>100</b>	<b>27</b>	<b>100</b>

\*Total exceeds number of households in James Town Beach due to multiple responses in indicating use of household labour in fishing related tasks.

**Table A5.11: Use of Hired Labour by Male and Female Headed Households in Specific Fishing Activities**

Farming Tasks	Type of Household				Total	
	Male		Female			
	Number	Percent	Number	Percent	Number	Percent
Fishing	6	85.7	1	50	7	77.8
Fish Scaling	-	-	1	50	1	11.1
Selling of Fish	1	14.3	-	-	1	11.1
Total	7	100	2	100	9	100

**Table A6.1: Responses on Whether Members of Male and Female Headed Households Belong to Groups, Organizations or Associations by Study Communities**

Responses	Study Communities														Total for All Households			
	Adedenkpo				James Town Beach				Adenkrebi				Total Male				Total Female	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Yes	37	82.2	31	68.9	22	48.9	28	62.2	20	66.7	29	96.7	79	65.8	88	73.3	167	69.6
No	8	17.8	14	31.1	23	51.1	17	37.8	10	33.3	1	3.3	41	34.2	32	26.7	73	30.4
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A6.2: Responses on Whether Male and Female Headed Households Receive Support from CBOs by Study Community**

Responses	Study Communities														Total for All Households			
	Adedenkpo				James Town Beach				Adenkrebi				Total Male				Total Female	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Yes	4	9.8	9	20	1	2.2	3	6.7	10	33.3	19	63.3	15	12.5	31	25.8	46	19.2
No	41	90.2	36	80	44	97.2	42	93.3	30	66.7	11	36.7	105	87.5	89	74.2	194	80.8
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A6.3: How Often Male and Female Headed Households Receive Support from CBOs and NGOs by Study Community**

Responses	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total Male		Total Female			
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Occasionally	2	100	5	100	-	-	-	-	-	-	2	100	2	100	7	100	9	100
Total	2	100	5	100	-	-	-	-	-	-	2	100	2	100	7	100	9	100

**Table A6.4: Responses on Whether Members of Male and Female Headed Households Interact with Relatives Out-side of their Households by Study Communities**

Responses	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total Male		Total Female			
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Yes	44	97.8	44	97.8	44	97.8	40	88.9	29	96.7	29	96.7	117	97.5	113	94.2	230	95.8
No	1	2.2	1	2.2	1	2.2	5	11.1	1	3.3	1	3.3	3	2.5	7	5.8	10	4.2
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A6.5: Responses on Whether Male and Female Headed Households Receive Support from Kin by Study Communities**

Responses	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total Male		Total Female			
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Yes	26	57.8	30	66.7	20	44.4	26	57.8	16	53.3	18	60	62	51.7	74	61.7	136	56.7
No	19	42.2	15	33.3	25	55.6	19	42.2	14	46.7	12	40	58	48.3	46	38.3	104	43.3
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A6.6: How Often Male and Female Headed Households Receive Support from Kin by Study Community**

Responses	Study Communities												Total		Total for All Households			
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		Total for All Households	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Very Often	-	-	8	26.7	-	-	1	3.8	-	-	4	21.1	-	-	13	17.3	13	9.5
Often	9	34.6	12	40	3	15	8	30.8	9	56.2	10	56.2	21	33.9	30	40	51	37.2
Occasionally	17	65.4	10	33.3	17	85	17	65.4	7	43.8	5	26.3	41	66.1	32	42.7	73	53.3
Total	26	100	30	100	45	100	45	100	16	100	19	100	62	100	75	100	137	100

**Table A6.7: Responses on Whether Members of Male and Female Headed Households Know their Neighbours by Study Community**

Responses	Study Communities												Total		Total for All Households			
	Adedenkpo				James Town Beach				Adenkrebi				Male		Female		Total for All Households	
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Yes	43	95.6	42	93.3	45	100	43	95.6	29	96.7	30	100	117	97.5	115	95.8	232	96.7
No	2	4.4	3	6.7	-	-	2	4.4	1	3.3	-	-	3	2.5	5	4.2	8	3.3
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A6.8: Responses on Whether Male and Female Headed Households Receive Support from Neighbours by Study Community**

Responses	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total Male		Total Female			
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Yes	3	6.7	7	15.6	11	24.4	16	35.6	15	50	14	46.7	29	24.2	37	30.8	66	27.5
No	42	93.3	38	84.4	34	75.6	29	64.4	15	50	16	53.3	91	75.8	83	69.2	174	72.5
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A6.9: How Often Male and Female Headed Households Receive Support from Neighbours by Study Community**

Responses	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total Male		Total Female			
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Occasionally	-	-	1	14.3	6	54.5	5	31.2	11	73.3	8	57.1	17	58.6	14	37.8	31	47
Often	3	100	6	85.7	5	45.5	11	68.8	4	26.7	6	42.9	12	41.4	23	62.2	35	53
Total	26	100	30	100	45	100	45	100	16	100	19	100	29	100	37	100	66	100

**Table A6.10: Responses on Whether Members of Male and Female Headed Households Interact with Friends by Study Community**

Responses	Study Communities																Total for All Households	
	Adedenkpo				James Town Beach				Adenkrebi				Total Male		Total Female			
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%
Yes	42	93.3	43	95.6	45	100	43	95.6	30	100	29	96.7	117	97.5	115	95.8	232	96.7
No	3	6.7	2	4.4	-	-	2	4.4	-	-	1	3.3	3	2.5	5	4.2	8	3.3
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A6.11: Responses on Whether Male and Female Headed Households Receive Support from Friends by Study Community**

Responses	Study Communities														Total for All Households			
	Adedenkpo		James Town Beach		Adenkrebi		Total Male		Total Female									
	No	%	No	%	No	%	No	%	No	%	No	%	No	%				
Yes	17	37.8	9	20	30	66.7	25	55.6	21	70	17	56.7	68	56.7	51	42.5	119	49.6
No	28	62.2	36	80	15	33.3	20	44.4	9	30	13	43.3	52	43.3	69	57.5	121	50.4
Total	45	100	45	100	45	100	45	100	30	100	30	100	120	100	120	100	240	100

**Table A6.12: How Often Male and Female Headed Households Receive Support from Relatives by Study Community**

Responses	Study Communities												Total for All Households					
	Adedenkpo		James Town Beach		Adenkrebi		Total Male		Total Female									
	No	%	No	%	No	%	No	%	No	%	No	%	No	%	No	%		
Very Often	-	-	1	11.1	-	-	-	-	1	4.8	-	-	1	1.5	1	2	2	1.7
Often	7	41.2	3	33.3	11	36.7	13	52	12	57.1	9	52.9	30	44.1	25	49	55	46.2
Occasionally	10	58.8	5	55.6	19	63.3	12	48	8	38.1	8	47.1	37	54.4	25	49	62	52.1
Total	17	100	9	100	30	100	25	100	21	100	17	100	68	100	51	100	119	100