



WOMEN, LIVELIHOODS AND DIVERSIFICATION IN RURAL NORTHERN GHANA

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Abstract

Vulnerability to poverty remains a major challenge among rural households in Northern Ghana. Households continue to depend largely on agriculture-based livelihoods, which have not resolved the problem of poverty in the Northern region, particularly for women, who because of their gender have limited access to farming resources. Diversification debates in the development literature have not sufficiently unpacked the context and issues for women. This empirical study offers an insight into the more nuanced gendered and cultural dimensions of diversification which are vital to understand and recognize when developing non-farm initiatives/support in rural northern Ghana. Data was collected through interviews, key informant interviews, focus group discussions, and analyzed based on themes and relationships. The results showed that women have limited access to both decision-making and resource access for their nonfarm activities. The results further showed that personal attributes of women enhance their decision-making and resource access. It was noted that vulnerable and poor women in particular, see non-farm activities as an alternative route to the norm of land access where they have limited access for farming because of their gender. It is important for rural policy that aims to reduce rural household poverty in Northern Ghana to consider providing support such as credit, training, and market for the women engaged in the non-farm farm activities. The non-farm livelihood serves as an opportunity for women to earn independent income outside traditional farming, where they have limited opportunities.

Keywords: Women, Non-Farm, Livelihood Diversification, Decision-Making, Resource Access and Poverty

Introduction

Delivering rural livelihood transitions out of poverty remains a challenge across areas of Sub-Saharan Africa (SSA) (Asfaw, Pallante & Palma, 2018), partly because the pathway of best approach is contested. Given the reliance on smallholder agriculture for many, policies by national governments over the past three decades have placed emphasis on promoting the development of the rural economy through agricultural development (Bryceson, 2009; 2019; Hilson & Garforth, 2012) to deliver growth, food security and sustainable livelihood options. While important, a focus on the agricultural sector alone does not represent the complexity of rural livelihoods, many coping with other interrelated

influences of market, economy, labour and climate change impacts (Asfaw et al., 2018). It is necessary to recognize and establish that an integration of non-farm livelihood activities is capable of raising incomes, increasing productivity and reducing the vulnerability of smallholder farmers (Ellis, 2000; Bryceson, 2009; 2019; Stifel, 2010; Adam & Osbahr, 2019). This debate has compelled an extensive discussion on the contribution that livelihood diversification makes to transitions out of poverty, covering an understanding of the drivers and significance of diversification in different contexts and for different groups (e.g. Ellis, 1998; 2000; Barrett, Reardon & Webb, 2001; Bryceson, 2000; 2002;

2019; Hilson & Garforth, 2012; Asfaw et al., 2018). A knowledge gap remains however, in providing an empirically based argument about the social and process-based factors that legitimize the role of non-farm livelihood as a source of income for rural households.

This debate can be illustrated within Ghana, where agriculture remains the main source of livelihood for many, particularly the north. Majority of the population in the north of Ghana, as smallholder farmers are unable to provide adequately for consumption throughout the year (Ghana Statistical Service [GSS], 2015). The region lags behind the rest of Ghana in terms of development indicators, and poverty is pronounced. According to GSS (2005), there was overall decline in poverty in Ghana from 51.7% to 28.5% from 1991/1992 to 2005/6, but poverty is still common in rural areas of the North. Similarly, the situation of the Upper East, Upper West and Northern regions maintained the least positions in 2010 poverty mapping (GSS, 2015). The numerous agricultural intervention policies of successive governments have failed to alleviate poverty as rapidly as expected (Savannah Accelerated Development Authority [SADA], 2010). Babatunde and Qaim (2009) have argued that this is because agriculture led-growth alone will not be the solution to poverty alleviation. The SDGs are now widely accepted as requiring policy and investment to consider support for a wider portfolio of livelihood transitions, including a mix of entrepreneurship, employment opportunities and non-farm strategies in rural areas (UN, 2015). Livelihood diversification has traditionally formed part of the complex bricolage of livelihood strategies by rural inhabitants in Northern Ghana (GSS, 2015). These activities are normally gender-based, with men and women diversifying into different enterprise opportunities (Owusu, 2007). For women, these are food processing, small entrepreneurial business, charcoal production, wage labour, and artisanal mining. The literature in northern Ghana has focused on economic challenges in relation to socio-cultural factors (e.g. resource access, decision making, limited mobility or domestic roles) (e.g. Adongo, Phillips, Kajihara, Fayorsey, Debpuur, & Binka, 1997; Abdulai & Delgado, 1999; Owusu, 2007;

Apusigah, 2009). As a result, the existing empirical insights on livelihood diversification do not serve to resolve the nexus of gender-sensitive development and poverty reduction pathways. This is because the discourse does not give sufficient prominence to the analysis and role of social-cultural issues, such as intra-household 'power' relations with regards to decision-making and resource access – and embed these into practical diversification pathways to development (e.g. Ellis, 1998; 2000; Bryceson, 2000; 2019). This is important because livelihood diversification is not just a risk management or income strategy, but also an alternative route to the norm of resource access to land, which they are not always able to access for farming because of their gender. In addition, livelihood diversification makes women more economically independent (Bryceson, 2000) and this may be attractive to younger generations with more accepted cultural change.

Thus, it is argued that non-farm activities give women the opportunity to change their control and gender dynamics, to empower themselves and their families (Apusigah, 2009), which is a crucial social-cultural dimension that should be emphasized within the now pervasive gender mainstreaming discourse in Northern Ghana. This paper addresses the paucity in knowledge by raising the question: What livelihood diversification and intra-household power relations shape decision-making and resource access for women's livelihood diversification pathways?

Methodology

Description of Study Area

The northern regions, consisting of the Northern, Upper East and Upper West regions, remain the poorest regions of the country (GSS, 2015). As contained in the Ghana Poverty Reduction Strategy (GPRS) II (2005), poverty generally decreased in the 1990s; however, certain areas experienced growing and deepening incidence of poverty, with evidence of intensification of vulnerability and exclusion among social groups. According to the GPRS II report, this was particularly noticeable in the savannah and transitional zones in Northern Ghana. GPRS II (2005) further indicated that some large

occupational groups such as small-scale farmers, and especially women, remained trapped below the poverty line, and the chances of survival of many children and youth remained precarious. GSS (2013) indicates that rural deprivation contributes as high as 72.3% to national poverty. According to this report, the three Northern regions, including Upper East, Upper West and Northern Region, contribute highest to national average poverty by 92.6%, 87.3% and 80% for Upper West Region, Upper East Region and Northern Region respectively.

Sampling, Data Collection and Data Analysis

The districts of Savelegu-Nanton and West Gonja in the Northern region of Ghana were purposively sampled; Savelegu-Nanton was selected based on its proximity to Tamale, the regional capital, while West-Gonja was selected based on its relative remoteness, thus allowing potentially different narratives to emerge. The two districts were also selected based on their popularity in non-farm activities largely dominated by rural women. For instance, the West Gonja district is popular in the region for its commercial production of ‘gari’ by women as well as charcoal production, while Savelegu-Nanton district being closed to Tamale, the regional capital is popular in sheabutter processing largely dominated by women (SADA, 2010).

A case study research design was used for the study in order to be able to offer sufficient details in the livelihood activities of women. A multistage sampling procedure was employed to select study households. In the first stage, communities within each district were stratified into less deprived, deprived and highly deprived. One community was then selected purposively from each stratum based on their involvement in non-farm enterprise activities, bringing the total number of communities per district to three. At the second stage, households were stratified by level of vulnerability into rich and poor, based on level of asset holding (Nolan & Whelan, 2010). The less deprived communities were those which had most basic facilities, the deprived communities were those which lacked some of the basic facilities, while the highly deprived communities were those which lacked most of the basic amenities (Ministry of Local Government [MoLG], 2010).

The categorization of the communities according to level of deprivation is based on the level of availability of basic facilities such as, road network, market, electricity, portable water, healthcare centres, schools, employment opportunities or toilets (Ministry of Local Government [MoLG], 2010). Rich households were those that possessed cattle, vehicles or large farm lands. The criteria used in determining level of wealth reflected the local understanding of wealth. This was done in consultation with stakeholders in the study locations. In all one hundred and eight (108) women selected purposively were interviewed with the help of an interview guide. Also, forty three (43) key informants, consisting of twenty two (22) from Savelegu-Nanton district (Tampiong, Nabogu and Yapalsi), nineteen (19) from West Gonja district (Busunu, Larabanga and Kojo-kuraa), including staff of the Ministry of Food and Agriculture (MoFA), District Assembly, non-Governmental organisations, among others were selected for the study. In addition, four (4) key informants from the regional level were also interviewed.

Additionally, one focus group was held in each of the selected communities at the start of the fieldwork, and consisted of 6-10 purposively selected women who were engaged in non-farm livelihood activities. These discussions provided a deeper understanding of community issues. The discussions were conducted in the local language and sensitivity given to cultural norms. Women in Northern Ghana due to cultural norms are often not open in discussing issues relating to their challenges with people they are not familiar with. However, this was not a problem in this study because of similarities in cultural background with the researcher. These data were recorded, transcribed and analyzed manually. The data, which were largely qualitative in nature, were analyzed by identifying and categorizing issues into themes (Yin, 2003). The themes included household decision-making, household resource access and livelihood diversification activities. Relationships between the themes were drawn and descriptions provided. The Harvard gender analytical framework was employed to guide household gender analysis on resource access and control. Harvard access and control profile tools were used to examine how household resources

are accessed and controlled by men and women within the households.

Results and Discussion

Household Decision-Making Dynamics, Gender and Livelihood Diversification

The findings revealed that women did not have full independence over their strategic decision-making, especially with regard to non-farm livelihoods. Some women explained that their husbands should approve the types of non-farm activities that they could pursue, when they did those activities and which people to collaborate with to undertake a new initiative. This observation was made among the women in the Savelegu-Nanton area, who were largely the Dagomba ethnic group. The practice could be attributed to the domination of Islamic religion, which encourages women to be fully submissive to their spouses. Alimatu, a 57-year old woman from Yapalsi explained this accepted perception: *“Anytime I want to engage in a business of any kind, I will need my husband’s approval before I can do so”*. The pervasive culture of male dominance in household decision-making is commonly found in most patriarchal rural societies, including the Northern region of Ghana (Apusigah, 2009). Fuseina, a 45-year old woman from Larabanga also explained that she sometimes had conflicts with her husband when she went to sell her commodities: *“my husband doesn’t always want me to travel to other communities to sell my goods, especially if I want to sleep over”*. The opportunity to do this activity is further overshadowed by female responsibilities to their household, where women must first contribute to their spouse’s agricultural and domestic labour requirements. Samata, a 38-year old woman from Yapalsi recounted how her husband’s needs were prioritized by the household, often preventing her from undertaking her own non-farm activities, particularly during the farming season: *“My rice processing activities usually progress smoothly in the dry season. During the farming season, I don’t have enough time to do my activities. My husband determines what we should do each day. Sometimes, when I’m at the verge of starting my own activities, he can just ask me to prepare for farm without any prior information, and I will*

have nothing to say because he owns me”. The above narrations represent the experience of other women in rural communities in the study area, implying that women lack the independence in undertaking their non-farm activities. This situation is likely to affect the livelihood needs of the vulnerable women who turn to have the advantage to use the non-farm resources to better their life.

These experiences of the level of autonomy are also shaped by personal attributes, and women with a high status in the local community, such as belonging to an influential family, that have a higher portfolio of resources or level of formal education, will increase the role that women can take in decision-making (Kabeer, 2005; Acharya, Bell, Simkhada, van Teijlingen, & Regmi 2010). This spectrum of autonomy is characterized within the narratives. While one 52-year-old woman from Larabanga, who comes from the chief’s palace, reported that she was able to take independent decisions in her small trading enterprises, and her husband does not influence her approach or timing, the situation of another 56-year old woman also from Laribanga presented quite a different experience: *“As for a Gonja woman, once you are married you can’t have independence in whatever you do. I for instance, before I can go and buy cassava to process [my husband] has to approve it. Before I can go to the market and sell or go in for credit or join any enterprise group [my husband] has to give me the permission”*. While some models of decision-making (e.g. Corfman & Lehman, 1987) suggest that individual members of a household can make decisions according to their desires, this is not applicable to traditional patriarchal societies within the Northern region of Ghana.

Given that women have limited control over decision-making with regard to non-farm activities, it is important to understand how women participate in their non-farm activities. It is a common practice for most women to approach their husbands when they want to carry out their livelihood activities as a sign of respect to them. The research sought to establish how they approached their husbands in engaging in their non-farm activities. It was found that the two locations differed in the way women approached their husbands to start the activities. In Savelegu-

Nanton respondents indicated that they have to schedule meetings with their husbands in advance should they want to discuss their business activities with them. A 46-year old respondent (Abiba) in Yapalsi recounted how she made her decision when she was about to start rice processing enterprise during an in-depth interview. *“When I was about to start the rice processing, the first thing I did was to approach him and inform him about my intention to start a business and waited till he gave his blessings”*

However, in West Gonja District, women did not make advance appointments with their husband. The difference is likely to reflect variation in accepted cultural norms between the two locations, since households in West-Gonja are predominantly from the Gonja tribe while households in Savelgu-Nanton are largely from the Dagomba ethnic group. Kabeer, (2005) also opines that cultural differences can influence the behavioural patterns and effectiveness of developmental interventions of a society.

The ability of women to influence the decision-making process was determined by several factors. Social networks for instance play an important role in facilitating this process of initial engagement in non-farm activities. Women in both locations make decisions through engagement with other women, particularly those from the same household or from other households in their community with which they share a social bond or relationship. Thus, while women in rural households face cultural constraints, the social networks between them play a role in supporting their livelihoods, including seeking non-farm activities and therefore investing in social capital is a crucial dimension of facilitating the process of effective non-farm outcomes for women (Andersson & Gabrielsson, 2012).

Socio-cultural beliefs influence rural decision-making, and affect almost every aspect of their lives (Kabeer, 2005). The participation of women in non-farm activities is also shaped by local beliefs. For example, the results revealed that some of women approached their husbands to help them seek spiritual support that will lead to their success in non-farm activities. The reason is that culture does not permit women to consult their gods directly (Adongo et al., 1997). A respondent

from Yapalsi aged 59 (Alimatu) unveiled how her husband plays a great role in her non-farm livelihood decision-making by helping to provide spiritual support as: *“We cannot start our enterprise activities without involving the men. This is because they usually consult our gods and come out with advice whether the business has a future or not. If you don’t let them consult on your behalf, you are likely to encounter certain hindrances on your way”*.

The implication of this narration is that women do not make direct contact with shrines, and for that reason women who want to seek the support of their gods have to pass through their spouses or other male relatives. Similarly, Adongo et al. (1997) found that any woman found to be consulting soothsayers would be considered a witch and stigmatized in society. Thus, there are cultural limitations to women’s ability to power in the decision-making process in local society, which contributes to their subordination and vulnerability (Moser, 1993; Apusigah, 2009) and acts as a constraint to their participation in non-farm activities.

Resource Access and Control, Gender and Livelihood Diversification

Women generally have limited control and access to household resources; household resources largely remain under the control of household heads, who are normally men. For example, the association leader (Magaazia) who hails from Nabogu shared her experience as a woman: *“The man is the leader of the house and he is in charge of all the household resources, including what I own. I always need his permission to be able to use them”*. Indeed, the narratives revealed that women’s access and control of household resources is highly influenced by their personal attributes and the nature of the household. In both locations, the results revealed that women who were leaders (Magaazias) could influence their access to resources, particularly in extension services, credit, training and exposure, which would help them in their non-farm activities. For example, the narration by a woman (Abujaja) at Busunu is a typical illustration of how personal attributes influence women’s access and control of resources: *“Because I have completed secondary school form 4, I know what is good for me. My*

husband cannot just treat me anyhow. When I work hard and get my resources, I manage it myself". In West Gonja, it was found that women who were assigned chieftaincy roles had a share of the sheanuts picked and dawadawa harvested every year. Furthermore, women who had links with the chieftaincy throne also had better access to resources. For example, a woman at Larabanga said that she was able to contact the palace for any assistance concerning her needs because she is related to the palace. A woman from Kojo-kuraa (Abiba), a wife of an opinion leader also confirmed that her status played a role in her access to credit support provided by an NGO.

Women access household resources, such as land, labour, farm produce, and livestock through their husbands or male relatives. A woman (Shetu) from Tampiong shares her constraints to labour in the following narration as: *"The labourers do not usually like to work for women farmers. They claim that women are capable of bewitching them at a slightest disagreement. The same perception scares extension staff from paying attention to women. So, when we are looking for labour, we are compelled to ask men to negotiate for us. Sometimes the labourers want to cheat us, the women by quoting higher prices"*. It was further revealed that access to household equipment such as tractor services provided some dynamics. For instance, a 50-year old woman (Nayi) from

Tampiong explained how she gets access to tractor services: *"My husband has a tractor, but I do not have control over the use of the tractor. Although if I request for the tractor to farm, he would not refuse, but I will not get it at the time I need it most"*. The above narrations illustrate how men have control over key household resources and women must negotiate to access them (Acharya et al., 2010; Chant & Beetham, 2014). Women must therefore negotiate for household resources essential to their non-farm activities. Women require different types of resources for their non-farm activities, and the study found similarities in the type of resources needed across the two locations. These can be classified as tangible (such as land, forest, water, credit, labour) and non-tangible (such as extension support). As revealed by analysis from the gender framework, respondents generally have fair access to resources for their non-farm activities as compared to farming. Most respondents indicated that they have access to resources such as land, water and forest. However, credit, extension access and labour remained their greatest challenges. Table 1 illustrates the access and control of a 52-year old woman (Sanatu) in Tampiong, which illustrates that, while she has access to all resources except training/extension, she lacks control over these resources (except water which she is responsible in fetching).

Table 1: Adapted from Harvard tool 2: Resource access and control of rural women for non-farm activities

Resource	Access status		Control status	
	Yes	No	Yes	No
Land	X			X
Forest	X			X
Water	X		X	X
Labour	X			X
Extension/Training		X		X
Credit	X			X

Source: Adapted from Harvard tool 2

Generally, although land was difficult to access by women for farming purposes. However, it was not a constraint to non-farm activities in either of the locations. Indeed, women did not require much land for their non-farm activities, such as

establishing a centre for food processing or making a small amount of sales. It was revealed that women did not have to go through difficulties to access land for their non-farm activities. Nevertheless, the processes of acquiring land by

women slightly differed between the two locations. In West Gonja for example, women must contact the assembly representative or an opinion leader in the village to make the request for them to the community elders. This was revealed in a narration by a 38-year old food vender (Afushetu) in Larabanga, who explained that she had to contact the assembly representative to lead her to the landowners when she was looking for the land to operate a kiosk. The study further established that the process of accessing land for non-farm activities reflects connection with lineage/clan, because in West Gonja women who were indigenes did not need to pay for land before they can access it for their non-farm activities. During a key informant interview with a community elder (Magazia) in Larabanga, she explained: *“if you were from another clan, you would have to go with a gift (either cola or cash) to the community chief’s palace before being allocated the land”*. However, in the most deprived communities, where the non-farm activities are less patronised, the study found that women did not have to undergo complex protocols. This was revealed in a story by a 50-year old woman (Maata) in Kojo-kuraa, who engaged in food vending: *“I did not have to inform anyone before starting to sell food by the roadside because there were no strict regulations over the use of land for non-farm purposes”*. The narration reflected a lack of competition in the community. In Savelegu-Nanton, women have to access land for their non-farm activities through men, usually through spouses or family relatives. According to the respondents they usually have to provide a token (either by cola or cash) to be taken to the palace to secure the land. The women indicated that although the process is a little cumbersome, it does not affect their access to land for their non-farm activities. A 42-year old woman (Adisa) from Nabogu explained how women in the community get access to land: *“In this community, women make use of the space around their compound for their business activities. But the food vendors or shop operator often prefer to sell by the roadside. For those people, they have to go the chief’s palace with a token to ask for the space. When I wanted to start selling here, I had to give my husband two Ghana cedi (\$0.65) to go to the palace to ask for the land on my behalf”*.

The dynamics regarding access and use of forest resources differ. Forest resources such as shea nuts are an important resource that women depend on for their livelihood; women in the rural communities derive livelihood from the shea business. The processes of accessing shea nuts from the two locations differed slightly. In both districts, women access shea nuts from their family farms or in the bush where no one farms. However, in West Gonja, the chiefs have to declare the commencement period for the harvesting of the shea nuts, and after harvesting, women are required to give a portion of the shea nuts harvested to the women’s chief. This practice is contrary in Savelegu-Nanton, where women can decide to start harvesting anytime, they feel the fruits are matured, and they are not required to give a portion of their harvest to the community elders. These differences are attributed to differences in ethnicity and culture. Likewise, the collection of wood is an important forest resource, as women sell this as fuel wood. Indeed, selling of fuel wood is a brisk non-farm activity in rural areas particularly in the deprived communities where there are limited opportunities for other non-farm activities. Middlemen from urban areas go to the hinterlands with trucks to purchase them for consumption by urban people. Women have direct access to firewood on their family farms or in the bush where nobody farms (common pool resource). This activity is particularly critical for women who cooked food to sell or those who processed food such as rice, shea butter or groundnut. Women who processed food in large quantities indicated that they often have to buy it from other women because they did not have time to go for fuelwood. Although some women understood that some of their livelihood activities were harmful to the environment, they claimed they lacked viable alternative non-farm activities, compelling them to depend on wood cutting for their livelihood income. Similarly, Ellis and Allison (2004) opined that rural people depend on resources in their environment to support their living and this represents both an opportunity and a challenge in managing the trade-offs between equitable governance, sustainable environmental use and necessary income. By contrast, water is a resource that can be more difficult to access at certain times of the year, yet

it is important both for household survival and for non-farm activities. While women can freely access water from community boreholes or surface water sources without much struggle for use, access to this very critical resource is controlled by community leaders. Indeed, within households, women manage water supply and they have the freedom to use the resource for their activities. However, women engaged in the processing activities indicated that at certain periods of the year they have challenges in getting water to process their commodities. This is because their water sources usually dry up at the peak of the dry season, making it difficult to get water for their activities. This was evidenced in the narration by 38-year old woman (Fuseina): *“It is always difficult to get water to process our sheabutter, especially in the dry season. During the peak of the dry season our water bodies dry and we have to walk to the next village to get water, which is about four miles away”*.

The results on labour access from the two locations showed that labour in the rural communities is largely family related, and women have access to labour through their families. This was encapsulated in the narration by a 46-year woman old in the Savelegu_Nantong district. *“We depend on members of household for support. Sometimes when everyone is engaged it becomes difficult to get support. In order to avert that challenge, it is better to plan your activities that require much labour around the availability of members.”* The narration was similar to the statement made by a 58-year old woman engaged in shea butter processing in the West Gonja district. *“My children and family support me to do my work”*. However, the availability of labour for their non-farm activities depended largely on whether the household head did not have any activity on the farm to be carried out, because his activities always superseded all others within the household (Moser, 1993). It was found that women must inform the household head in advance if they wanted to use household labour in order to ascertain if they were not needed for the household head’s activities.

Women in both study locations were constrained in extension access for their non-farm livelihood activities. According to the respondents, the extension agents often concentrate on men and at

the same time focus more on farming activities, with little emphasis on non-farm income sources. The women argued that they only got to hear about extension information via their husbands or other male relatives, who often went for the meetings. According to the women, its only on a few occasions Non-governmental Organisations (NGOs) came around to train them, although attending such programmes still needed the permission of their husbands. A 58-year old woman (Abiba) in Yapalsi explained how it was often difficult for them to go for extension programmes: *“When the extension agents come, they only send to individual houses to inform the household heads. We the women are not normally invited because they often feel that we should stay at homes and cook or take care of children. Those women who get access are those who belong to farmer groups.”* The above narration implies that women perceive cooperative membership to offer opportunities for women to access extension services. It also implies that the social grouping can create a mechanism to mediate access to resources and information (Andersson and Gabrielsson, 2012)

Credit access has been found to have a positive influence on women’s livelihood (Pearson, Barratt, Seeley, Ssetaala, Nabbagala & Asikic, 2013). However, there were generally limited credit opportunities for women in the study area. While some women indicated that they had access to credit, others complained that they (women) lacked access. It was revealed that more women in the Savelegu-Nanton district gained access to credit support for their non-farm activities as compared to those in the West-Gonja District. This can be attributed to its proximity to the regional capital, which probably made it easily accessible to development organizations, particularly NGOs, who are often headquartered in the capital. It may also be due to the type of enterprise activities the women engaged in. Women accessed credit by belonging to groups, and they need the approval of their spouses to be able to join such groups. Some of the women, particularly those from the Savelegu-Nanton, dominated by Dagbang culture indicated that they were denied group membership by their spouses, while others explained that their spouses limited their participation including the loan amounts they

can take. Following difficulties in accessing credit, women in Larabanga used to arrange credit in kind terms with the farmers to gain access to their raw cassava for 'gari' processing. However, this opportunity according to them had been hedged by the activities of the Fulani headmen. A 56-year old woman (Sanatu) explained: *'We used to negotiate with the men to get the cassava to process on credit. The condition was that, the man could give his farm to you to process and share with him at a fixed proportion. When a woman processes three bags of gari, the man will take one bag. But now we don't get that opportunity anymore. Some of those who used to accept such contracts have left the community, while others have stopped producing the cassava due to the destruction by the Fulani cattle'*. This implies that the activities of the Fulani headers are affecting 'gari' production, and this has the potential of increasing the poverty situation of the women. However, credit in kind seemed to be working well in the Savelegu-Nanton district. Women in communities in the Savelegu-Nanton district sometimes got raw materials, such as rice to process on credit, and then repay after selling. However, such opportunities are often done under serious trust in order to avoid defaults. Unfortunately, poor households were disadvantaged in these kinds of bargains because they were perceived to be risk averse. The situation was confirmed in a narration by 65-year old woman (Fati):

"They (farmers) don't want to sell their produce to us on credit because we are poor, and they are afraid that we can't pay back if there is any problem". The reason is that those providing such opportunities take into consideration the ability of the person to repay in the event of any risk. It was observed that such bargains favoured women who were already involved in enterprise activities and had a good reputation.

Conclusion

The paper sought to examine how diversification and the intra-household power relations shape decision-making and resource access for women's livelihood diversification pathways. Although women pursue different livelihood activities, including both farm related and non-farm, they

have better opportunities in the non-farm livelihood activities as compared to farming. Non-farm livelihood activities provide an alternative to the lack of land access by women because of their gender. The paper noted that women often face more challenges in accessing resources, where they have to compete with men such as labour, extension and credit. It was also noted that socio-cultural beliefs further affect the processes of women in accessing resources. The usual norm is that women need to involve men in the processes of accessing resources, particularly seeking spiritual support from their gods for non-farm resources, which is likely to perpetuate the lack of autonomy in decision-making. This revealing situation provides an insight into the importance of this knowledge gap by highlighting livelihood diversification and intra-household power relations regarding decision-making and resource access. Understanding the socio-cultural dimension would enhance policy outlook towards fighting women's vulnerability and poverty. It is important for rural policy that aims to reduce rural household poverty in Northern Ghana to consider providing support such as credit, training, and market for the women engaged in the non-farm activities, given that the non-farm livelihood serves as an opportunity for women to earn independent income outside traditional farming, where they have limited opportunities.

Acknowledgement

I wish to express my sincere gratitude to Dr. Henny Osbahr of University of Reading who made time to provide an initial review for the manuscript.

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