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FIGHTING RURAL POVERTY: UNDERSTANDING LIVELIHOOD DIVERSIFICATION STRATEGIES AND PATTERNS OF WOMEN IN NORTHERN REGION OF GHANA

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ABSTRACT

Rural poverty remains a challenge among developing countries including Ghana. Livelihood diversification has been employed as one of the strategies to mitigate the teething poverty in Northern Ghana. Although lauded as a potential source of poverty eradication, limited studies have been conducted to understand the livelihood diversification strategies of poor and vulnerable women in Northern Ghana. This present paper identified and discussed the livelihood diversification strategies of women in Northern Ghana. Mixed approach involving both quantitative and qualitative techniques was used as the main methodologies for the study. The findings identified the common livelihood diversification strategies of women to include she abutter processing, rice processing, petty trading, groundnut processing, gari processing, fuel hood hewing, fish mongering and food vending. It was revealed that the strategies employed by women were influenced by local resources and location. The study also observed that limited livelihood diversification strategies compelled women to undertake destructive activities such as wood hewing/charcoal production, which negatively affect the environment. Furthermore, the results identified limited resources such as credit, machinery and market to constrain women's non-farm activities. It recommended that rural policy should provide the needed resources to the poor women engaged in non-farm livelihoods, because it contributes greatly to improving women's living standards.

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INTRODUCTION

Livelihood diversification is a common phenomenon among rural subsistent farmers in Sub-Saharan Africa, including Ghana (Bryceson, 1996; 2002; 2009; Ellis, 1998; 2000; Stifel, 2010; Hilson and Garforth, 2012). Rural livelihood diversification is the process by which rural households who are largely peasant farmers engage in multiple sources of livelihoods in order to sustain their living (Ellis, 1998). In this paper livelihood diversification is defined as the participation in non-farm activities by rural women to sustain their livelihoods or improve their living standard. Statistics have shown that non-farm income sources contribute up to 42% to total rural income in Africa, 32% in Asia and 40% in Latin America (Reardon, *et al.*, 1994). In Ghana rural households who are largely small scale farmers engage in non-farm livelihood activities to sustain their living (Yaro, 2004; Abujaja *et al.*, 2013; Banchiriga andHilson, 2009).

Women contribute tremendously to livelihood sustainability of rural households, but remain the poorest (Awumbila, 2006). Rural household resources are largely controlled by household heads who are mostly men, except in female-headed households (Apusigah, 2009). Studies from Ghana have shown that women dominate in rural non-farm livelihood activities and tend to have some level of independence over income they generate from these non-farm livelihood sources (Abujaja *et al.*, 2013). However, little is known about the strategies and patterns of non-farm activities of women. Such information is important because understanding the livelihood strategies of the poor is vital for effective policy formulation, particularly in Northern Ghana where the majority of the poor people reside (GSS, 2013). Much livelihood diversification literature (Yaro, 2004; Owusu, 2007; Banchiriga and Hilson, 2009; Stifel, 2010; Asmah, 2011; Hilson and Garforth, 2012) in Ghana have studied its significance. Fewer literature (Abdulai and Delgado, 1999; Canagarajah *et al.*, 2001; Abujaja *et al.*, 2013) have looked at gender and non-farm livelihoods, but did not focus much on strategies of women. This paper therefore aims to fill the knowledge gap by investigating the livelihood strategies of women in Northern region of Ghana. The present

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paper was therefore undertaken to determine the factors which influence rural livelihood diversification among women in Northern region of Ghana. The remaining part of the paper is divided into four sections. The first section looks at some discourses on livelihood strategies, the second section discusses the methodology of the study. This followed by the results and discussions which constitute the third section. The last section concludes the paper.

Literature Review

According to Ellis (2000: 40) "Livelihood strategies are composed of the activities that generate means of household survival". Livelihood strategies of people are not fixed and may change as the environment within which they derive their livelihood changes (Cahn, 2006). However, some livelihood activities may remain unchanged due to tradition (Parezizadi and Cahn, 2000). Traditionally, farming has been the main livelihood strategies for rural farmers over centuries. Research in the past had largely focused in that direction. There has been increasing recognition in academic debates on the changing livelihood strategies among rural population in Africa. This has been due to the continue struggle by rural households to sustain livelihoods through agriculture (Bryceson, 1996; 2000; Ellis, 1998; 2000; Ellis and Allison, 2004; Hilson, 2008, Asmah, 2011). Livelihood diversification has therefore become an important integral part of rural livelihoods. Rural population undertake different livelihood diversification strategies in order to achieve their livelihood goals. For the view of Tuson (2001) rural livelihoods revolves around farming, labouring, selling timber and fuel wood, mining, trading, building work and livestock. Similarly, Scoones (1998) has identified three forms of livelihoods portfolios of poor rural inhabitants. The first option is to intensify agriculture- this involves a farmer including more agricultural livelihood sources such as rearing of livestock, forestry or aquaculture. The second option is diversification- that is a farmer getting involved in other activities entirely outside agriculture such as taking part in wage-labour, trading, mining, etc. The third is migration- that is poor rural farmer moving from their home to another location to seek livelihood opportunities.

Literature (e.g. Carney, 1999; Ellis, 2000) has classified livelihood strategies into two broad categories. Thus, natural resource based and non-natural based activities. The natural based livelihoods can be seen as those that dependent on climate such as farming, while the non-natural are the strategies such as non-farm activities that are less dependent on climatic conditions. In a study conducted by Awumbila and Ardayfio-Schandorf (2008), migration was employed by households as a coping strategy by some poor rural households in Northern Ghana. Thus, rural households migrated to cities to seek non-farm employment such as serving as porters or helping to sell commodities in order to raise income. However, these activities had negative consequences such as congestion of cities and loss of rural farm labour. Similarly, Al-hassan and Poulton (2009) disaggregated livelihood strategies according to poverty in three regions of Ghana, namely Northern region, BrongAhafo and Ashanti region and found that poor households were engaged in activities such as sale of firewood, collecting of wild nuts and selling of foodstuff while

the medium and well-of were engaged in transport services, medium-large scale trading, operating kiosk/shops and salaried jobs. However, there were variations in these activities depending on the location and income levels (Abdulai and Delgado, 1999). There are also gender dimensions to livelihood strategies. For instance, Owusu (2007) found that women in Ghana were commonly engaged in non-farm activities such as food processing and petty trading. However, this study was not focusing on non-farm activities of rural women in Northern region which the focus of the present paper.

MATERIALS AND METHODS

The study was carried out in Northern region due its high poverty. Two districts in Northern region of Ghana were sampled purposively for this study. These districts are Savelegu-Nanton and West Gonja. The Savelegu-Nanton district was selected based on its closeness to the regional capital, while the West-Gonja district was selected based on its remoteness from the regional capital. The two districts were also selected based on their popularity in non-farm activities largely dominated by rural women. For instance, the Savelegu-Nanton district is popular in sheabutter processing, while the West-Gonja district is well known in the region for sheabutter and gari processing. The essence of sampling districts according to proximity to the regional capital is based on the hypothesis that the district close to the regional capital is likely to have more opportunities in terms of access to resources and services (e.g. markets, education or exposure) which can influence non-farm livelihood activities, compared with the districts in the remote area. Sampling across different geographical locations was to give the researcher the opportunity to compare the two districts, understand vulnerability and livelihood activities across various locations (Stake, 1995; Yin, 2003).

A multistage sampling technique was employed to select households for this study. The multi-stage sampling technique allows the researcher to obtain a sample that is representative and "establishment of a sample that is directly related to the research object" (Sarantakos, 1993:133; Robson, 1993). At the first stage, the communities within each district were stratified into less deprived, deprived and highly deprived¹. Then, one community selected purposively from each stratum, bringing a total number of communities per district to 3. The communities which were selected from the Savelgu-Nanton districts included Tampiong, Nabogu and Yapalsi. While in the West Gonja district the communities selected included Busunu, Larabanga and Kojo-kuraa. At the second stage, a total of 20 percent of households in each community were

¹The less deprived communities are those which have most of the basic facilities, the deprived communities are those which lack some of the basic facilities, while the highly deprived communities are those which lack most of the basic amenities (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 centers, schools, employment opportunities or toilets (MOLG, 2010).

randomly selected for survey questionnaire administration. In addition, key informants were purposively selected in each district for this study. The key informants included opinion leaders (chiefs and elders, chair persons or assembly members), women who have practiced non-farm livelihood activities for at least 10 years, district assembly officials (district chief executives, coordinating directors or planning officers) non-governmental organization officials (programme directors or field workers). Overall, 43 key informants were selected, consisting of 22 from Savelegu-Nanton district, 19 from West Gonjadsitcrit and 4 from the regional level. The survey data were input in SPSS package version 16 and analysed using descriptive statistics. The qualitative data mainly from the interviews and focus group discussions were transcribed and analysed based on themes and relationships.

RESULTS AND DISCUSSION

The findings revealed that women largely engage in rural non-farm livelihood activities due to limited access to household farm resources. The common activities as revealed by the results (Table 1) include sheabutter processing, rice processing, groundnut processing, gari processing, fuel hewing/charcoal burning, food vending and petty trading. Some of these activities are regionally specific and dependent on the availability of local resources, while others found in multiple locations. For instance, sheabutter processing, migration, food vending and petty trading are common to the two locations studied. However, gari processing is particular to women in West Gonja district and rice processing to Savelegu-Nanton district.

The dynamics did not change within the West Gonja because Busunu, which is the less deprived community recorded the majority with 20 out of the 60 (33.3%) of the respondents engaged in sheabutter processing. This was followed by Larabanga with 8 out of 60 (13.3%). Kojo-kuraa recorded the least with only 2 out of 20 (10%) engaged in sheabutter processing. The majority recorded by Busunu could be due to the intervention in the sheabutter industry in the community which has motivated more women to join the enterprise. There has been an intervention in Busunu for the past decade by the international NGO 'The Body Shop'. Another reason could be that the community has more activities due to large population size giving rise to market opportunities (Abdulai and Delgado, 1999).

The sheabutter processing begins with nuts which are usually picked from shea trees during a particular time of the year (May-July). The sheanuts gathering period coincides with the beginning of the farming season. Women usually do the picking, mostly from their family farms or in the bush. During the harvesting time, almost every compound is filled with the sheanuts. Almost every woman participates in the picking, but a few of the women do the processing. The sheabutter processing is usually done using the indigenous³ approach, with the exception of communities such as Tampiong and Busunu which have received some interventions from NGOs, such as 'Maatantudu' and Body Shop respectively. Working in groups⁴ has some influence over access to modern technologies because the study observed that women who were part of the sheabutter groups used improved technologies.

Table 1. Non-farm activities and participation by respondents in study communities (N =260)

Non-farm activity	Savelegu-Nanton			West Gonja		
	Tampiong	Nabogu	Yapalsi	Busunu	Larabanga	Kojo-Kuraa
Sheabutter processing	40%	37.5%	20%	33.3%	13.3%	10%
Rice processing	10%	30%	20%	-	-	-
Petty trading	23%	15%	15%	38.3%	30%	15%
Ground nut processing	11.7%	7.5%	5%	1.7%	-	-
Gari processing	-	-	-	37%	27%	25%
Fuel wood hewing	6.5%	25%	40%	6%	-	65%
Fish mongering	-	30%	-	3.3%	-	-
Food vending	20%	17.5%	10%	20%	13.3%	5%

Sheabutter processing

Sheabutter processing is one of the common non-farm activities in the Northern region of Ghana and was found to be occurring in all the communities studied. Due to its growing economic importance, some people often refer to it as the 'cocoa' of the North (Hatskevich, 2011). In terms of population of women engaged in shea processing, as was expected, the highly deprived² communities recorded the lowest figures as compared with the less deprived and deprived communities. In the Savelegu-Nanton district for instance, Tampiong recorded the majority with 24 out of 60 (40%) of the respondents who engaged in sheabutter processing, followed closely by Nabogu which recorded 15 out of 40 (37.5%) (Table 4.2). The least was recorded by Yapalsi with 4 out of 20 respondents (20%) engaged in sheabutter processing.

² The definition of communities according to level of deprivation are detailed in section chapter 3 (section 3.3.4)

Contrary to the points made by Abujaja *et al.* (2013), it was observed here that women who had support from the NGOs were processing improved sheabutter than those without group membership. Those who work in the group in Busunu have access to facilities such as processing centre, milling machines and roasters (Photograph 3). The Busunu sheabutter processing group has been supported by 'Body Shop', a UK based cosmetic organization. The Busunu Tunteeya sheabutter processing centre is one of the best in the Northern region. The Body Shop provides other services to the sheabutter

³ The practice whereby rural people employ local techniques usually less developed to carry out livelihood activities. For example pans used for roasting, sticks used for cracking nuts and bare hands used for kneading

⁴ In Busunu for instance, respondents belonging to Tunteeya women's sheabutter groups had access to milling machines, roasters and cemented floors for drying their products.

processing groups such as training, credit and marketing. The Tampiong sheabutter group was supported by a local NGO called 'Maatan-tudu'. However, as at the time of this research the group has stopped benefiting from the support due to end of project. The 'Maatan-tudu' supported them on training and credit. The Tampiong group lacks a processing centre and for that reason they usually meet under a tree to carry out the activities. It was observed that the Tampiong group is no longer effective due to withdrawal of the NGO. This compelled the researcher to enquire from respondents during a key informant interview why the group is not functioning well and why they could not continue. In response, one of the group leaders⁵ attributed the problem to lack of self-driven attitude of rural women people. She also added that the lack of transparency and accountability on the part of leadership also deepened the challenges. However, the study observed that the activities were rather more effective at the individual levels than within groups, because the study observed some of the women busily carrying out the activities their homes during household interviews.

The study further observed that the picking and processing of the sheanuts by households in the two locations remained the same. This is because the approach to picking and processing nuts and butter were similar in characteristics. For instance, they both leave the house at dawn to the bush to pick up the nuts, and picking is done on individuals' farms. However, the study found that women who were involved in high level business were focusing on the processing and trading of the sheanuts, while the poor women largely concentrated on the picking. Some of the poor women process the sheabutter in small scale and sell it in small quantities to food vendors within the communities, and use part for household food preparation. For instance, during an interview, a 65 year old woman in Tampiong narrated how she does her sheabutter processing as:

I often process my sheabutter with just about 10 bowls of sheanuts, use some for cooking rice, 'tubani', beans or fry yam for my grandchildren to eat after school, and sell some to those who may either want to also cook food for domestic consumption or cook to sell in the community. I don't usually send it out to sell. People from the surrounding houses are aware that I sell the commodity, and for that reason they often walk in to buy when they need it." [TII_07].

Within households women render labour support to other women during the processing. This was established during field interviews as the study observed that women were helping their counterparts in activities such as carrying, removing shells, kneading or drying. The main challenge perceived by the respondents from the highly deprived communities was the lack of grinding and milling machines. Respondents complained of having difficulties in accessing grinding machines, leading to irregular processing and low income. Women in the deprived communities travel long distances to be able to access machines to mill the sheanuts for processing, while others rely on the same machine that mills their cereals. A woman recounts her frustrations in getting

access to sheanuts milling machine during a focus group discussion at Yapalsi:

Our main difficulty is the milling machine. We always struggle before we are able mill our sheanuts. We don't have a sole machine for milling sheanuts. We normally rely on the same machine that mills our foodstuff and it's only available at a particular period, usually in the night when they have finished milling every commodity. Due to its nature it takes a long process to clean the machine back. That explains why the operators always prefer to mill it as the last commodity. At times I have problems with my husband when I want to go and mill it, because he doesn't usually support my movement in the night. Worse of it all, the operators don't usually allow individual persons coming to mill due to cost management. So, when you are ready to mill, you have to wait for your colleagues to also get ready before so that you will be able to do it jointly. [TKI_09, 17th May, 2013]

Marketing sheabutter was also said to be a greater challenge for women in sheabutter business. Some of the women during an in-depth interview complained of having difficulties in marketing their products. One of the women in Tampiong explained why she stopped processing sheabutter as:

In this community I was one of the leading sheabutter processors, but I had to advise myself due to marketing frustrations. There were times I sent my sheabutter to Savelegu market for three consecutive times without getting anyone to buy it. Meanwhile, it takes a lot of time to process it. When that happened I just stopped the sheabutter processing. One of our greatest problems is that we are too many doing the same thing and no one is around to buy. [TII_05, 20th June, 2013]

The above narration implies that the women in the sheabutter processing activities face marketing challenges. There is the need for policy to work towards improving the marketing strategies of the shea industry. This is important since it is less dependent on seasons compared to food crops, because the nuts can be stored and used throughout the year. Thus, it has the potential to give the women all year round income (Ellis and Allison, 2004)

Rice processing

Rice processing forms part of the popular non-farm livelihood activity carried out by women in the Northern region. Unlike sheabutter processing, rice processing activity does not spread across the entire Northern region because rice cultivation is largely restricted to the lowland areas. Rice processing business was found to be taking place in all three communities studied in the Savelegu-Nanton district. However, it was observed that women who were perceived to be rich by the community were those who dominated in the enterprise, probably due to the capital intensive nature of the business. For instance, a 52 year old woman⁶ in Tampiong explained during an interview: *Because rice processing requires high capital it is only women who can afford who go into the business.* Table 1 shows that out of a total of 22 respondents

⁵[TKII_05]

⁶[TII_011]

who were found to be engaged in rice processing in the Savelegu-Nanton district, the majority (12) (55%) came from Nabogu, while 6 (27%) and 4 (18%) came from Tampiong and Yapalsi respectively. The high figure recorded in Nabogu is not surprising, because the community is known for its rice production potential due to its proximity to the White Volta River. This is in congruent with the assertion that people's livelihood activities are dictated by the resources in their environment (Ellis, 1998). Aside from Tampiong, the other communities claimed that they never received any support from either the assembly or any NGO to improve their activities. An interview with a past women's group organizer⁷ in Tampiong revealed that they had an active rice processing group in the community which collapsed five years ago. The group was supported by an NGO called Opportunities Industrialization Centre (OIC) whose support ended five years ago. The NGO supported them with facilities such as rice milling machine, training and credit. However, the members were not able to keep the group or maintain the facilities that were provided by the NGO shortly after the end of the project. At Tampiong community the researcher was shown an abandoned rice processing machine in the community with grass growing around the structure. Responding to the question from the researcher on the reasons why they were not able to maintain the group after the end of the project, the past organizer narrated:

Shortly after the end of the project, we continued to still meet as a group to process the rice. We set up a five member committee to be managing the grinding mill. We also employed a young man to be operating the machine so that we can be paying him. Every member of the group who milled her rice paid a subsidised price, while non-members paid even higher fees. All the money accruing from the operation of the machine was saved with the "Magaazia" (woman leader). However, when the machine unfortunately broke down, the leader could not provide money to work on the machine. This behaviour by the Magaazia was very strange to us and discouraged most members. So members started to withdraw gradually till everyone left. Although we do not use the machine again, I sometime go to open the room and tidy it up". [TKII_09 17th May, 2013]

Rice processing is not a common non-farm livelihood activity in West Gonja compared with Savelegu-Nanton district. This was confirmed during the field work because the researcher did not find even a single respondent engaged in rice processing. However, rice forms part of their staple food and so traders bring it from other places to sell in the district on market days.

Petty trading

Petty trading is a common livelihood activity that women in Ghana including those in Northern region engage in. The study found that women in all the six study communities were engaged in petty trading. As shown in Table 1, in the Savelegu-Nanton a total of 23 respondents were found to be engaged in petty trading. In terms of population, 14 out of 60 (23.3%) respondents from Tampiong constituted the majority,

followed by Nabogu and Yapalsi with 6 out of 40 (15%) respondents and 3 out of 20 (15%) respondents respectively engaged in petty trading. The number of respondents who were engaged in petty trading was surprisingly higher in West Gonja as compared to that of the Savelegu-Nanton which is closer to the regional capital city, Tamale. As was expected, Busunu which is a less deprived community recorded the highest with 23 out of 60 (38.3%) respondents engaged in petty trading, followed by Larabanga with 18 out of 60 (30%). The Kojo-kuraa trailed with only 3 out of 20 (15%) respondents engaged in petty trading. The high figures registered by Busunu and Larabanga could be attributed to the large population in those communities which usually trigger more activities in those communities as compared to smaller communities such as Kojo-kuraa. This finding is consistent with previous studies (Abdulai and Delgado, 1999) that population dynamics greatly influence the livelihood activities of rural people.

The commodities traded in by the women were quite similar. Women were commonly found trading in largely agricultural commodities such as maize, groundnut, yam, sheanuts/butter, rice, or cassava. However, trading in gari was concentrated in the West-Gonja probably because it is the hub of gari production in the Northern region of Ghana. As was anticipated, the petty trading activities were more active in the less deprived communities than the deprived and highly deprived communities. Petty traders in highly deprived communities buy produce from the community and transport them to nearby communities which have market to sell. A woman from kojo-kuraa explains how she does her trade:

Everyone in this community knows that I'm a petty trader, so any one who has his or her commodity such as maize, groundnut or cassava to sell looks for me. I usually buy them and send to either Busunu or Yapei to sell to other traders from Tamale or Techiman. When I go to the market, I also buy some items that I think the people in my community would need to come and sell. I have now established a small kiosk where my items are sold. [KII_01 14th June, 2013].

The narration by the respondent (KII_01) explains how social networks work in rural societies. Rural communities usually have a strong bond that keeps them together. They have high trust in one another and support each other in terms of needs. This is because they share similar norms and values, which can help to facilitate coordination among them (Nyangena, 2008). The social bond existing among a particular rural society can be used to their advantage, such as in the case of the business woman in Busunu.

The findings further revealed that women who were married did not have the free will to undertake petty trading that require travelling to far away communities or cities. During an interaction with the women, some of them explained that they are limited to the type of commodities that they can sell because their spouses do not allow them to travel to far distant places to sell their goods. Other women also operate stores/kiosk where they sell petty goods such as beverages, sugar, books, pens, pencils, soap, sponge, plastics, bread or torch lights.

⁷[TII_05, 26th June, 2013]

Groundnut processing

Ground nut processing was also found to be a common non-farm livelihood strategy engaged in by women in both study locations. Groundnut is often processed into oil, cake or powder. The activity was more common in Savelegu-Nanton district than in the West Gonja district. In the Savelegu-Nanton district for example, the activity was found in all the three communities studied. Tampiong registered the highest with 7 out of 60 (11.7%) respondents engaged in groundnut processing, followed by Nabogu with 3 out of 40 (7.5%) respondents, while the lowest was recorded by Yapalsi with only 1 person out 20 (5%) respondents (Table 4.2). Groundnut processing was observed to be a specialized livelihood activity, and that could account for the low numbers among respondents. The activity was found to be associated with women perceived to be in the middle class. It was also observed that the activities were being carried out in small scale, and involved mainly indigenous approaches.

The groundnut processing activity was less in the West Gonja district because only one person was found to be engaged in the activity. It appeared that the activity was unique with the Dagomaba ethnic group in the region because the only person discovered in the West Gonja district was found to be a Dagomba who has migrated with the husband to that community. During an in-depth interview some of the respondents in the groundnut processing enterprise lamented on lack of support from both government and NGOs to enhance their activities. A woman from Yapalsi expressed her frustration about the challenges she faces with regards to accessing milling machines as: *It's often not easy to get milling machine to mill the groundnut. At times after roasting it takes days to get the owners of the milling machines to agree to do it. Mostly they want several people before they can agree to mill it. [YII_06]*. Another respondent in Tampiong also narrated her frustrations concerning the lack of support to the industry despite its prospects during an interview:

Our business is good because when you process the oil and send to the market it doesn't stay for long. Even within the community those who cook food and sell often come to buy from my house. However, we do not get support to improve the business despite its potentials to alleviate our suffering. Some people are discouraged from doing it because it's often difficult to get the milling machine. Sometimes we appealed to the person milling grains to do it, but that is usually done late in the night after all grains have been milled with the explanation that it takes time to clean it back after milling the ground nut. [TII_05, 26th July, 2013]

The implication of the above narration signifies that groundnut processing has the prospects of reducing the vulnerability of rural women if the activity is properly pursued and sustained by rural policy. This is because there is a high demand for the commodity (both oil and powder) in both the local and external markets.

Gari processing

Gari is a type of food processed from cassava and consumed by all ethnic groups in Ghana including the people in the

Northern region. In the Northern region, it is largely produced in the West Gonja district. All the three communities studied in West Gonja undertake gari processing. Out of the total of 260 women sampled, 43 of them were involved in gari processing. As seen in Table 1 the highest figure was recorded by Busunu with 22 out of 60 (37%) respondents engaged in gari processing, followed by Larabanga with 16 out of 60 (27%) respondents, while the least was recorded by Kojokuraa with 5 out of 20 (25%) respondents engaged in gari processing. The least recorded by Kojokuraa was expected because it is a highly deprived community with few economic activities taking place.

Cassava, which is the raw materials used for the gari processing is largely cultivated in the area. The fresh cassava is usually used for the gari production and for that reason the women usually go to harvest fresh cassava from the farms. Other women carry out the processing from the farms before transferring them home. The women either use the cassava from their husbands' farms for the processing or purchase from other farmers within the community. It was further observed that women do not often cultivate the cassava due to high labour demands in its cultivation.

The gari processing is done at different levels depending on level of capital. While some women process the gari in small quantities, others do it in large quantities. This became evident during field interviews. The study found that women who were poor were engaged in the small scale⁸ production, while the relatively perceived rich women were engaged in large scale production and marketing. However, aside two respondents in Busunu who were involved in large scale processing, the rest were carrying out their activities in small scale.

Further interviews with some of the women revealed challenges. Some of the women complained of a shortage of the raw materials used to make gari. According to them the situation is more serious during cassava harvesting off season (May to October). One of the women respondents from Larabanga who had more than 20 years' experience in gari processing complained that there was drastic reduction in cultivation of cassava in the area. According to her, this trend is negatively affecting their gari production. She narrates:

It is not always easy to get cassava to process into the gari especially during the off season. Unfortunately, we don't have enough money to be able to buy and store the cassava for all year-round production. Some women usually harvest the cassava from their husbands' farms and process them and sell, while others buy portions of cassava farms from other farmers within the community. My husband does not farm cassava, so I rely on other cassava farmers. What I do is that I usually inform people to get me informed if any farmer wants to sell out his cassava farm. I normally buy portions of the farm (about 1 acre) and recruit people to assist me process it. It is sometimes difficult to get people to support, especially if you don't have money to pay. I sometimes try to reduce cost by

⁸The assembly office described less than three bags within a month to be small scale.

processing the gari on the farms before transporting it home. [LKII_07]

Another challenge that was raised by some respondents was the lack of improved machines to facilitate their production. It was observed during the field visits that the women largely use the indigenous methods for the gari processing. However, it was further observed that there were big processing centres located at the district capital (Damongo), which were well equipped with modern equipment for processing the gari. Unfortunately, such opportunities were not available to the rural communities including the study communities. During a key informant interview, a question was posed to one of the officers⁹ in the department in-charge of extension activities concerning why the rural communities did not have such improved facilities for their non-farm activities. Responding to the concern of the study, the informant attributed the challenge to limited funding to be able to expand such projects. According to him, their outfit is intending to expand the facilities to such deprived communities when funding becomes available.

Although cassava is widely cultivated in the Savelegu-Nanton district, it is not usually used for gari, but for preparing one of their staple foods popularly called 'sagam' or 'TZ'.

Fuel wood hewing and charcoal production

Fuel wood hewing and charcoal production is one of the common non-farm activities engaged in by women in the deprived communities. The activities involve cutting trees and drying them as firewood or burning the wood into charcoal. The study found that the practice was common in the two districts with the highly deprived communities recording the highest figures. In the Savelegu-Nanton for instance, Yapalsi recorded the highest figure with 8 out of the 20 (40%), followed by Nabogu with 10 out of 40 (25%) respondents, while Tampiong recorded the least with only 4 out of the 60 (6.5%) respondents from the community engaged in fuel wood/charcoal business (Table 4.2). The pattern did not change much with the West Gonja district because Kojo-kuraa which is a highly deprived community recorded the majority with 13 out 20 (65%) respondents engaged in fuel wood and charcoal business. This was followed by Busunu with 6 out of the 60 (6%) respondents engaged in the activity. Surprisingly, there was no single respondent from Larabanga community engaged in fuel wood and charcoal business.

This was explained by a community elder¹⁰ during an interview. According to him the community which is Muslim dominated do not allow their women to engage in arduous task to generate income because their religion. The high figures recorded by Yapalsi and Kojo-kuraa which are both highly deprived communities could be attributed to limited livelihood options in those communities. During an in-depth an interview session with some of the women¹¹ in Yapalsi and Kojo-kuraa, they said they were aware of the negative consequences of their actions (deforestation), but claimed that they lack other

sources of supporting their livelihood especially during the dry season. The price of the wood cutting/charcoal production depends on the seasons, with higher prices usually recorded during the rainy season. The women usually prefer to sell their product during the rainy season to meet higher prices, but some of them are compelled to sell them in the dry season to attend to pressing needs. The activity was commonly associated with poor households who largely depend on it for their livelihood due to lack of capital to undertake alternative livelihood sources. On the marketing strategies, middle men usually bring vehicles to buy and transport to the regional capital or other bigger towns to sell. Some of the women normally heap them in clusters at the road side, so that people passing with vehicles can also buy. Other women from the locality carry the wood on their heads to nearby towns and communities on foot to sell in order to generate fast income to purchase ingredients for household food. This is in line with the argument that women engage in non-farm livelihood activities as a result of household food needs (Abdulai and Delgado, 1999). In terms of storage, the study observed that the women usually heap wood/charcoal in front of their houses. A woman who has been engaged in this venture for over 20 years in Kojo-kuraa narrates how she goes about her firewood business:

I have been cutting wood and producing charcoal since I was young. Usually in the dry season we virtually have nothing doing. So when the day breaks I sweep the compound and prepare breakfast for the house. I also ensure that all my children have their breakfast. After that, I get hold of my cutlass, and go to the bush for fire wood. I usually come back in the afternoon to prepare lunch for the family. The firewood is often carried on my head. At times when it is too much to carry at a go, I leave some behind and go back for them later. However, if I'm not the one to cook lunch on a particular day I could stay longer; sometimes up to sun set. [KII_04]

The Imam¹² of Kojo-kuraa community recounts the challenges they face in stopping the women from the destructive practice: *Some NGOs have been coming to this community and explaining the long term effects of the deforestation. We have also been advising them to stop the practice, and yet they don't listen. However, you cannot blame the women in entirety for their action because they lack alternative livelihood sources. The activity is somehow helpful to the men too, because when they sell this product, they are able to get money to buy ingredients to cook for the family. [KKII_01]*

The west Gonja district has thicker vegetation than the Savelegu-Nanton district. This can be attributed to its remote nature. The women in the district therefore get more wood and charcoal than those in the Savelegu-nanton district. As a result prices of fuel wood and charcoal are much cheaper in West Gonja.

Fish mongering

Fish mongering is a common enterprise in Ghana usually undertaken by women who live near coastal areas. The study found that only women at Nabogu in the Savelegu-Nanton

⁹ WDAKII_02

¹⁰[LKII_07]

¹¹ [YII_05, KII_06]

¹² A leader of an Islamic religion in a community

district out of the 3 communities studied were found undertaking fish mongering business. As seen in Table 1, 30% of the respondents Nobogu in the Savelegu-Nanton district were engaged in the fish trading. This could be attributed to the fact that it was the only community among the sampled communities in Savelegu-Nanton district closer to a river. In the West Gonja district however, only 2 women from Busunu out of 140 (1.4%) respondents from the entire district sampled were found to be engaged in the activity. The fish business is engaged in by both men and women. While the men do the fishing, the women on the other hand are engaged in the smoking and marketing. The study further established that the fish business was engaged in by women who are perceived to be relatively rich or belong to middle class due to its high capital nature. During a survey of some households, respondents indicated that they dropped out of the fish business because of increased in prices of fish which they could not afford to cope with. One respondent¹³ in Nabogu opined that she needs at least GHC500 (\$200) to be able to do effective fish business.

Responding to the question on how the marketing of fish is done during a focus group¹⁴ session, the women explained that marketing vary with the scale of production and the capability of individual women. According to them, women who process them in small quantities usually sell them at the district capital (Savelegu) or to middlemen who come from Tamale to the community to buy. The large scale processing group sends their product to southern Ghana to sell. However, if they do not get enough quantity within the week, they sell them to the middle men. During an in-depth interview, a 52 year old renowned business woman in Nabogu narrated how she goes about her business activities:

The men usually go to fish and bring it and sell to us. Most often they bring it to my house to sell. When I buy the fish, I smoke it and store them until they become plenty. I usually take the fish to Techiman in southern Ghana every Sunday evening, and arrive there by the next morning. Before I get there, buyers are already waiting for me to buy. Once I arrive and we bargain to an agreeable price, they pay me cash. Then, I catch any passing-by Bolga vehicle and return to my community by evening. I usually leave money behind for my assistant to be buying more fish while I'm way. It is really a lucrative business, but sometimes we don't get the fish to buy. This is often common with the extended dry periods like this year. [NKII_02]

Drawing lessons from the interviewee (NKII_02) it can be argued that the fish mongering enterprise is quite lucrative and has the potential of alleviating poverty among rural women especially in communities near river areas.

Food vending

The practice of selling cooked food either by the roadside or in the local market by women was also found to be common in the two districts studied. In the Savelgu-Nanton district a total

of 21 respondents were found to be engaged in food vending. The highest number was recorded in Tampiong with 12 out of 60 (20%) respondents found to be engaged in the food vending enterprise (Table 4.2). This was closely followed by Nabogu with 7 out of 40 (17.5%) respondents, while Yapalsi recorded the lowest with 2 out of 20 (10%) respondents engaged in food vending activity. The pattern slightly differed in the West-Gonja because the majority was recorded by Nabogu with 8 out of 40 (20%), followed by the less deprived community with 8 out of 60 engaged in food vending. However, as was expected only 1 (5%) respondent in Kojo-kuraa was found to be engaged in food vending (Table 1). The relatively large numbers recorded by the less deprived communities could be attributed to the large population which characterizes such communities. The type of food often prepared and sold are fried yam, rice, porridge and 'wasawasa'. It was established that the pattern of involvement in food vending in terms of level of poverty of households were similar between the two locations. In both areas, it was found that while large scale vending was carried out by women who were perceived to be either rich or belong to middle class, the poor were engaged in low cost foods. Common foods sold by the rich household included rice, fired yam and fufu; while the poor commonly sold food such as such as porridge, 'wasawasa' and 'adua'. The food vending is influenced by seasons, and the venders mostly cook and sell food available at a particular season of the year. During an in-depth interview, some of the food vendors complained of poor market during the farming season. A food vendor in Busunu shares her experience in the business during an interview as:

My business is seasonal because we the village people don't usually get money regularly like those in the towns, so we only buy food when we have money. The good time of the business is usually in the dry season, by which time people would have made money from their farms. When it is in the dry season, I can cook up to 5 bowls of rice a day and everything will get finished by noon. But in the farming season, I just prepare a bowl and sometimes it doesn't finish the whole day. [BII_11] The food vending enterprise in the communities studied has the potential of leading to health problems due to poor hygienic conditions in some of the areas. This is because the study observed that some of the foods prepared and sold were not properly protected from contamination. It is therefore important for policy aimed at promoting food vending in rural communities to work towards improving sanitation.

Conclusions

The paper discussed livelihood diversification strategies and patterns in Northern region of Ghana. The major livelihood diversification strategies identified include sheabutter processing, rice processing, petty trading, groundnut processing, gari processing, fuel hood hewing, fish mongering and food vending. The livelihood strategies undertaken by women depends on the resources available. For instance, in communities where the people have access to water resources such as in Nabogu in the Savelegu Nanton district, the respondents tend to be much involved in fish mongering. Another observation made was that the less deprived communities had better opportunities for non-farm interventions as compared to deprived communities. This may

¹³[NKII_02]

¹⁴ NFGD: Focus group interview in nabogu on the 12th May, 2012

be due to available market opportunities in those communities, probably due to large population size. However, it is important for policy to take non-farm activities seriously in the deprived communities in order to avert the destructive livelihood activities engaged in by women in those communities. This is important because the results from the study revealed that women in communities where limited non-farm opportunities exist tend to engage in wood hewing and charcoal production, which are harmful to the environment. It also evident from the results that women face challenges such as lack of adequate credit, lack of equipment, and lack of reliable market for their products. Rural policy need to provide the needed support in order to improve the rural non-farm activities because these activities serve as an important source of income for the poor and vulnerable women in Northern Ghana.

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