

UNIVERSITY OF CAPE COAST

SOCIAL PROTECTION AND RURAL LIVELIHOODS IN THE WA WEST
DISTRICT OF GHANA: A GENDER ANALYSIS

BY

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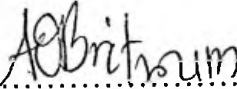
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We hereby declare that the preparation and presentation of the thesis were supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

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ABSTRACT

Social protection is critical for enhancing agriculture livelihoods and sustainable development in rural economies. Social protection affects the social and material situations of women and men, shapes gender relations, vulnerabilities and livelihoods. Yet, many studies on social protection in sub-Saharan Africa, the Asia Pacific, the Middle East and the North Africa regions that have relatively large informal economies have neglected gender relations. It is in line with the gender, social protection and rural livelihoods gap that the thrust of this study is defined. The study explored the gender implications of the existing social protection mix in Ponyentanga and Dorimon in the Wa West District of Ghana. The study utilised a qualitative approach and exploratory study design. The maximum variation and homogeneous purposive sampling techniques were used to select research participants for the study. Evidence was gathered through observations, semi-structured interviews, focus group discussions and documentary review. The open coding method was used to categorise common trends from the data. The narratives from the data were organised into three central themes: first, the gendered nature of economic and social vulnerabilities; second, the coping strategies and social protection structures; and third, the effects of the existing social protection schemes. The main finding of the study was that the differential social roles and responsibilities of women and men are reflected in their coping strategies. The study concludes that progress towards the transformative goal is minimal given the gendered complexities. State interventions complemented by non-state efforts, therefore, need to be directed at interventions that empower vulnerable rural women and men.

KEY WORDS

Gender

Livelihoods

Social policy

Social protection

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DEDICATION

To my wife, parents and siblings

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LIST OF ABBREVIATIONS

ADB	Asian Development Bank
AU	African Union
CAPECS	Centre for the Alleviation of Poverty, the Environment and Child Support Community
CARD	Community Aid for Rural Development
CLIC	Community LEAP Implementation Committee
CSG	Child Support Grant
DFID	Department for International Development
DLIC	District LEAP Implementation Committee
FAO	Food and Agriculture Organization
FGD	Focus Group Discussion
GAD	Gender and Development
GASIP	Ghana Agriculture Sector Investment Programme
GDP	Gross Domestic Product
GH¢	Ghanaian Cedis
GoG	Government of Ghana
GPRS	Growth and Poverty Reduction Strategy
GROW	Greater Opportunities for Women
GSFP	Ghana School Feeding Programme
GSS	Ghana Statistical Service
IDS	Institute for Development Studies
ILO	International Labour Organization
IMF	International Monetary Fund
KEP	Karnali Employment Programme

LEAP	Livelihood Empowerment Against Poverty
LIPW	Labour Intensive Public Works
MEDA	Mennonite Economic Development Associates
MENA	Middle East and North Africa
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
MMDAs	Metropolitan, Municipal and District Assemblies
MMYE	Ministry of Manpower, Youth and Employment
NHIA	National Health Insurance Authority
NHIL	National Health Insurance Levy
NHIS	National Health Insurance Scheme
NRCD	National Redemption Council Decree
NSAP	National Social Assistance Programme
NSPP	National Social Protection Policy
NSPS	National Social Protection Strategy
ODI	Overseas Development Institute
OECD	Organization for Economic Cooperation and Development
OVC	Orphans and Vulnerable Children
PAMSCAD	Programme of Action to Mitigate the Social Cost of Adjustment
PGNs	Practical Gender Needs
PNDC	Provisional National Defence Council
PSNP	Productive Safety Net Programme
SADA	Savannah Accelerated Development Authority
SADS	Savannah Accelerated Development Strategy
SAP	Structural Adjustment Programme

SGNs	Strategic Gender Needs
SRM	Social Risk Management
SSNIT	Social Security and National Insurance Trust
UNICEF	United Nations Children’s Fund
USAID	United State Agency for International Development
VSLA	Village Savings and Loan Association
VUP	Vision Umurenge Programme
WAAPP	West Africa Agricultural Productivity Programme
WFP	World Food Programme

CHAPTER ONE

INTRODUCTION

Background to the Study

Social protection has become a top-notch tool for enhancing agricultural productivity and livelihoods in developing countries with relatively large rural economies (Campos, 2015). In low-income and lower-middle-income countries, agriculture remains the most significant source of livelihood for rural people. For example, in Southern Asia and Sub-Saharan Africa, over 60 per cent of all working women stay in agriculture, which is unpaid or poorly remunerated and mostly labour-intensive (ILO, 2016). Dependence on agriculture means the impact of shocks such as livestock diseases, harvest failure, family deaths and accidents are felt strongly by rural poor people, with intense implications for the security of their livelihoods (Davies, Guenther, Leavy, Mitchell, & Tanner, 2009; Tirivayi, Marco, & Benjamin, 2013). The consequences of heightened uncertainty and exposure to frequent livelihood shocks in rural areas explain the adoption of extensive social protection as a policy response to strengthen local resilience (Food and Agriculture Organisation (FAO), 2012).

Social protection builds a productive environment that will provide support for the economic empowerment of the poor (Campos, 2015). It is now widely acknowledged that in addition to its safety net function, social protection also increases the income of poor households by guaranteeing a minimum income or employment, subsidies and insurance among others. This assistance allows poor households to invest in productive assets and diversify their

income-generating activities, and to invest in human capital towards achieving livelihood security (Tirivayi, Marco, & Benjamin, 2013).

The rise of social protection on the policy agenda emerged in the aftermath of the structural adjustment policies of the 1980s and 1990s, particularly their failure to stimulate growth and reduce poverty (Barrientos & Hulme, 2009). Series of other events such as; widespread mortality, famines in Sudan, Ethiopia, North Korea and elsewhere, which were progressively understood as 'human-made' rather than 'natural' disasters: Ebola, HIV and AIDS pandemic that massacred working adults leaving behind many orphans without carers. Political and economic evolutions in former socialist economies of Europe, Africa and Asia that were followed by an erosion of the social wages that citizens had been entitled to receive from the state call for social protection programmes (Devereux & Solórzano, 2016).

Recently, the impacts of globalisation and rapid economic transformation are the key drivers of social protection as they raise the demand for supporting livelihoods interventions for the excluded and vulnerable (Devereux & Solórzano, 2016). The openness of developing economies implies increased livelihood vulnerability and a relatively higher burden of social and economic risks on less powerful participants (Barrientos & Hulme, 2009). The vulnerability is evident in the ongoing 'informalisation' in labour markets that has created a 'precariat' class of workers with temporary employment and no pension benefits (Standing, 2011). In all cases, the effects of these changes are a rapid rise in inequality, exclusion and vulnerability.

Instead of social wages and social security conditions being progressively extended to cover higher proportions of the workers, following a linear 'modernisation' paradigm, social security access and benefits, as well as workers' rights, were increasingly threatened and reduced (Devereux & Solórzano, 2016). People had to rely on their informal social protection, which proved insufficient to meet the range of vulnerabilities and gravity of needs. The immediate response by several governments was to introduce 'social safety nets', mainly in the form of in-kind transfers and public works designed to support affected people through a temporary period (Barrientos & Santibañez, 2009). More structured and comprehensive options for these residual and reactive interventions were needed.

Faced with livelihoods vulnerabilities, the role of social protection has become indispensable in the international development discourse, not just for tackling vulnerabilities but also in promoting broader social inclusion and justice (Kabeer, 2010; Jones & Shahrokh, 2013). At the global level, national social protection systems are considered as a critical policy tool to end livelihood vulnerability and close the labour inequality gaps between women and men. The Sustainable Development Goals (SDGs) adopted in 2015 promised to 'build the resilience of the poor and those in vulnerable situations and reduce their exposure to vulnerability and climate-related events and other economic, social and environmental shocks and disaster (Goal 1, Target 5). Similarly, in Africa, the African Union (AU) Heads of States Common Agenda for Action Post-2015 reinforce the efforts to expand social protection for all

(Ministry of Gender, Children and Social Protection, 2015; Tirivayi, Marco, & Benjamin, 2013).

In the quest to achieve sustainable and inclusive development, a critical challenge is to find a new balance between economic goals and the social protection of the global population. The unsuitability of the present development model has become all too apparent and the flaws of dominant neoliberal economic policy-making based on a thesis where macroeconomic stability and economic growth is determined first, and social policy is left to address the social consequences of growth is increasingly being questioned.

In the early 1980s, the gendered effects of neoliberal policies became prominent in feminist scholarship (Piovani & Aydiner-Avsar, 2015). Feminist economists highlighted that the neoliberal policies displaced the burden of structural adjustment to women and ignored the care economy. Structural adjustment programmes led to longer workdays for women and undermined their well-being (Elson 1995; Razavi 2007). Feminists argued that both developing and industrialised countries moved to privatise social services and care responsibilities to balance the contraction in the social provisioning role of the state (Berik & van Der Meulen Rodgers 2011). Therefore, feminist economists continued to articulate gender-awareness macroeconomic theory and social policy analysis (Piovani & Aydiner-Avsar, 2015).

Indeed, the feminist approach sought to recognise and address power vulnerabilities between women and men. However, feminist approaches to address women's development concerns varied with whether they tried to integrate women into development or see women as already incorporated into

an exploitative development paradigm (Women and Development) or sought to integrate gender analysis into an alternative development paradigm (Gender and Development). With the recent upsurge in popularity of neo-liberal economics, the women and development approach is being substituted with the gender in development approach wherein there is an orientation to pursue gender analysis for inclusive and sustainable development.

There are many definitions of social protection reflecting the agendas of agencies and academics. Most definitions of social protection address protection against vulnerability, risk and unacceptable levels of deprivation through responses, which are both formal and informal (Palmer, 2013; Norton, Canway & Foster, 2001). Nonetheless, the social protection discourse was divided, not only on design questions such as choices in the intervention design (universal, targeting provision, unconditional and conditional transfers) but more fundamentally, on competing for theoretical explanations of the nature of livelihood constraints. These contestations have produced a range of approaches to social protection in development planning.

Munro (2008) traced the origin of social protection from competing development perspectives underscoring the role of needs, risks and rights. The International Labour Organization (ILO) determine the basis of social protection in citizen rights-based perspective to human development. In this context, social protection programmes comprise the progressive realisation of particular rights such as the right to social security in the Declaration of Human Rights. White (2010) and others find the theoretical grounding in the satisfaction of basic needs. Here, social protection interventions are justified by

society's obligation to ensure basic levels of need satisfaction (White, 2010). Yet, the Bretton Woods Institutions locate it in the context of lifting the constraints to human and economic development posed by social risk (Barrientos & Hulme, 2009).

The transformative social protection framework designed by Devereux and Sabates-Wheeler (2004) on the contrary; weave together the concepts of human rights, needs and empowerment to produce a comprehensive framework. The transformative social protection framework seeks to achieve social justice, and its view suggests that in addition to addressing economic needs, social protection must empower the poor and support their rights. They consider extreme poverty, vulnerability and inequality as indicators of structural inequity and social injustice. Rooted firmly in the transformative social protection discourse is gender.

It could be argued that the introduction of the gender dimension in the conceptualisation of vulnerability and social protection has shifted the discourse from masculine-based social protection interventions toward what is known as transformative social protection interventions, which are still in the early stages of research (Holmes & Jones, 2011; Saxonberg, 2012). The ILO (2011) proposes that social protection can contribute to gender empowerment and social cohesion. Specifically, a well-coordinated package of social protection interventions that improve women's skills, reduce unpaid care work, increase their access and control of resources, and increase their participation in the labour market not only promotes women's economic empowerment but also helps to effectively and sustainably reduce rural poverty and gendered

vulnerability (Holmes & Jones, 2013; Sabates-Wheeler & Devereux, 2007). Given that those who are in most needs of protection from risk-prone livelihood conditions are rarely part of programme design and implementation, a gender approach may see social protection that leads to social justice.

Presently, an estimated 1.9 billion people in the world receive social safety net programmes in the form of conditional or unconditional cash transfers, nutritional feeding programmes, public works programmes, and fee waivers (Devereux & Solórzano, 2016). Similarly, almost every country in the world has at least one social safety net programme in place. However, these social protection programmes cover only one-third of the world's poor (Honorati, Gentilini, & Yemtsov, 2015).

In Ghana, as in other developing economies, livelihoods are predominantly organised in the informal economy. According to the Ghana Statistical Service (2014), the informal sector employs 88 per cent of the working population. Also, more than half (50.8%) of the females economically active population live in rural areas (Ghana Statistical Services, 2012). The Ghana Statistical Service (2014) further reported that the structure of the Ghanaian economy has changed from predominantly agriculture-based to service based; however, the share of workers in the agricultural sector remains the highest (44.7%).

Ghana has achieved modest but consistent growth over the past two decades with the GDP growth rate between 1995 and 2015 averaging five per cent. According to the Ghana Statistical Service (2015), the already established poorest part of Ghana - the Savannah area- did not benefit from that economic

growth. These Districts are located mainly in the Northern Region, Upper East Region, and Upper West Region, with few in the Central Region.

Vulnerability, particularly in the northern sector of Ghana, has often been attributed to poorly developed transport infrastructure, which limits access to markets and social services at the community level. Floods, droughts, unreliable rainfall patterns, deep soil and land degradation relative to the southern part of the country also affect these regions profoundly.

In the face of these challenges and uncertainties, the discourse on social protection becomes significant. Several initiatives have been taken to mitigate the situation. The cash transfer programme, public works programmes and the Savannah Accelerated Development Strategy (SADS) are examples of attempts to control the widening development gap between the Northern Savannah Ecological Belt and the rest of Ghana.

Theoretical perspectives relating to social protection are polarised with contestation between social justice goals and efficiency goals. These theoretical debates have led to many social protection interventions becoming value-laden and non-transformative in many circumstances. A new way of theorising social protection is crucial. In terms of orientation for change, social protection initiatives can either perpetuate or eliminate discrimination and gender inequality. It is only through a feminist analysis that gender differences become apparent. Gender analysis is especially helpful in understanding the gendered nature of the social protection interventions and their implications for women and men. Gender analysis is therefore crucial for inclusive development and sustaining human well-being for they determine the extent to which state

institutions effectively guarantee citizens' rights, social justice and personal security.

Statement of the Problem

Feminist analysis raises wide-ranging questions about social protection policies starting from a concern for the position of women (Jones, Ahadzie & Doh, 2009). Others refer to the kind of mechanisms, which can be used to avoid unintended effects of social protection provisions regarding the gender of the recipient, Quisumbing (2004) asks: are there counterfactuals for targeting women or female-headed households? This question is vital for commitments to equal opportunity, rights to economic resources as well as access to essential services for women. A unifying theme of feminist critiques of social protection policy has been an analysis of social protection concerning the family such as putting women in care work and supporting relation dependency within families (Saxonberg, 2012; Reid, Waring, Corina, & Shivdas, 2013).

Within the discourse on gendering social protection, the primary goal among feminist scholars has been to support policies that eliminate gender roles (Saxonberg, 2012). Gender equality movements press for social protection policies to promote women's employment, mainly parental leaves, child-care services and affirmative action (Orloff, 2009). Other scholars who have used typologies based on empowerment call for social protection interventions to be conceptualised in a language of empowerment and delivered accordingly (Reid, Waring, Corina, & Shivdas, 2013). For example, Reid et al. (2013) have established that the needs of those engaged in unpaid care work can be

anticipated and that anticipatory social protection should be strategic in the planning approach. However, the feminist analysis alluded to above is skewed towards an understanding of unpaid care work in Western welfare states. The qualitative role of the socialist feminist critique of social protection intervention reinforcing dependency is higher in the South, which is still in the early stages of research.

In focusing on the formal economy, that feminist analysis ignores the relatively sizeable informal economy, which engages many women in the global South. While most of the feminist scholarship on social protection in the global North have considered gender relations in formal economies, many studies on social protection in sub-Saharan, Asia Pacific (outside South Asia), and the MENA region with relatively sizeable informal economies have not focused on gender relations (Yoong et al. 2012, Tirivayi et al. 2013). Much of the empirical and theoretical debates on policy have been on human development outcomes of social protection interventions such as formal education, health and nutrition. Likewise, many interventions assume that targeting women will address gender inequality. While this is a critical first step, the gender dynamics in social protection is more complicated. Minimal attention has been paid to the gender effects of the existing social protection mix in the sub-Saharan Africa, Asia Pacific and the Middle East and North Africa (MENA) region with regards to livelihoods, as in suggesting policy alternatives.

Many studies in Ghana (see, for example, Abdulai, Adams, & Abdulai, 2017; Osei-Akoto, et al., 2014) discuss outcomes of social protection initiatives in terms of a number of beneficiaries or cash total transfer, but rarely explore

how social protection interventions are informed by the different vulnerabilities that women and men may face in attempts to achieve and maintain their livelihoods. This study fills the knowledge gap by addressing the question: what are the gender implications of the existing social protection mix in some selected rural communities in Ghana.

The context is Wa West District in the Upper West Region of Ghana with several social protection interventions deployed in the hope of empowering rural farmers especially women to reduce rural poverty associated with socioeconomic vulnerabilities. Wa West District is entirely rural and has the highest poverty headcount (92.4%) in the Upper West Region of Ghana (Ghana Statistical Service, 2015). Upper West Region has the highest poverty headcount (70.7%) among all the regions in Ghana (Ghana Statistical Service, 2015). Also, radical change in climate has introduced persistent floods and severe droughts that adversely affect agricultural production especially food crops in the Wa West District (Antwi et al., 2015). This situation forces agricultural household members to adopt harsh coping strategies, creating a virtual cycle of insufficiency in their welfare (Coulombe & Wodon, 2007; Ghana Statistical Service, 2015).

Given the competing agendas and diverse social protection actors implementing a wide range of measures in the Wa West District, there is the need for an examination of the gender implications of the existing social protection mix. This calls into question the boundaries, intentions and outcomes of social protection measures on rural livelihoods. A complete understanding of the current social protection structures requires knowledge of the normative

gender assumptions that feed into initiatives within a specific culture (Holmes & Jones, 2013; Kabeer, 2008; Reid et al., 2013).

Objectives of the Study

The general objective of the study was to explore the gendered implications of social protection on rural livelihoods. Specifically, this study sought to:

- examine the socioeconomic factors that make rural women and men vulnerable;
- describe the existing coping strategies of rural women and men;
- examine how rural women and men are conceived in the National Social Protection Policy;
- determine the effects of the existing social protection mix on the livelihoods of rural women and men;
- Suggest ways of designing gender-sensitive social protection for rural livelihoods.

Research Questions

- How do existing socioeconomic factors contribute to the vulnerability of rural women and men?
- How do rural women and men cope with the socioeconomic vulnerabilities?
- How are rural women and men conceived in the National Social Protection Policy;
- How does the existing social protection mix affect the livelihoods of rural women and men?

Significance of the Study

This study contributes to the empirical and theoretical discourse on the role of social protection in building the resilience of rural communities and promote sustainable rural livelihoods. The study also provides insight into the extent to which social gender relations are considered in social protection practices in the Wa West District of Ghana. This study creates a new space to reflect on underlying premises in existing social protection intervention as well as an attempt to examine whether these social protection interventions will impact differently on women and men, or gender relations. This kind of analysis is necessary to expose how underlying gendering assumptions in neoliberal policies often serve to undermine gender equality agendas. The outcome of this study also informs the conceptual debate on systems and structures designed to improve social protection interventions in the Upper West Region of Ghana. Besides, the study suggests strategies that can be adapted to strengthen programme effectiveness, particularly from a gender perspective. Specifically, the study adds to the literature on gender, rural livelihoods and social protection in the Ghanaian situation. This knowledge should help the programme managers to redefine social protection policies and programmes to ensure gender-sensitive policies that address both women's and men's needs.

Scope of the Study

The study assessed social protection and rural livelihoods in the Wa West District of Ghana from a gendered perspective. It examined the socioeconomic factors that make women and men vulnerable. It further

discussed the gender implications of the existing social protection structures on the livelihoods of beneficiaries and the challenges associated with the social protection structures in the Wa West District. The study covered issues on the gendered implications of the National Social Protection Policy on rural livelihoods and made suggestions for designing gender-sensitive social protection intervention for rural livelihoods in the District. Geographically, the study was carried out in some selected rural communities within the Wa West District of the Upper West of Region of Ghana.

Organisation of the Study

The study is organised into eight chapters. The first chapter presents the introduction of the study, which focuses on the background to the study, problem statement, objectives, and research questions. The introductory chapter, in addition, covers the significance and scope of the study, and organisation of the thesis. The second chapter situates the study within the discourse of gender, social protection and rural livelihoods. Chapter Two again looks at the theoretical framework for linking gender, social protection and rural livelihoods. The rationale for the choice of study methods and site form the subject of discussion in Chapter Three. It notes the suitability of qualitative research design and provides the basis for exploratory study design. The fourth chapter presents a description of social protection in the context of Ghana. Chapter Four further examines how women and men have been conceived in the National Social Protection Policy of Ghana (NSPP). The fifth chapter presents the livelihoods context and explores the peculiar nature of economic

and social vulnerabilities experienced by women and men. Chapter Six examines the coping strategies and social protection structures at the disposal of women and men. Chapter Seven notes the effects of the existing social protection mix. Chapter Eight, the final chapter, presents the summary of the theoretical and empirical evidence, conclusions and recommendations of the study and highlights knowledge gaps for further research.

CHAPTER TWO

THEORETICAL AND CONCEPTUAL REVIEW

Introduction

This chapter is devoted to the review of theoretical perspectives, conceptual issues, and the conceptual framework. The first section of the chapter is focused on the conceptualisation of welfare and non-welfare state. The second discussion in this chapter covers the broader context from which social protection has arisen; namely, the historical overview of welfare states, along with the critical political and economic conditions that led to the introduction of the welfare state. This background is fundamental to understanding how and why social protection is being used today. Directly related to the welfare state is the feminist critique of mainstream welfare regimes. The chapter goes on to examine the typologies of the welfare states. The chapter again discusses the debates in social protection conceptualisations, approaches, instruments design, livelihoods and gendered socioeconomic risks. The last discussion introduces the conceptual framework for the study, which draws on the theoretical underpinnings that can help predict how social protection interventions lead to gendered outcomes and how these affect livelihoods risks and vulnerability.

Welfare State versus Non-welfare State

Welfare state explains a variety of political practices and processes related to the arrangement of social and economic order in a society such as democratic capitalist societies (Schulz-Forberg, 2012). Sir William Temple in

Britain, supposedly coined the concept of welfare state, according to Schulz-Forberg (2012), in 1941, in his description of the difference between National Socialist Germany and British society. The welfare state has been conceptualised broadly or narrowly in the literature. Early writers on welfare state such as G. Therborn, T.H Marshall and Richard Titmuss adopted a narrow conceptualisation of the welfare state while the later scholars such as Franz-Xaver Kaufmann employed a broad view of it. The narrow perspective views welfare in terms of social enhancement policies such as social services and cash transfers (Lindbeck, 2006). The broad approach often discusses issues of political economy and macroeconomics. These include topics such as wages, employment and regulation of the work environment. Briggs' (1961) early and well-known definition of welfare state sees welfare as a state in which power is consciously used to modify the dynamics of market forces in at least three directions. First, guaranteeing individuals and families a minimum income irrespective of the market value of their work or property; second, by narrowing the extent of insecurity and third by offering all citizens a range of social services. Briggs explained further that the first two conditions were concerned with minimum standards, and to be met by a 'social service state'. However, the third goes beyond that to be concerned with the optimum, which is ensuring that all citizens without distinction of status are offered the best standards available in relation a certain agreed range of social services.

The literature on welfare states suggests that various approaches are adopted in an attempt to explain whether a country can be considered as a welfare state or not. First, Therborn's (1983) conceptualisation of a welfare state

based on historical transformation activities. The author proposes that in a good welfare state, the majority of the state's routine activities must be dedicated to serving the welfare needs of households. Thus, referring to 'welfare state' as those states where more than one-half of all government expenditures are dedicated to social policy as opposed to the military, law and order, the economy, infrastructure and other traditional functions of the state (Therborn, 1983). The second conceptual approach originates from Titmuss's (1958) distinction between institutional and residual welfare state. The former focuses on the entire population (universalistic) and represents an institutional commitment to welfare. In the latter, the state assumes responsibility only when the market or family fails. The state's commitment is limited to the deserving social group (targeted groups). Thirdly, Myles (1984a) suggests a historical approach, which focuses on measuring an actual welfare state against an abstract model. The historical approaches were said to have a narrow definition of a welfare state.

Kaufmann (2012) by contrast highlights the normative and cultural dimension of the welfare state by differentiating between two parts of the welfare state: the "welfare sector" as a range of social services and administration and welfare politics as political action revolving around social issues. Thus, a state is said to be a "welfare state" if and only if social services are linked to normative orientations: if political actors assume collective responsibility for the well-being of the entire population (Kaufmann, 2012. p. 35). Kaufmann adopts the definition by Girvetz (1968, p. 512) which stresses law and normative orientations: "The welfare state is the institutional outcome

of the assumption by a society of legal and therefore formal and explicit responsibility for the basic well-being of all of its members. Such a state emerges when a society or its decision-making groups become convinced that the welfare of the individual is too important to be left to custom or informal arrangements and private understandings and is, therefore, a concern of government.” The core of a welfare state is the commitment to social rights (inclusion) entrenched in a culture of social responsibility. It indicates a new approach to the comparative study of nation states that emphasises norms, culture and history. Kaufman’s approach adopts the broad definition of a welfare state.

Kaufmann (2012) explains such a socio-cultural approach and provides an analytical framework that can be used to compare welfare states and non-welfare states. The framework is organised around three themes. First, the relationship between “state” and “society” in a country, that is, the historical “state tradition” with regard to institutional patterns (for example, public administration, courts) and ideas about the proper scope of government, about ways and means of intervening or not intervening in the economy, family and private life). Second, the discourse of problem definition in social politics in the state. That is how the guiding problem of the respective social policy is conceptualised at the beginning of its emergence, as being critical for understanding the national development of the social policy. For instance, in capitalist West Germany, it was the social risks and needs of the industrial workers to which Bismarck’s social insurance was a response. However, in Britain, social policy evolved from the problem of poverty. The social question

that underpinned the Swedish system was the issue of inequality, which necessitated universal services. In France, the concern for family and population has been at the heart of social policy (Leisering, 2009).

Kaufmann (2012) examines the three different fields of social policy: production (labour market policies), redistribution (income maintenance) and reproduction (personal social services, benefits in kind). Kaufmann notes differences between policy fields as part of the profile of a welfare state. The socio-cultural approach enabled Kaufmann to demonstrate based on secondary studies of the USA and the former Soviet Union that not all modern nation-states were welfare states. For instance, countries such as the USA run the capitalist system among others, countries of the global South, in particular, may operate some social services for privileged groups who are mostly related to government or formal economy but lack a normative concern that defines a welfare state (Leisering, 2009).

Welfare states mitigate the impacts of markets by guaranteeing minimum income relief, providing essential social services such as healthcare and covering a range of economic as well as social risks. The level of coverage may be narrow or broad depending on the normative orientation of social risks and services. The next section examines some hypotheses regarding the emergence of welfare states.

Historical Overview and Evolution of Social Protection

In many circumstances, there is considerable variation in the approach taken by diverse authors from different perspectives. Several comparative

studies, authors have argued that factors emphasised by different approaches have an impact on the type of welfare state developed. Leisering (2009) points out that all forms of provisioning against risk and its consequences and practice can be assigned to specific chronological periods. That is, from family and neighbourly help to co-operative self-help, the formation of foundations as the holders of charitable institutions, the emergence of funds that are meant to ensure against conventional risks and to the modern social protection systems.

The historical emergence of the welfare state is often linked to processes of nation-building, such as the introduction of the first social insurance legislation by the Chancellor of Prussia and the Germany Otto von Bismarck during the years 1883–1889, which contributed to the social integration of the new German Empire. According to Gough (2004), in 1883, Bismarck introduced the world's first health insurance programme, followed by old-age pensions in 1889. Bismarck's social insurance focused on insuring employees' sickness and accidents. The intervention was aimed at alienating workers from the rising social democratic and socialist parties. Critical triggers in a country's history also forced social reform such as the New Deal (relief, recovery and reform programmes enacted in the US) during the Great Depression in the 1930s and the creation of the British "welfare state" in the immediate aftermath of World War II (Leisering, 2009).

Schulz-Forberg (2012) explained that the five "giant evils" of squalor; ignorance, want, idleness, and disease were identified by Sir William Beveridge in his seminal 1942 report to the British government. The report formed the foundation of the National Insurance Act, the National Health Act, and the

National Assistance Act from 1948, inducing the British welfare state after World War II. Britain introduced the Beveridge Plan in the early 1950s, with an emphasis on income support and free universal access to health care services. The British model was underpinned by the work of the economist John Maynard Keynes (Köhler, 2014). The Keynesian model deeply influenced social policy in Northern and Southern Europe, where different forms of welfare states were established in the 1950s. This latter point leads to the following range of theses, which focus in much more detail on the role of industrialisation, politics and social class in the development of welfare states.

The early theories of the development of welfare states tended to adopt a structural functionalist approach. The functionalist theory focuses on systems and structures. The functionalist viewed the welfare state as emerging to meet the needs of society at a particular stage of industrialisation or modernisation. According to Kerr et al. (1960, p.14), industrialisation is 'the actual course of transition from the preceding agricultural or commercial society towards the industrial society'. In this context, Kerr et al.(1960) and Marshall (1963) perceive the development of social security and the welfare state as an enlightened response to the depression and dreadful conditions of life created by the industrial revolution in the 19th century and also as a strategic step in the building of the industrial labour force. Others such as Wilensky and Lebeaux (1965) in the United States of America explain the development of welfare state by stressing on how technological changes of industrialism lead to changes in the structure of society and these societal changes produce or intensify concern about certain social problems, which creates a need for welfare services. This

approach contends that industrialisation makes social policy necessary and possible because the pre-industrial forms of social reproduction such as the family, church and mutual solidarity are destroyed by the features attached with capitalism such as urbanisation and individualism (Esping-Andersen, 1990). The market fails to perform functions of social reproduction. Consequently, workers call for the state and business to 'share some responsibility for their maintenance' (Kerr et al., 1960, p.153). Therefore, the welfare function is adopted by the capitalist nation-state.

The function of the state in the development of welfare has been further explained by economic theories. The economic theories of government social policy draw on the assumption that government must necessarily compensate for the effect of evident 'externalities' in production and consumption, that is, where the action of one party harms or benefits another party (Gough, 1978). Welfare economics provides measures for evaluating the 'welfare' effect of various policies. It argues that the free operation of the capitalist market will maximise "welfare" except in certain circumstances. The state should thus desist from disturbing this allocation of resources unless to counter those forces which will stop the attainment of this 'ideal output'. There is, however, 'conflicting position between Liberals and Paretians'. The liberals emphasise individual freedom and minimal state intervention and attempt to define strictly limited conditions, which allow government interference in the private market. The Paretians accept that welfare analysis cannot a priori rule out state intervention in numerous sectors (Gough, 1978). This perspective ignores differences of class interest (Gough, 1978). Esping-Andersen (1990) adds that

the history of political class coalitions is the most decisive cause of welfare-state variations.

Carrier and Kendall (1973) comment on the functionalist theories on the basis that the functional theories fail to examine the processes involved in the creation of social problems. They explained that functionalist theorists discount possibilities that there may not be an agreement in society about whether a particular social phenomenon is a social problem and that even where such consensus occurs the exact 'nature of the social problem' may be in disagreement. Goldthorpe (1964) points out that a functional explanation hardly explains the diversity of social policies observed within advanced capitalist countries such as the U.S.A and England.

The critique that functionalist theories ignore the role of politics and social class in determining the structure of welfare states is, perhaps, best exemplified in the conflict theoretical approach. This approach emphasises class interests. The emergence of the welfare state is linked to the activities of the industrial working class, trade unions, class-political coalition and social democratic parties (Korpi, 1980; Esping-Andersen, 1990). Korpi (1980) emphasised the importance of the control over power resources in determining the structure of the welfare state and the mobilisation of workers in shaping the welfare state. Korpi (1980) posits further that the types of power resources that can be mobilised and used differ in class-related ways. In the market, capital and other related economic resources form the source of power. However, in politics, the main power resources are the right to vote and the right to organise for collective action. For instance, in Denmark, the basis for today's welfare

state was laid in the period between the 1910s and the 1930s. The welfare state manifested strongly in the 1930s when Denmark's social democrats became the strongest political force. However, Sweden's welfare system was introduced in 1936 as an outcome of the negotiations between trade unions and corporate companies (Korpi, 1980; Esping-Andersen, 1990).

The emergence of the welfare state has also been explained from a postcolonial theoretical perspective. In this perspective, the British colonies partly offer historical analysis representing the emergence of social policy as part of the colonial imperial mission in the global South (Gough, 2004). Gough (2004) provides three critical historical events that underpinned welfare development in the global South. First, the colonial governors in the South used social policy reforms as a strategy to mitigate crises or oppose colonial rule as in the Indian Famine Commission Report of 1879. Second, environmental hygiene and public health were developed by colonial governors to protect colonial administrators, public servants and traders from cholera and other epidemics, as in India in the 1860s. Third, the health and welfare of essential workers such as miners and plantation workers required social interventions such as those instigated in Ghana and South Africa in the 1870s.

Welfare states are usually celebrated as the decisive accomplishment of 'Western' modernity (Wehr, Leubolt, & Schaffar, 2012). However, a critical examination of the processes of state and nation building in the global South challenges this Eurocentric idea. The postcolonial theoretical perspective suggests that welfare states developed in the global South at the same time or even earlier than the development of welfare states in the global North

(Midgley, 1997; Seekings, 2012; Wehr, Leubolt, & Schaffar, 2012). Latin America had welfare state features as early as the 1910s in Uruguay, Argentina, Chile, Brazil, and Costa Rica, among others (Sandbrook, Edelman, Heller, & Teichman, 2007). In Sri Lanka, a welfare state organised around education and health was launched in the 1930s (Jayasuriya, 2014). In newly independent South Asia, the prevailing solidarity zeitgeist triggered the formulation of welfare state policies in Nepal, and Pakistan in the late 1940s and early 1950s (Koehler 2014).

In the 1950s and 1960s, many African countries implemented a range of welfare measures after independence, including the provision of free healthcare and pensions for government employees, as well as food and agricultural subsidies. However, following the implementation of structural adjustment programmes (SAPs) in the 80s, domestic expenditure on these items was reduced, and many programmes were scaled down or terminated (UNECA, 2009). Many citizens had no choice than to rely on inadequate informal social security structures such as mutual funds, kinship, and care for children (Osei-Boateng, 2012). The negative consequences of structural adjustment programmes particularly in Latin America, Africa and Asia further gave place to the social safety net concept in the developing world. Devereux (2002) defines the concept as short-term targeted interventions in the form of cash or in-kind transfers to poor people.

Acosta and Ramirez (2004) critique social safety interventions for creating dependence and not addressing the root causes of poverty. Similarly, Devereux and Sabates-Wheeler (2004) argue that while a conventional 'safety

net' may provide (some) economic protection, it is not 'social protection', neither is it 'socially transformative'.

Series of other events in the 1980s and 1990s increased livelihoods insecurity across the world and exposed the limits of the social safety net model. These shocks included: ongoing 'informalisation' of labour markets worldwide that has created a 'precariat' class of workers with temporary employment and no pension benefits (Standing, 2011). The Asian financial crisis that also displaced millions of workers from the formal sector into the informal economy or unemployment; widespread mortality famines in Sudan, Ethiopia and elsewhere, which were progressively understood as 'human-made' rather than 'natural' disasters; Ebola, HIV and AIDS pandemic that massacred working adults, leaving behind many orphans without carers (Devereux & Solórzano, 2016).

Pierson (2001) argues further that the change in household structures arising both from an increase in single parenthood and from the growing tendency for single people and older people to live on their own has implications for welfare. Lone parent households are more likely to have low incomes in the absence of state provisions. These new dynamics have created pressures on welfare states, which were initially designed based on a traditional male breadwinner household structure.

Given the limitations, social safety was substituted with the concept of 'social protection' around the turn of the millennium. Many then questioned what the new social protection agenda adds to the ongoing welfare discourse. According to Devereux and Sabates-Wheeler (2007), the new 'social

protection' agenda comes with many conceptual frameworks and highlights moving people from dependency to productive livelihoods.

Social protection policies came to shape the everyday life of most citizens in both the global South and western countries advancing the standard of living and promoting socio-cultural individualisation. However, the welfare system in the North, as well as the global South, is facing challenges such as constraint by globalisation, immigration, domestic conflict and finance (Leisering, 2009).

In conclusion, the critical theses on the welfare state theorising can be summarised as follows: the welfare state emerges as a product of modernisation of societies or industrialisation in capitalist or market-led economies; struggles over class and politics shape welfare state; welfare as a response to domestic problems; and finally, welfare state develops in response to the deficits of capitalism. The theses and theoretical basis outlined above are certainly not exhaustive, but rather they are simply indicative of some of the main trends in welfare state theorising in recent decades.

Typologies of Welfare of State

In the previous section, some of the main strands in the historical emergence of the welfare state together with its main theoretical underpinnings were discussed. In this section, some of the key issues in seminal typologies of welfare state theories are examined. The welfare states cannot only be understood in terms of the social rights it offers. In pre-capitalist societies, few workers had to sell their labour for survival. However, as the market became

universal and expanded, labour was commoditised. Hence, the welfare of individuals come to depend entirely on the ability to sell their labour. The introduction of modern social rights tends to weaken the commodity status of labour. In his seminal text on *'The Three Worlds of Welfare Capitalism'*, Esping-Andersen (1990) departed from earlier structural functionalist theorisation of welfare state comparisons such as Titmuss (1958) which focused on the existence of social programmes and the amount of money spent instead of the impact on beneficiaries. According to Esping-Andersen (1990), welfare state regimes are characterised by the provision of welfare by the state, market and family as well as the degree to which labour is 'de-commodified' or protected from market forces and different stratification outcomes. Esping-Andersen (1990) points out that de-commodification occurs when a service is offered as a right and when a person can sustain a livelihood without support of the market. In this regards, de-commodification weakens employers or the market.

Esping-Andersen (1990) identified three typological variants of the welfare state regimes of advanced capitalist countries. The typologies are the liberal, the conservative-corporatist and the social democratic. The liberal welfare state regime operates modest universal transfers, means-tested social assistance and modest social insurance. Beneficiaries are often low-income earners. Means-tested criteria characterise it. The result is that it created stratification and minimised the effect of de-commodification. Examples of such regimes are Australia, Canada and the United States of America.

The second regime is the corporatist-statist welfare regime (Esping-Andersen, 1990). This regime focuses on preserving status differential. Hence, social rights are dependent on class and status. The welfare interventions here are led by state and so the private social insurance plays a minimal role. The church influences corporatist welfare states. They are committed to preserving the traditional function of the family. The state only intervenes when the family is unable to meet the demands of its members. For instance, social insurance excludes working wives. Thus, the regime discourages women from working due to the assumptions of a male breadwinner and female dependents. The corporate welfare system is evident in places such as West Germany, France, Austria and Italy.

The third, social democratic regimes, promote equality of highest standards of needs rather than equality of minimum needs as advocated in the other regimes (Esping-Andersen, 1990). Social democracy is the driving force of this regime. This regime runs highly de-commodifying and universal interventions. Thus, all strata of society are incorporated into one universal insurance system. The social democratic regime interventions or policy of emancipation addresses both the traditional family and the market. The family interventions include transfer grants to children and taking direct responsibility for caring for children and aged by building day care centres and aged homes. This intervention may offer women space to engage in paid work.

According to Esping-Andersen (1990), the main drivers of the welfare state are working class mobilisation, class-political coalition structures, and historical legacy of regime institutions. The differences in the historical

formation of working classes concerning aims, ideology and political abilities give rise to different welfare agendas and outcomes. For example, in the liberal regime (as in Canada and the United States of America) the middle class became cemented to the market. The corporatist regimes saw the middle class as endorsing the hierarchical status-distinctive social insurance programmes. Moreover, in social democratic regimes such as Denmark and Sweden, there were establishments of the middle-class welfare state that benefited the traditional working class (Esping-Andersen, 1990).

Esping-Andersen's (1990) work represents a point of reference for social policy or welfare research and has attracted an immense amount of critical theoretical and empirical commentary. Scruggs and Allan (2006) have questioned the representative basis of Esping-Andersen's (1990) three regime types. According to these authors, the data used for the analysis is limited to the early 1980's employment and pension. Scruggs and Allan (2006) replicated Esping-Andersen (1990) analysis using extensive, updated data from OECD. Their results suggested inconsistencies in some countries such as Italy, Canada and Japan, within Esping-Andersen's (1990) regime types.

The concept of decommodification underpinning the analysis of welfare regimes is de-contextualised, static and individualistic but the social world is dynamic, relational and contextualised (Lessenich, 1998). In concentrating on class analysis, it overlooks other sources of stratification such as religion and ethnicity (Gough, 2004). In focusing on domestic organisations and coalitions, it ignored the growing constraints of the global political economy and the increasing role of supra-national institutions (Gough, 2004).

Evidence in many studies suggests that there is no pure case type of regimes (for example, USA, Norway, Sweden, Denmark and Britain). That is, an element of the liberal regime typology is evident in social democratic regimes (Scandinavian countries). Similarly, features of both the liberal regime and social democratic regime can be found in the corporatist regimes in Europe. Countries may have elements of the different regime types overlapping but variable working-class mobilisation. Besides, critical within the regimes are powerful political actors and labour movements. The realities of a welfare state are much more complex and therefore any typology of welfare state remains a simplified framework (Schulz-Forberg, 2012). The critical conceptual commonality is the deliberate attempt of capitalist political structures to develop a political economy that responds to the social question of vulnerabilities and provide social stability (Kaufmann, 2012).

Welfare and Women's Social Citizenship

Welfare regime analysis tends to be gender blind. Lewis (1999) argues that Esping-Andersen's (1990) typology of welfare regimes (liberal, conservative-corporatist and the social democratic regimes) missed two of the central issues in the structuring of welfare regimes that are relevant to the development of women's social citizenship. First, the problem of valuing the unpaid work that is done primarily by women in providing welfare, mainly within the domestic space, and in securing those providers social entitlements. In other words, the critical relationship is not only between paid work and welfare, but also between welfare paid work and unpaid work (Taylor-Gooby,

1991), and it is particularly crucial for understanding women's position as clients in welfare systems. Second, the literature on modern welfare regimes appears to pay insufficient attention to the importance of the welfare provision mix, whereby actors such as the state, NGOs, the family as well as the market have all played their parts, the importance of which have shifted over time. The provision of welfare by these players may also have different distributional impacts.

Lewis (1997) further argues that decommodification may increase unpaid work for women. It can also be that policies intended to promote decommodification are gendered. For example, in Denmark, women are found taking an excessive amount of parental leave while men take a disproportionate amount of educational leave (Lewis, 1997). Such trends will likely worsen gender inequalities.

The male breadwinner model family was widely accepted at the level of normative prescription by policy-makers and other players. Lewis (1999) stressed that the assumptions of a male breadwinner with child and female dependents have characterised almost all twentieth-century welfare states but have been and remain stronger in Britain and West Germany than in France, for example, where women have had a historically stronger tradition of full-time employment. Lewis (1999) points out that women's contributions to welfare, both paid and unpaid have not received much recognition and hence women have received limited benefits; and that women's needs have tended to be defined in terms of wifeness or motherhood as a social function rather than

individual need. In some cases, women are treated as 'add on' in the analysis of social policies.

Though all western welfare states began by assuming the existence of a male breadwinner model, different countries have moved away from the model in different degrees (Lewis, 1992). For instance, the Scandinavian countries moved furthest away, pulling women into paid employment from the 1970s by the introduction of separate taxation and parental leaves, and by the increase in childcare facilities (Lewis, 1997).

There has been a significant shift towards increased women's participation in the labour market particularly for married women and for single women without children (Lewis, 1999). However, there is both vertical and horizontal occupational sex segregation in employment and women do the majority of unpaid work. Married women continue to rely on both salaries and husbands for support, and single women on wages and the state. It is, therefore, crucial to examine whether these welfare interventions are transformative or function to preserve the gender divisions.

Conceptualising Social Protection

In this section, key debates in social protection are examined; specifically, debates around social protection conceptualisation, design, approaches and instruments. Social protection as a concept is dominantly used in the discourse of recent development studies. There are many explanations of the concept of social protection but no generally accepted and standard definition of the term has yet emerged. Devereux and Sabates-Wheeler (2004)

note the overarching understanding of differing meanings, suggesting the dimensions in some of the conceptualisation of social protection.

Some authors perceive social protection narrowly, primarily as a new label for the old-style narrow perspective of welfare state providing to the “deserving poor” (e.g. widows and orphans, or people with disabilities). For instance, according to Harvey et al. (2007), social protection is concerned with protecting those who are poor and vulnerable, such as the displaced, the unemployed, and the sick. Many policymakers continue to link social protection with interventions that protect the poor against production and consumption shocks, such as food aid. For example, the World Bank views social protection as a collection of measures that help individuals and societies to manage risk and volatility and protect them from poverty and destitution through instruments that improve resilience (World Bank, 2012). The instrument ranges from labour market interventions, publicly mandated unemployment or old-age insurance to targeted income support. The narrow conceptualisation of social protection is confined to the narrow view of the welfare state, which includes government provision of social services such as old age care and cash transfer benefits.

Others adopt a broad approach, including education and health subsidies, job creation, microcredit programmes as well as safety nets for vulnerable groups that are not usually regarded as among the poorest strata of society (e.g. cocoa farmers facing falling export prices). For instance, the ILO views social protection as a human right. It focuses on the decent work agenda that extends labour rights to informal workers as well as the formally employed. It highlights the need to implement comprehensive and coordinated social

protection policy interventions to guarantee services and income security across the life cycle particularly for vulnerable groups such as rural women and children. The broad approach to social protection also relates to the broad view of the welfare state which focuses on such topics as price regulation, wages, employment, job security legislation as well as environmental policies.

While some make particular reference to income risks focusing purely on economic vulnerability (for example, Lustig, 2001), others such as Devereux and Sabates-Wheeler (2004) adopt a broad approach by focusing on social risks aspects. A transformative view extends social protection to areas such as equity, empowerment and rights (economic, social and cultural) rather than confining the scope of social protection to economic risks such as targeted income and consumption transfers.

Norton, Conway and Foster (2001) argue for the state-led provision of social protection because the private sector is unwilling to provide the services since it is for profit. Nevertheless, the state does not always have adequate responses due to the lack of resources or the lack of acknowledgement of priorities of the poor. Hence, the poor have to rely on informal networks to face and cope with different shocks. Contrary to this view, Devereux (2011) has explained that where political commitment exists, financial and administrative capacity always follows. Many legislative reforms to economic, social and cultural rights can transform the livelihoods of many people, but cost virtually nothing in terms of government spending (Devereux, 2011).

This study adopts Devereux and Sabates-Wheeler's (2004) conceptualisation of social protection. These authors define social protection as

“the set of all initiatives, both formal and informal, that provide social assistance to extremely poor individuals and households; social services to groups who need special care or would otherwise be denied access to basic services; social insurance to protect people against the risks and consequences of livelihood shocks; and social equity to protect people against social risks such as discrimination and abuse.” Transformative social protection is chosen because of its efforts to address the structural basis of vulnerability and its broad orientation (production, reproduction, redistribution) geared towards best possible socioeconomic outcomes. The attachment of the transformative element positions social protection to transform lives, through pursuing policy interventions that mitigate the unequal power relations, which causes vulnerabilities (Browne, 2015). Thus, transformative social protection attempts to address the strategic needs of specific vulnerable populations such as women who live in rural areas and are most susceptible relative to men.

Approaches to Social Protection

There are several approaches and frameworks associated with social protection. However, two broad ideological positions underline the social protection framework’s ultimate goal; the World Bank’s Social Risk Management (SRM) framework, which stresses risk management (Holzmann & Jorgensen, 2000; World Bank, 2012) with a primary concern of achieving macroeconomic goals and Devereux and Sabates-Wheeler’s (2004) ‘transformative social protection’ framework which focuses on social justice with emphasis on rights, needs and empowerment.

The World Bank's SRM has been the dominant framework in the conceptual debate on social protection. Social risk management 'consists of a collection of public measures intended to assist individuals, households and communities in managing risks to reduce vulnerability, improve consumption smoothing, and enhance equity while contributing to economic development in a participatory manner' (Holzmann & Jorgensen, 2000; World Bank, 2012). Devereux and Sabates-Wheeler (2004) argue that during the 1990s the World Bank stressed that the role of government in the provision of social protection should be limited to the implementation of social safety nets for risk coping. However, in the 2000s, the World Bank broadened its safety net approach to take on a wider concept of social protection (Holzmann & Jorgensen, 2000; World Bank, 2012). The instruments adopted by SRM approach range from informal savings, community-based support through market-based arrangements, such as unemployment and disability insurance markets to formal or publicly mandated or provided arrangements, such as old-age pension, scalable public works and cash transfers (World Bank, 2012). The players involved in administering the SRM approach include individuals, households, communities, NGOs, governments (at various levels) and international agencies. Government and donor support for SRM is justified because it has to substitute for market failure or get markets working (Slater & McCord, 2009). The SRM approach reflects the functionalist view of the welfare state. This view suggests that the SRM approach emerged as a response to the dreadful conditions of life created by capitalism. Employing Esping-Andersen's typology on welfare state regimes, the SRM approach would fit into what

Esping-Andersen calls 'liberal welfare regime' approach. That is, the SRM approach would turn towards a lower level of state intervention by providing means-tested social assistance to lower income earners.

Devereux and Sabates-Wheeler (2004) criticize the SRM on the following basis: it limited 'risk' orientation; does not explicitly address the chronic poor; concerns itself predominantly with public actors and market-based social protection strategies; encourages a limited role for government in social protection provision and its narrow approach. Given the limitations of the SRM framework, Devereux and Sabates-Wheeler (2004) proposed a transformative social protection framework. Social protection is the set of all initiatives, both formal and informal, that provide: social assistance to extremely poor individuals and households; social services to groups who need special care or would otherwise be denied access to basic services; social insurance to protect people against the risks and consequences of livelihood shocks; and social equity to protect people against social risks such as discrimination or abuse (Devereux & Sabates-Wheeler, 2004, p.9).

Social protection instruments available for transformative social protection can be categorised under protective, preventive, promotive and transformative measures. Protective measures aim to provide relief from deprivation (Devereux & Sabates-Wheeler, 2004). It includes social assistance such as disability benefits, single-parent allowances, and social services including the provision of reception centres for abandoned children, feeding camps and services for refugees. Preventive measures seek to avert deprivation. They include social insurance such as pensions, health insurance, maternity

benefit and unemployment benefits, savings clubs and funeral clubs. Through a range of livelihood-enhancing programmes (like microfinance and school feeding program) which target households and individuals, promotive measures seek to enhance real incomes and capabilities.

Devereux and Sabates-Wheeler (2004) highlight that strategies that are used to deal with problems of social vulnerability neglected by the SRM framework require a transformative component. Transformative, according to Devereux and Sabates-Wheeler (2004), refers to the need to pursue policies that relate to power imbalances which create, encourage and sustain vulnerabilities in society. Further, transformative refers to the pursuit of policies that integrate individuals equally into society; allowing everyone to take advantage of the benefits of market outcomes and enabling excluded or marginalised groups to claim their rights'. For instance, support for labour unions may enable socially marginalised groups to claim rights to livelihood enhancing assets; sensitisation and awareness campaigns can transform public behaviour, and changes to the regulatory framework could protect the vulnerable against discrimination and abuse (ibid). Transformative measures aim to address concerns about social equity and exclusion, such as a collective action for workers' rights, or upholding human rights for minority ethnic groups. Transformative interventions include changes to the regulatory framework to protect socially vulnerable groups and policies to address the intra-household division of resource ownership, access and use. Besides, the provision of social protection for women relates to socio-cultural values that disadvantage women in the society.

However, the transformative social protection approach has been criticised for being too ambitious and difficult to operationalise. Advocates of transformative social protection argue that it is a more holistic approach than SRM. Thus, allowing synergies between the economic and social functions of social policy and addresses the structural causes of poverty and livelihood vulnerability (Leon, 2011). Based on the Esping-Andersen's typology on welfare state regimes, the transformative social protection framework would be classified as a 'social democratic welfare regime' approach. That is, the transformative social protection framework would promote equality of highest standards of needs than the minimum needs as advocated in the SRM approach or liberal welfare state regime.

The debate is still ongoing and governments and other actors have adopted instruments proposed by the different approaches discussed above. From the preceding, it can be concluded that the overall motivation for pursuing social protection is to promote dynamic, cohesive and stable societies through increased equity and security.

Debates around Social Protection Design

This section outlines four key debates currently underpinning social protection programming: targeting, graduation, dependency and fiscal prudence. The two conceptual debates underpinning the World Bank's Social Risk Management (SRM) framework and Devereux and Sabates-Wheeler (2004) 'transformative social protection' framework feed into choices in the intervention design (universal and targeting provision). There are two leading

schools of thought concerning the scope of social protection. Universalism argues that each person, merely being a citizen, should be entitled to benefits from social protection programmes. Such a policy would avoid means testing and any conditionalities. However, in the developing countries, resources available for the provision of social protection is limited, and hence there is a need to target resources carefully, with universal transfer programmes being argued to be unaffordable in most developing countries (Slater & McCord, 2009).

Pauw and Mncube (2007) distinguish five alternative methods that epitomise targeting in social protection discourse, namely:

- (i) Proxy means testing: involves gathering demographic characteristics of an applicant and based on previous statistical analyses a 'score' or predicted income level is calculated;
- (ii) Geographical targeting: here particular geographical regions are identified for targeting, with the selection of regions based on, for example, a poverty map;
- (iii) Demographic targeting: this involves targeting based on specific demographic characteristics; most commonly age, for example, for child welfare grants and social pensions;
- (iv) Community-based targeting: involves community leaders or members being tasked to identify beneficiaries of a social protection programme; and
- (v) Self-targeting: this method implies that technically the intervention is open to all, but since the benefit is so low, many people do not participate. An

example is the public works programmes that pay such low wages. Those people that can earn higher wages elsewhere will not join.

The current targeting debate is primarily dominated by concerns to restrict errors of inclusion and exclusion (Slater & McCord, 2009). A range of demographic and geographical criteria are widely used to target social assistance. However, such approaches are problematic. According to Slater (2009), the use of demographic and geographic procedures to reduce targeting costs introduces a significant trade-off between maximising the number of poor people that are included in programmes and minimising the number of non-poor people that are included. This challenge is crucial for intervention design and implementation. In the case of demographic targeting, there is a risk that some people belonging to this group may not be poor. Evidence from Ghana suggests, other indicators which are less directly linked to social groups such as the physical state of shelter (mud walls, mud floors) or the number of years of education of the households head, may offer the best proxy indicators of poverty in terms of reducing the trade-off between cost and poverty impacts. A related practice of targeting households without access to labour is also problematic. For instance, households including the unemployed or underemployed, or employed and earning low wages may be as poor and in need of support as households without active labour (McCord, 2009).

Others such as Holmes and Jones (2011) argue that social protection programming should be targeted according to different categories of households and the different sources of risk that they face. For instance, poor people who are unable to work or farm will not benefit from public works, while

smallholders who face occasional livelihood shocks could benefit from social insurance such as weather-indexed crop insurance or price hedging.

The concept of graduation, according to Devereux and Sabates-Wheeler (2016), refers to leaving a social protection programme after reaching wellbeing threshold, once the beneficiary has acquired a set of resources that are expected to equip the beneficiary for a higher income future livelihood. Slater and McCord (2009) attempt to defuse concerns that social protection expenditure does not represent 'consumption' but may be linked to growth outcomes at the household, community and national level. The desire to present social protection interventions as offering the 'transformation' to the beneficiaries, rather than continuous support required for the structural position of the poor within the economy changes.

The concept of graduation is highly debated within the social protection discourse. For instance, Slater (2009) challenges the objective of graduation. Slater (2009) explained that 'despite their limited coverage and, usually, small individual amount, cash transfers stated objectives are overrated, with many claiming that they are likely to result in graduation at a household level and growth on a local and national level. While some cash transfers, particularly targeted at children or the elderly, do not necessarily anticipate graduation, in many instances where cash transfers are provided to other groups, donors explicitly make graduation and growth expectations.

The concerns of donors and governments about intervention sustainability make some donors particularly keen to establish the positive outcomes of cash transfers on both graduation and growth without making

suggestions to likely constraints. The inherent tension between the emerging practices of targeting the non-productive, while simultaneously anticipating that cash transfer receipt will lead to graduation is still inconclusive within the research community. The concept of graduation may also apply to only active labour beneficiaries.

Discourse about both targeting and graduations are connected to the two critical issues, which dominate the social protection debate, particularly in developing countries. These are dependency and fiscal prudence. These issues are often discussed with the development of social protection systems. Slater and McCord (2009) argue that the fear of active labour force withdrawal from the labour market because of cash transfer and dependency, in particular, have rendered governments and other actors keen to restrict the level of cash transfer provision and to exclude the active labour force from cash transfer receipt. Instead, focusing for example on households with vulnerable children (Malawi and Kenya), the poor with limited labour (Zambia), or the elderly (Ghana and Kenya). McCord (2009) further explain that active labour force should participate in labour market interventions regardless of the size or adequacy of programmes provided or the extent of local unemployment.

McCord (2009) observes that developments in the conceptualisations of the concept of 'deserving poor' has led to a modification of the concept of the 'deserving poor' in recent years, based on the assumption that the available labour has the potential to be used to generate income, irrespective of the reality of the labour market context. Underlying this position is a theory that labour markets function adequately, with decent employment available for all those

seeking it. It fails to acknowledge the chronic levels of unemployment, underemployment and the existence of the working poor who are engaged in the labour market, but receive incomes which keep them in poverty situations which are prevalent in most low-income countries and which serve to limit the actual, rather than potential, productive capacity of household labour (Wood, 1999). Despite this reality, labour availability is used explicitly as a criterion for exclusion from cash transfer intervention participation in many circumstances (for example in Malawi and Zambia).

Fiscal prudence has featured strongly in the debate on social protection, particularly in many developing countries. Many governments in the developing world are reluctant to make significant commitments to social protection provision in terms of fiscal allocations, as they are concerned about the fiscal liabilities (McCord, 2009). Given their limited domestically generated revenue and the difficulties faced by many governments in terms of meeting core commitments to statutory payment, there is a reluctance to reallocate budgets away from current spending to the provision of social protection (Slater & McCord, 2009). Though many scholars, as well as international agencies such as the ILO argue that social protection is in principle affordable, in practice, this may not be the case, even if external donor resources are used, particularly given the unpredictability of donor aid flows (Slater & McCord, 2009). A study of cash transfer financing in three developing countries in Africa (Malawi, Zambia and Kenya) found that the continuation of all but one of the cash transfer programmes currently being implemented was dependent on donor support (Slater & McCord, 2009).

Instruments of Social Protection

The various social protection frameworks discussed earlier come with instruments to respond to the needs of the vulnerable. Traditionally, there have been two principal formal instruments responding to the different types of vulnerability. These are social assistance and social insurance. Also, social protection has been broadening in scope to include labour markets interventions and now micro-credit (Norton et al., 2001). Formerly, labour market interventions such as public works were used as tools for ad-hoc poverty relief in response to natural disasters and economic downturns they are now used as long-term social protection instruments (Gehrke & Hartwig, 2015).

Social assistance programmes are designed to help the most vulnerable individuals such as those with no other means of support, victims of natural disasters and livelihoods shocks to improve living standards. Van Ginneken (cited by Norton et al., 2001) defined social assistance as ‘benefits in cash or in kind that are financed by the state (national or local actor) and that are mostly provided based on a means or income tests’. Social assistance is also called non-contributory social protection because the beneficiaries do not have the requirement for prior contributions (Leon, 2011). Theoretically, social assistance is underpinned by the neoliberal thinking related to the ‘safety nets’ approach. Social assistance programmes reflect the structural functionalist view of the welfare state. This conclusion suggests that social assistance emerged as a response to the dreadful conditions of life created by capitalism. Drawing on Esping-Andersen’s typology on welfare state regimes, the social assistance instruments would fit into what Esping-Andersen calls ‘liberal welfare regime’

approach. That is social assistance would promote a lower level of state intervention by providing means-tested social assistance programmes to 'deserving poor' or lower income earners. The debates on social assistance are also organised around the choice between universalism or targeting, cash or in-kind transfers, and conditional or unconditional transfers (Devereux & Sabates-Wheeler, 2007). Social assistance programmes may include social transfers (cash or in-kind transfers to such as food stamps and family allowances the poorest individuals or households). Cash transfer programmes may also offer employment training and income-generating opportunities such as Mexico's Prospera and Brazil's Bolsa Familia programmes as complementary services (Holmes & Jones, 2013; Fultz & Francis, 2013). Other social assistance programmes are child support programmes (fee waivers, school feeding programmes, child support grants); social pensions (for the elderly); social services to highly vulnerable groups (physically or mentally disabled, aged or orphans); health assistance (for poor and sick people); disaster relief (for victims of natural disasters) and subsidies such as agriculture inputs or housing subsidies.

The role of social assistance has been discussed extensively as an instrument for reaching the informal economy. This position has gained popularity in many developing countries because of the limited coverage of social insurance interventions such as a pension. The social assistance interventions that have been adopted in this regard include; cash transfer programmes (conditional or unconditional) and non-contributory pensions. In situations where many women are heads of households, a regular and reliable

source of income can be viewed positively (Soares, Ribas , & Osó, 2007). For instance, it has been argued that cash transfer programme can enhance women's self-esteem and financial security as well as give them more opportunities to leave the house, access new public spaces and communicate with other women (Escobar-Latapi & Gonzalez de la Rocha, 2009).

However, there are some gendered challenges associated with cash transfers. First, the conditionalities attached to cash transfers is gendered. For instance, some interventions require that mothers perform community work such as cleaning schools. In addition, some require mothers to take children for health checks and attend workshops. This may be adding to women's already heavy unpaid workloads and taking away time from income-earning activities (Molyneux, 2006). Second, concerning targeting, there are concerns to restrict errors of inclusion and exclusion (Slater & McCord, 2009). From a gendered perspective, these errors can enhance the discretionary power of authorities regarding women claimants (Lee-Gong, 2010; Goldblatt, 2005).

Social or non-contributory pensions have been employed as a social assistance instrument in some developing countries. However, there are variations in the accessibility criteria. While countries such as Brazil, Botswana, Mauritius, Namibia, access social pensions as universal right others employ the means-tested approach (e. g. Chile, South Africa, Costa Rica). For instance, Namibia's old age pension known as the basic state grant (N\$300 (£25) per month) is a non-contributory universal scheme financed by the state. The retirement age for both women and men, in Namibia is sixty years old (Devereux, 2001). On the contrary, in South Africa, women and men at age

sixty become eligible to receive a monthly social pension on the condition that they qualify in terms of an income-based means test. Besides, Lesotho is the first if not the only less developed country in Africa to operate a non-contributory pension (Pelham, 2007). All Lesotho residents over seventy years old are entitled to receive M150 (£12.50) per month. According to Razavi (2011), an assessment of social pension or old age pension, in for example South Africa, suggests that it reaches women effectively. This is attributed to the fact that women live longer, draw the pension earlier, and are poorer.

Social insurance or social security as a social protection instrument is based on the insurance principle. Social insurance interventions are contributory programmes that protect beneficiaries from disastrous expenses in exchange for regular payments of premiums (Lund, 2009). It can also be defined as a large number of individuals or households which have equal social protection needs combine to mitigate risks, pooling their contributions in a common fund which can then provide pre-defined benefits to members in the event of specified occurrences (Norton et al., 2001). Theoretically, the conflict theoretical perspective that emphasises class interests can partly explain the social insurance. Using Esping-Andersen's typology on welfare state regimes, social insurance would be classified as a 'corporatist welfare regime'. This conclusion implies that there is the need for the mobilisation of workers in shaping the welfare state. Social insurance schemes include unemployment insurance, pension scheme, health and crop insurance. Insurance schemes are more extended in the developed world where people can more easily contribute and a high per centage of the labour force belongs to the formal sector of the

economy. However, in most developing countries, a high rate of the labour force operates outside the formal sector, which makes it difficult to run an insurance-based system.

In a formal economy, social insurance responds to labour market threats such as unemployment, old age and illness through transfer payments that are financed from the contributions made by the employers and employees. In many developing countries, coverage has tended to be low given the large size of the informal economy, and the high rate of evasion of contributions, even by employers and employees in the formal sector (Razavi, 2011). Social insurance interventions tend to be gender-blind. Most of the provisions do not treat women differently from men except maternity or parental leave.

Social insurance interventions indirectly discriminate against women because most women are engaged in the informal economy. Razavi (2011) further explains that women have not been well-covered in pension programmes (public or private) though they have in many countries received pension funds as widows of male breadwinners.

Arza (2011) explains that gender inequality in social insurance interventions stems from the combination of labour market disparities and pension design features. The labour market factors include women's lower earnings, lower labour force participation rates, and a higher incidence of part-time and recurrent breaks in employment. Pension design features that tend to discriminate against women including the formula for computing benefits depends on asset accumulation (as in defined-contribution systems), then women's lower earnings can work against them. Moreover, if the eligibility

criteria include years of work contribution and if the minimum number of years to claim benefits is high (for example 20 years). Other pension design factors include, in some cases, the fixed commission on wages for administrative costs which adversely affect workers with low incomes. The majority of low-income earners are women.

Arza (2011) mentions that the pension reforms taking place in the post-2000 period in Latin America have partially addressed some of the gender biases introduced in the first round of reforms. This includes the formation or strengthening of a government-financed to enhance the pensions of workers with low pensions (in both Bolivia and Chile). The abolition of fixed fees on individual accounts (Chile); and the pension credits per child paid to mothers (Chile and Bolivia).

Labour market interventions are generally defined as interventions that protect vulnerable workforces who are capable of gaining employment. These interventions may be classified into active and passive interventions. Passive interventions are programmes in the form of income support and changes in labour legislation to mitigate the financial burden of the unemployed but are not intended to improve their employability. On the other hand, active labour market interventions are programmes designed to reduce the vulnerability associated with unemployment and to increase the earning capacity of workers (Betcherman, Olivas, & Dar, 2004). Active labour market interventions have two key objectives: increasing the ability of the unemployed to find jobs and increasing productivity and earnings, and improving the inclusion and participation of productive employment. These programmes can expand

employment opportunities and reduce the social problems that often associated with high unemployment. Active labour market programmes include a wide range of activities such as public works, counselling, placement assistance, job matching, job training and promotion of small and medium enterprises to increase labour demand (Betcherman, Olivas, & Dar, 2004). The Public works programme is underpinned by the neoliberal thinking related to the 'safety nets' approach. Thus, public works relate to the structural functionalist perspective on emergence of a welfare state. This conclusion suggests that public works emerged as a response to the terrible conditions of life created by capitalism. Drawing on Esping-Andersen's typology on welfare state regimes, the public works programmes would fit into what Esping-Andersen calls 'liberal welfare regime' approach. That is, public works would encourage a lower level of state intervention in the market-led economy by providing means-tested social programmes to 'deserving poor', lower income earners as well as unemployed active labour.

Public works are also politically famous among the labour market interventions as they require programme participants to work (Bloom, 2009). Public works, as a social protection instrument, are generally defined as labour-intensive public infrastructure development initiatives which provide cash or food-based payments (Holmes & Jones, 2011). Subbaroa (2003) highlights that public works programmes provide income transfers to the poor and are often designed to smooth income during tough periods of the year; address lack of infrastructure (rural roads, tree plantation, irrigation, school and health centre

facilities); are usually self-targeting due to the low benefit levels and heavy physical labour requirements.

Public works activities can broadly be categorised into three. These are productive infrastructure, social infrastructure, and community services. Productive infrastructure creation can range from dominant public infrastructure projects such as road construction to private infrastructure projects such as irrigation and projects for the rehabilitation of environmental services, such as water conservation, fire prevention, and so forth (Lieuw-Kie-Song, 2011). Private infrastructural works are works involving individual areas or houses that mainly benefit their owners (Gehrke & Hartwig, 2015). Since private infrastructure creation mostly targets individuals and perhaps their neighbours, these activities do not qualify as public goods. However, the targeting of these works can ensure that they have a pro-poor impact. Occasionally, they may target communal lands to increase the number of beneficiaries. These activities are generally agriculture-related, involving irrigation or erosion control, for example. They are envisioned to boost agricultural productivity. Other forms of private infrastructure creation are upgrading informal settlements as well as connecting houses to electricity (International Labour Organization, 2012). The rehabilitation of environmental services may include agriculture-related works such as water harvesting, drought proofing and fire prevention. These affect the agricultural productivity of many farmers in rural areas. Altenburg et al. (2015) identify mangrove reforestation, conservation of wildlife and wetlands as other rehabilitation of ecosystem service projects

Community services include social services, such as assistance with care for the elderly, assistance with daycare or other child development projects, cleaning of public spaces all of which generally aim at improving the quality of existing public services (International Labour Organization, 2012). Social infrastructure service may include the maintenance and expansion of the social infrastructure such as public sanitation, community centres, childcare centres, health centres, training centre and schools (Lal et al., 2010). Since community services and social infrastructure are not aspects covered in standard impact evaluations of the intervention under consideration, it was excluded as a channel from the empirical analysis.

Public works programmes or employment guarantee interventions have been undertaken in many developing countries to assist the unemployed. These programmes are often implemented as temporary measures. However, public work programmes have also been implemented on a permanent basis to promote the right to a job. An example of a continuous public intervention is the National Rural Employment Guarantee Programme (NREGP) in India. In South Africa, many of the jobs in the social sectors have been allocated to women (Razavi, 2011). However, Budlender and Lund (2011) found the wages paid in the social programmes to be much lower when compared to those paid in the more traditional public works programmes where men typically work.

In a review of the gender dimensions of public works programmes, Holmes and Jones (2011, p.12) and Antonopoulos (2007) identify seven issues related to the extent at which questions of gender needs are included in programme design. First, provisions for gender-specific lifecycle needs

including allowing women time off for pregnancy and breastfeeding as in Botswana's Labour-Intensive Rural Public Works Programme and Ethiopia's Productive Safety Net Programme (PSNP). The gender-specific lifecycle needs are enhanced through the provision of work close to beneficiaries' homes, crèche facilities as well as flexibility in terms of women's working hours so they can balance their paid and care work (unpaid) responsibilities as in India's Employment Guarantee Scheme of Maharashtra, Ethiopia's PSNP and permanent part-time employment in South Africa's EPWP in KwaZulu-Natal. The second issue identified is guarantee of equal wages for women and men as in Ethiopia's PSNP, India's Employment Guarantee Scheme of Maharashtra, NREGS. The third concern relates to provisions for women to take on programme supervisory roles as in Bangladesh's Rural Maintenance Programme and Botswana's Labour Intensive Rural Public Works Programme. The fourth issue emphasises institutionalisation of explicit quotas for female programme participants as in Ethiopia's Productive Safety Net Programme (PSNP), India's Jawahar Gram Samridhi Yojana programme and current NREGS programme, South Africa's Expanded Public Works Programme (EPWP). The fifth gender needs highlighted is linkages to complementary services that will empower women more generally including the provision of adult literacy classes for women (e.g. Senegal's Agence d'Execution des Travaux d'Interet Public). The sixth gender concern is support so that women beneficiaries are better able to save through the creation of savings groups (e.g. Nepal's Dhalugiri Irrigation Project) and have to access to credit (e.g. Bangladesh's RMP, Ethiopia's PSNP) to be able to graduate from public works

programmes. The final gender needs included in programme design, according to Holmes and Jones (2011), are measures, which ensure that the type of work benefits women either due to the nature of the community asset created. For example, improvements in transport and roads which ease women's time burden in collecting water or fuelwood as in Zimbabwe's Rural Transport Study. Similarly, through provisions for women's involvement in decision-making processes about what types of community project should be constructed using public works labour (e.g. India's NREGS, Zambia's MPU).

Social protection instruments particularly social assistance and public works have been employed in different geographical spaces (rural and urban). The scope of the instrument (programme) also differs across geographic spaces. These issues are discussed in more detail in the next section.

Trends in Social Protection

Globally, the Sustainable Development Goals (SDGs) adopted in 2015 promise to 'build the resilience of the poor and those in vulnerable situations and reduce their exposure to vulnerability through social protection' (Goal 1, Target 5). Similarly, in Africa, the African Union (AU) Heads of States Common Agenda for Action Post-2015 reinforce the efforts to expand social protection for all (Ministry of Gender, Children and Social Protection, 2015; Tirivayi, Marco, & Benjamin, 2013). In 2012 the European Union, UNICEF and the World Bank released social protection strategy statements. The International Labour Conference also adopted the ILO recommendation concerning National Floors of Social Protection in 2012 (Institute of

Development Studies, 2015). At the national level, the numbers of social protection programmes and beneficiaries are continually expanding. Many countries are adopting national social protection strategies.

Social protection has moved from the 'social safety nets' of the 1980s through to the right-based 'Social Protection Floor' that was unanimously adopted by ILO's member states in 2012. As social protection has evolved from several ad hoc projects to a holistic view of society, therefore a call for a systemic approach to social protection has become increasingly recognised. This is reflected in several recent social protection strategies of governments and organisations (Ministry of Gender, Children & Social Protection, 2015; Tirivayi, Marco, & Benjamin, 2013; ILO, 2012; FAO, 2012).

Instruments of social protection development vary across different regions. In developed economies such as Denmark and Germany, social insurance is relatively well expanded. However, low-income countries experience limited coverage and are challenged by limited financial resources. Middle-income countries have relatively well-developed social assistance and social insurance mechanisms. In some countries in Latin America, social protection started with contributory social insurance for formal sector workers but has recently been dominated by the government-led conditional cash transfer or social assistance programmes such as Bolsa Familia in Brazil (Institute of Development Studies, 2015).

Asia as a region has varied approaches to social protection. According to Institute of Development Studies (2015) social insurance for formal workers has been dominant in East and Southeast Asia since the mid-twentieth century,

while social assistance is more prevalent in South Asia, with recent shifts from food to cash and towards rights-based approaches, a product of an extremely active and politically engaged civil society (Kabeer, 2009). Besides, there is also a long-standing balance between assistance and insurance in Central Asia, while food and fuel subsidies absorb much of the social protection budgets of countries in the Middle East (Institute of Development Studies, 2015).

In Africa, the establishment of social action or investment funds has been adopted as common transfer instruments instead of cash transfers and these funds have frequently been associated with the adoption of public works programmes, providing short-term employment opportunities, as the dominant approach for delivering welfare to poor households, rather than a cash transfer approach (Slater & McCord, 2009). Social funds, largely funded by the World Bank, remain a cornerstone of social protection responses across the continent, with current examples being the Ghana, Malawi, Tanzania and Uganda Social Action Funds. The emergence of social funds was in response to horrible living conditions created by the structural adjustment policies of the 1980s and 1990s; particularly their erosion of welfare benefits (Barrientos & Hulme, 2009). Africa recently saw a rapid proliferation of unconditional cash transfer projects, though coverage remains extremely low. Rural populations fall within the categories of people that need social protection most. These issues are discussed in more detail in the subsequent section.

Feminist and Social Protection

Reviewing how feminism has been absorbed in social protection, feminist scholarship on gender is thus critical to understanding contemporary social protection systems' transformation, for both changing gender relations and changing policy ideas (Masara, 2015). Family and work arrangements that had underpinned systems of social provision and regulation for many decades have been threatened by changing gender relations, reflected in women's greater autonomy, reproduction and sexuality; declining fertility; and the decline of housewifery and "male breadwinner" households (Bacchi, 1999; Masara, 2015).

There are three main feminist perspectives on social protection policy; liberal, welfare and socialist feminists. Liberal feminism highlights the rights of women as individuals. Liberal feminists argue that many social policy interventions are sexist and stereotypical. For instance, Masara (2015) provides a view of gender with her conclusions that maternity leave, which although on one level is relatively generous for women than paternity leave, is for men. Maternity leave includes the assumption that women want to stay at home and look after their child whereas men will want to continue to work. Child benefit is also generally paid to the women, which assumes they are the primary carer (Masara, 2015). Feminists support social protection benefits for single parents because most single parents are women. They argue that most women do not wish to be sole providers but may have been left abusive marriages and should be supported by the state. The feminists argue that if benefits for sole parents are reduced, then the children will suffer.

Welfare feminist views the welfare state as the potential vehicle of change and argue that the state should acknowledge the value of motherhood and introduce reforms for mothers and children for example wages for housework and demands for child benefit (Masara, 2015). In attempting to explain female oppression, socialist feminists expressed their views on women's oppression from their work in the private sphere (family) and the public sphere (economy). Inferior position of women is the result of class-based capitalism and patriarchy. Socialist feminist's work is significant in revealing the gendered aspects of the welfare state (Blackburn, 1995). In socialist feminist perspective, the family and the welfare state were viewed as both the material site within which women were oppressed and as a tool of social control through ideological processes (Abramovitz, 1988; Masara, 2015). According to socialist feminist, the origins and the functions of the welfare state represent not only the need to reproduce and maintain the labour force but also to uphold patriarchal relations and to regulate the lives of women (Abramovitz, 1988). Social welfare policy supported patriarchy by reproducing the labour force while maintaining women's place in the domestic space through redistributing resources that allowed women to be less economically reliant on men (Abramovitz, 1988). Social protection institutions may also be seen as agents of patriarchal control and as helping to reinforce gender stereotypes, both through service provision policies and practices, for example, about women's roles as members of conventional nuclear families and as carers (Pateman, 1988).

Feminist policy analysts also highlight the importance of context in analysing social protection policy (Bacchi, 1999). Paying attention to context

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has several implications. When examining a specific social protection policy directed toward women as well as men, care must be paid to the real world in which the actors live. This implies understanding the economic, political, and social realities of women and men. Bacchi (1999) emphasises the importance of context in her policy model in that “problems” are often constituted differently due to location-specific, institution-specific, and history specific factors.

Each feminist view has offered unique insights into gender dynamics and social protection. Feminist analysis has influenced social protection policy, particularly in the global North. For instance, on the aspect of how to address women’s concerns, the different feminism has resulted in different outcomes. To incorporate the perspectives of multiple feminisms into social policy requires a “both/and” rather than “either/or” perspective (Masara, 2015). Laurie and Gershuny (2000), proposes such a model based on the concept of “difference “and “equality” feminists, where the former believe women should be treated differently than men under the law, and the latter believe men and women should be treated the same under the law. Law can treat men and women alike where they are alike and differently where they are different. Using this perspective, the penetration of feminism in social protection policy is unclear; it depends on what type of feminist ideology.

Conceptualising Livelihoods

In this study, livelihoods is conceived as comprising “individuals, their capabilities and activities for means of living” (Chambers & Conway, 1992). A livelihood is sustainable when it can cope with or recover from stress and

shocks, and maintain or enhance its capabilities and assets both now and in the future, while not undermining its natural resource base (Chambers & Conway, 1992). A descriptive analysis of livelihoods reveals a complex web of activities and interactions that highlight the diversity of ways people make a living (Scoones, 2009). How different livelihood strategies affect livelihood pathways and outcomes is an essential concern for livelihoods analysis.

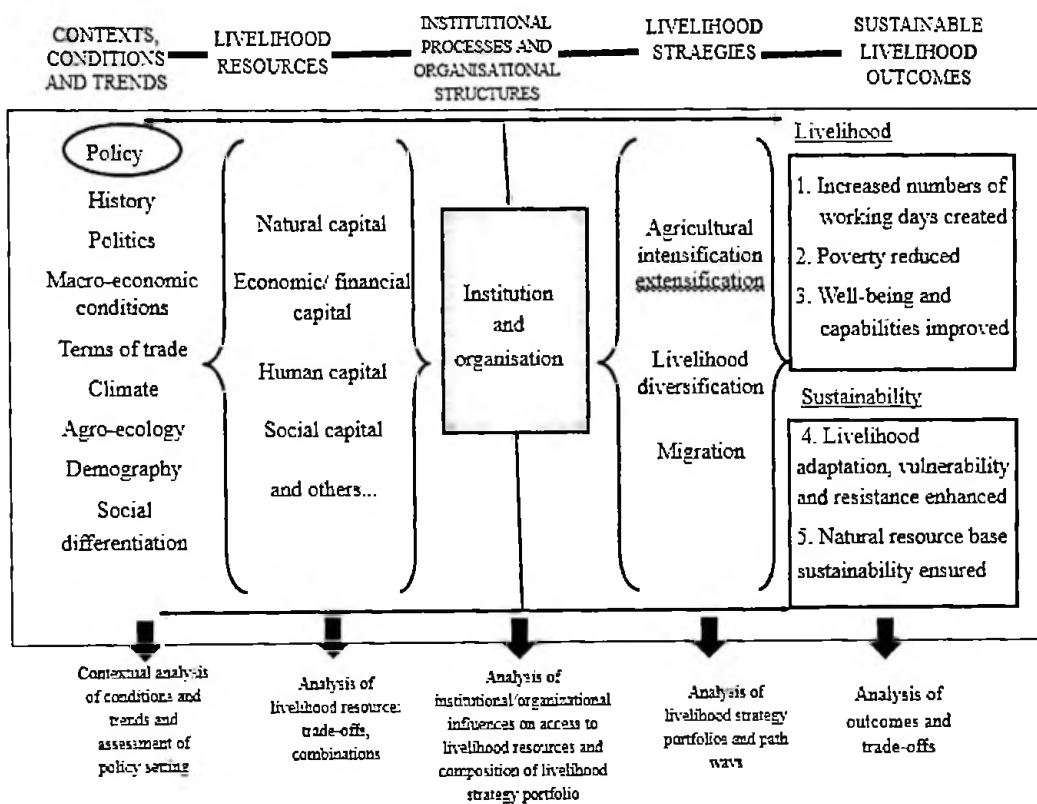


Figure 1: Sustainable livelihoods framework.
Source: Adopted from Scoones 1998; Scoones 2015

The sustainable rural livelihoods framework (Figure 1) offers several basic elements for livelihood analysis. The context in Figure 1 depicts an external environment in which households exist and which is responsible for many of the vulnerabilities (policy setting, politics, history, agroecology and socio-economic conditions). Drawing from Scoones (1998) livelihood

resources may be seen as the 'capital' base from which different product streams are derived from which livelihoods are created. In Figure 1, four different types of 'capital' are highlighted. Natural capital refers to the natural resource stocks (soil, water, air, genetic resources) and environmental services (hydrological cycle, pollution sinks) from which resource flows and services valuable for livelihoods are derived. Economic or financial capital refers to the capital base (cash, credit/debt, savings, and other economic assets, including necessary infrastructure and production equipment and technologies) which are crucial for the search of any livelihood strategy. Human capital is the skills, knowledge, ability of labour and good health and physical capability essential for the successful pursuit of different livelihood strategies. Social capital refers to the social resources such as networks, social claims, social relations, affiliations, associations upon which people draw when pursuing different livelihood strategies requiring coordinated actions. Other forms of capital can also be identified within a given context.

To create livelihoods, rural people must combine the 'capital' endowments that they have access to and control over (Scoones, 2015). The sustainable livelihoods framework (Figure 1) depicts three broad areas of livelihood strategies. These are agricultural intensification or extensification, livelihood diversification and migration. The framework suggests that rural people may create their livelihoods through livelihood from agriculture (including livestock rearing, aquaculture, forestry among others.) through processes of intensification (more output per unit area through capital investment or increases in labour inputs) or extensification (more land under

cultivation). Another livelihood option available is to diversify to a range of off-farm income earning activities, or migrate and seek a livelihood, either temporarily or permanently, elsewhere. Diversification involves developing a vast income earning portfolio to cover all types of shocks or stress jointly or the strategy may include focusing on developing responses to handle a particular kind of common shock, or stress through well-developed coping mechanisms (Scoones, 1998). Other people may also pursue a combination of strategies together or in sequence.

The framework outlined in Figure 1 has given particular emphasis to examine institutions and organisations to understand the social structures and processes through which sustainable livelihoods are achieved. Giddens (1979) views institutions as regularised practices (or patterns of behaviour) structured by rules and norms of society, which have persistent and widespread use. Power relations are rooted in institutional forms, making contestation over institutional practices, rules and norms. Understanding institutional and organisational processes allow the identification of barriers and opportunities for sustainable livelihoods (Scoones, 1998).

Livelihood outcomes identified in Figure 1 indicate that successful livelihood strategies should lead to sustainable livelihoods of people. These include an increased number of working days created, poverty reduced, well-being and capabilities improved, reduced vulnerability and sustainable use of the natural resource base ensured. The framework for the analysis of sustainable livelihoods presented in this section provides an extensive view of the processes, which constrain or enhance livelihood opportunities of people as well

as the typical relationships between these livelihood strategies (Figure 1). Examining each element laid out in the framework starting from contextual features through livelihood resources to strategies and outcomes with an institutional lens is critical for this study.

Rural Livelihoods and Social Protection

Rural women often perform complex household tasks and pursue multiple livelihood strategies (FAO, 2011). Their activities typically include processing and preparing food, engaging in trade and marketing, collecting fuel and water, tending animals, producing agricultural crops, working for wages in agricultural or other rural enterprises and caring for family members.

A major challenge to agricultural growth and development in sub-Saharan Africa is the fact that rural or agricultural households remain vulnerable to shocks. Most rural households in low-income countries are net buyers of food, which makes them vulnerable to production and market-related risks (De Janvry & Sadoulet, 2011). According to Dorward et al. (2006) poor livelihoods among inhabitants of rural communities are complex, diverse and risk-prone with inbuilt seasonal instability. This section discusses the source of stress in poor rural people's livelihoods. It also examines the connection between social protection and rural livelihoods.

Drawing on Dorward et al. (2006) framework of common structural characteristics of poor people's livelihoods, the noticeable feature of poor rural livelihoods is their exposure to several processes of change with shocks, trends, cycles (particularly seasonal cycles) and differences occurring in many different

dimensions of the environment and interacting in their effects on prices, resources, and livelihood opportunities. Dorward et al. (2006) argue that some of these changes as well as their effects are predictable and others are not. Figure 2 summarises what the main sources of stress in rural livelihoods and the complexities involved.

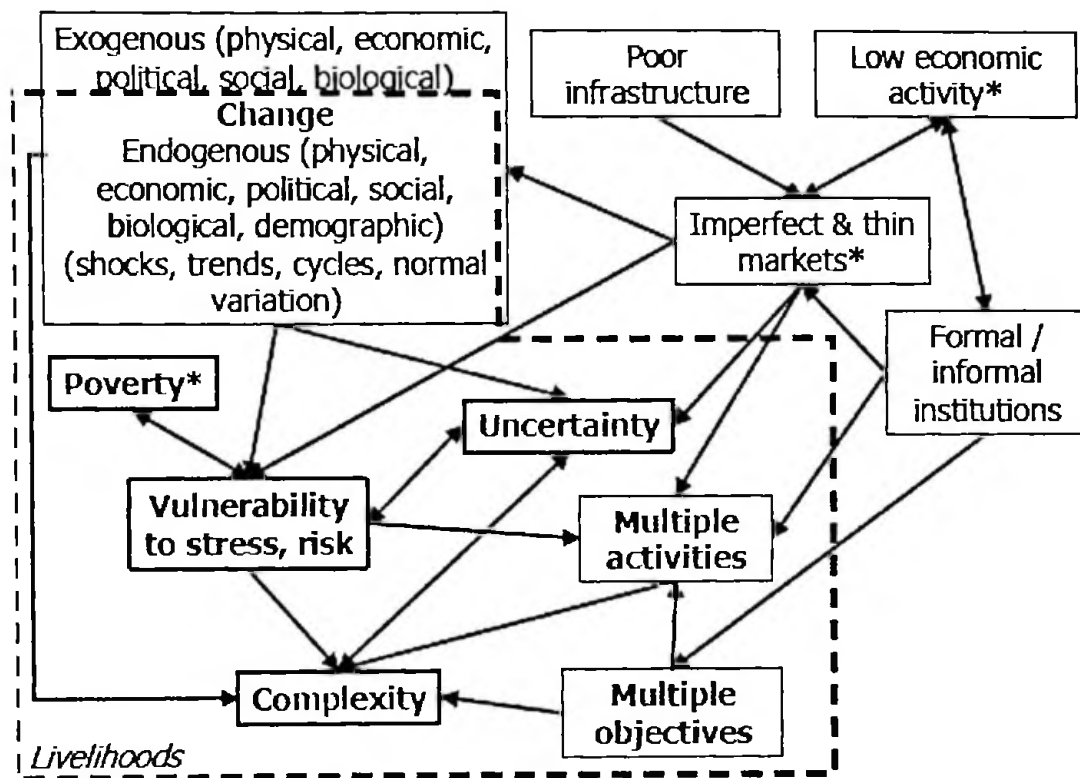


Figure 2: Common structural characteristics of poor people's livelihoods. Source: Adopted from Dorward et. al. 2006

Some of the macro sources of risk may include natural disasters, global food price hikes, livestock diseases, climate change, civil conflict, economic tensions (for example, financial crises, inflation, high interest rate, seasonal unemployment, an increase in petroleum product, harvest failure) and devastating epidemics such as HIV/AIDS and Ebola. Another macro feature that contributes to rural households' uncertainty and vulnerability is the limited

markets characterised by low economic activity and costly coordination in exchange (Dorward et al., 2006). These are major threats to the well-being of rural households and their members (Dorward et al., 2006; Dercon 2005). Contrarily, endogenous or micro-sources of risk may include, for example, accumulation or loss of assets as a result of household members' actions; or births, deaths, accidents, job loss, marriages, migration and ageing processes affecting household demographics, consumption needs and labour resources. Endogenous stresses may also be tied to relationships and power inequalities such as gender-based discrimination within households or communities, relationships that create and worsen marginalisation and exclusion (Dorward et al., 2006).

The complexity and exposure to uncertainty as well as the limited resources and opportunities for protection against adverse stresses lead to a high vulnerability and risk in rural localities, hence the need for social protection (Dorward et al., 2006). Social protection interventions such as cash transfers when regular and predictable are likely to mitigate the vulnerability of rural households by increasing consumption and relaxing credit, liquidity and insurance constraints (Tirivayi et al., 2011). That is the scope and goals of social protection policies have expanded dramatically to include activities to help poor people manage stresses and shocks, in order to indirectly stimulate livelihood development (by stimulating asset accumulation and reducing inefficiencies from risk-averse resource use) as well as directly protect rural people's livelihoods.

Theoretical Explanation of the Effects of Social Protection Interventions on Rural Livelihoods

In the previous section, the connection between social protection and rural livelihoods were discussed. This section is devoted to discussing the main theories used to analyse the effects of social protection interventions on rural livelihoods. The discussion focuses on causal relationships, pathways, and underlying assumptions about how change occurs as a result of social protection intervention. Several theoretical models attempt to predict how and why change happens as a result of social protection. Most studies draw broadly on vulnerability or risk reduction theory, production asset theory and human capital investment theory (Browne, 2013). These theoretical explanations include household production theory and relative resource theory. These theoretical positions provide a basis for hypothesising pathways of effects of social protection interventions. This study, which examines social protection from a gender and development perspective, relies on the socialist feminist theory as the primary underlying theoretical framework. Socialist feminist theory argues that social protection intervention should play a transformative role as well as promoting social justice. Though there is strong theoretical support for the transformative argument, empirical evidence is still limited in the literature. The socialist feminist theory is therefore adopted in this study to examine the gendered implications of existing social protection structures on rural livelihoods beyond risk reduction.

Becker's (1965) household production theory has been used to explain the effects of social protection programmes on households time allocation

decisions. The underlying assumption of the theory is that households function as a single unit, and in particular that they maximise their efficiency through the specialisation by partners (spouses) in either paid or unpaid work. Therefore, the partner with the most significant comparative advantage in paid work will spend less time on unpaid employment of the household (Harkness, 2008). In other words, the theory suggests that household time allocation decisions are based on a trade-off between the time assigned domestic work (unpaid work) and or leisure, and the time allocated to productive work (paid work). The income effect resulting from the social protection programmes such as cash transfer may create impediments for paid work and incentives for domestic production or leisure (Parker & Skoufias, 2000; Kanbur, Keen, & Tuomala, 1994). Cash transfer can have different impacts on the way women and men spend their time, with women sometimes increasing the time spent on domestic work (Hagen-Zanker, et al., 2017).

Becker's (1965) household production theory is often categorised as a unitary model. Alderman et al. (1995) explain that unitary model implies that what is critical for specific policy initiatives such as cash transfer schemes is the amount of income the household receives, but it is not the identity of the individual within the household space who is the target of the social protection intervention. On the contrary, under some alternative theories, the effectiveness of social protection initiatives depends on the member of the household targeted. Alternative theories of household behaviour to the unitary model is the "collective" model suggested in Browning and Chiappori (1998). The central assumption of the collective model is that each household member may have

his or her preferences and the distribution of resources is often unequal, which makes the intrahousehold demographic dynamics and power relations relevant for intervention outcomes. Empirical studies have fortified the argument for the collective model. For example, Thomas (1990) study in Brazil observed evidence of gender preference. Thus, public works programme income in the hands of a mother has a more significant effect on a family's health than income under the control of a father. Similarly, Yoong, Rabinovich and Diepeveen (2012) review of 15 social protection programmes in developing countries noted that targeting cash transfers towards women through conditional cash transfer programmes and pensions seems to improve child nutrition and health; however, it is not yet clear that such interventions consistently lead to any other systematic change pattern of economic choices.

A critical additional component of the collective model is bargaining power, which may be affected by, among other factors, individual household members' shares of income or resources. Blood and Wolfe's (1960) theory of relative resources has been used by some researchers to explain how social protection schemes can influence household decision-making (Yoong et al., 2012). Bargaining models such as Blood and Wolfe's (1960) theory of relative resources, however, are also based on the assumption that economic resources are the major factors in determining one's bargaining position in the household. The central assumption underlying this theory is that the balance of power will be on the side of that individual who contributes the greater resources to the household (Diefenbach, 2002). Hence, additional income or material support from social protection schemes such as cash transfer may add to the bargaining

power of the beneficiary. For example, a household member engaged in livelihood activities may do less unpaid housework than other household members because they earn relatively more, thus giving men a better position to bargain because they earn a relatively higher income in most cases.

According to both the household production and relative resources theories, the recent increase in participation of women in the labour market and unemployment of many men should have resulted in a reduction of unpaid work carried out by women (Harkness, 2008). However, this predicted change has not entirely happened. For example, women's engagement in the labour market imposes heavier time and labour costs on poor women who are typically already overburdened with unpaid domestic work than on poor men (Devereux, 2002). The existence of contradictory evidence to the main ideas of the relative resources theory can be explained using gender perspective such as socialist feminism.

Socialist feminism set out to bring together knowledge of operations under capitalism and patriarchy into a unified explanation of all forms of social oppression (Ritzer, 2008). Socialist feminists redefined the radical-feminist conception of patriarchy to mean a set of hierarchical relations with a material base in men's control over women's sexuality, procreation, and labour power. They also argued that the Marxist definition of economic activity had to be expanded to include both productive and reproductive work (Vijayamohan et al., 2009). The socialist-feminist theory contends that women's status in society is deeply affected by their material conditions in life and by their position in the national, regional, and global economies (Connelly et al., 2000). It also

recognises that women are deeply affected by the nature of patriarchal power in their societies at the national, community, and household levels (Connelly et al., 2000).

Abramovitz (1988), adopting a socialist feminist theory, suggests that the origins and the functions of state-led social protection represent not only the need to reproduce and maintain the labour force as observed by Marxists but also to uphold patriarchal relations and to control the lives of women. She notes the inconsistent effects of social protection policy since it supported patriarchy by reproducing the labour force while maintaining women's place in the home but also threatened patriarchal relationships by redistributing resources that allowed women to be less economically dependent on men.

Socialist feminists adopt a two-pronged approach to the study of women and development, examining women's material conditions and class position, as well as the patriarchal structures and ideas that define and maintain women's subordination (Connelly et al., 2000). The focus is on relationships between women and men, not on women alone. The socialist feminist theory is also concerned with the interactions between gender and other social relations of power such as economic status, age, religion and ethnicity. Again, socialist feminists focus on the interrelationship between the household, the political, economic and other social structures (Hopper, 2012). It further recognises the differential impacts of social policies and practices on women and men and insists that both women and men should benefit equally from development initiatives (Vijayamohan et al., 2009).

A more in-depth gender analysis of social protection initiatives also calls for a distinction between women's interests (a biological category that assumes homogeneity among women) and gender interests (a socially constructed set of relations and material practices that considers heterogeneity among women as well as men). Gender interests or needs can be either practical or strategic (Molyneux, 1985). Practical gender needs (PGNs) or interests arise out of inadequacies in living conditions; these are the immediate perceived needs identified by women to assist their survival in their socially accepted roles, within existing power structures (Molyneux, 1985). Practical gender needs may include shelter, food, water, and healthcare (Reeves & Baden, 2000). These needs when met will improve the lives of women without challenging women's subordinate position in society. That is they do not entail a strategic goal such as women's emancipation or gender equality (Molyneux, 1985).

Strategic gender needs or interest (SGNs) are those needs identified by women that require strategies for challenging male dominance and privilege (Molyneux, 1985). These interests may relate to discriminations in the gender division of labour, ownership and control of resources, participation in decision-making, or experiences of domestic and sexual violence (Reeves & Baden, 2000). SGNs arise out of an analysis of women's subordination and require changes in the structures of gender relations that define women's position in any given culture. Strategic gender needs take account of the goal of gender equality (Connelly et al., 2000). Thus, these needs when met will result in women's emancipation and changes in unequal power relations between men and women.

In summary, the above discussion on household production theory, relative resources theory as well as social feminist theory makes a case for pathways or channels through which social protection instruments affect the consumption and production decisions of rural households' members, particularly in the presence of socioeconomic constraints. However, some of the dominant theories such as the household production theory ignore the potential gender differentials in outcomes due to the intra-household gender dynamics in rural households. The next section discusses the conceptual framework for this study.

Conceptual Framework

The underlying assumptions of the socialist feminist theory reviewed earlier help in identifying potential pathways through which social protection initiatives can affect livelihoods outcomes of rural people. The socialist feminist theory is also premised on the notion that the effects of social protection initiatives on household members may not be parallel such that they affect women and men differently with regards to each other's objectives of reducing risks and enhancing livelihoods outcomes. Social protection initiatives could influence livelihood outcomes through a range of different channels. This section presents a conceptual framework that highlights the gendered vulnerabilities, the conception of interventions, and the various channels through which livelihood outcomes could be affected. Figure 3 shows the gendered implications of social protection initiatives on rural livelihoods.

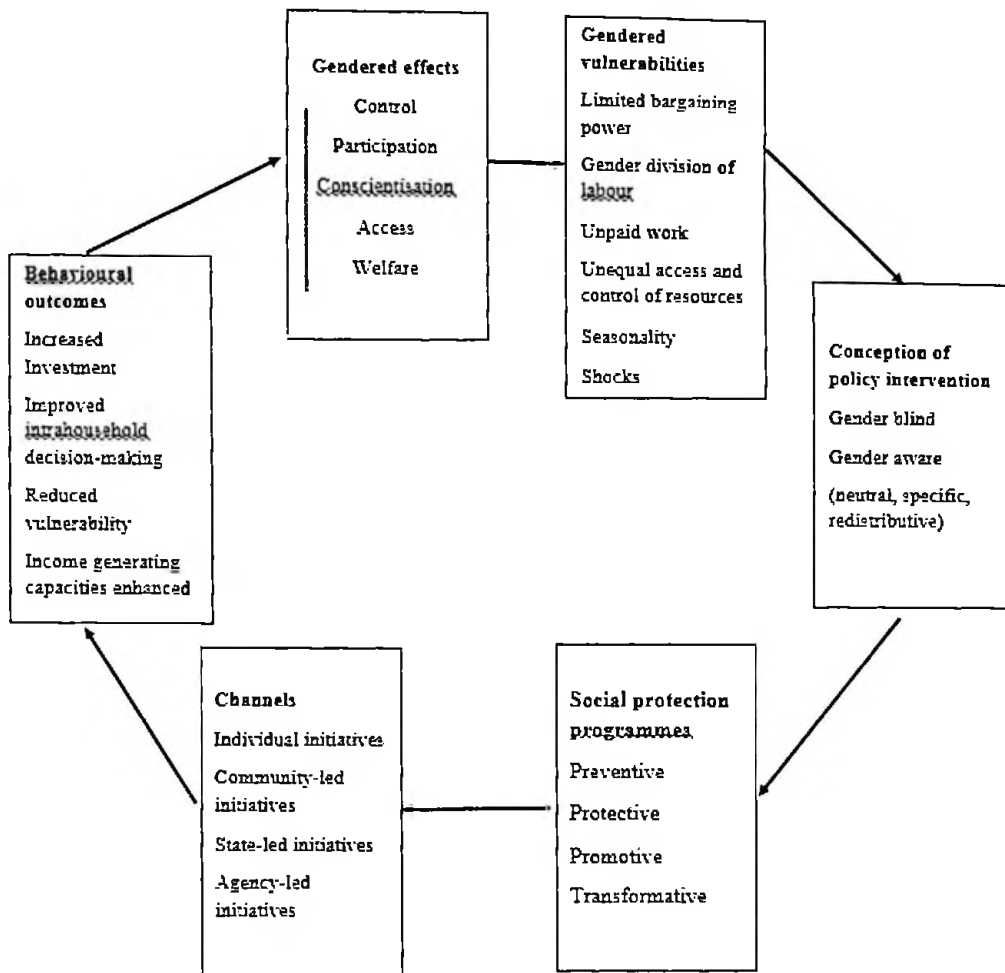


Figure 3: Gendered effects of social protection initiatives on rural livelihoods. Source: Adapted from Kabeer, 1996, 2008; Devereux and Sabates-Wheeler, 2004; Gehrke and Hartwig 2015

The gendered vulnerabilities component of the conceptual framework focused on providing answers to the research question on livelihoods and the context specific economic and social vulnerabilities experienced by women and men. Vulnerability, for this analysis, refers to the potential to be adversely affected by an event or change (Kelly & Adger, 2000). Generally, vulnerability is of two types. Firstly, there is the political economy type, also known as socio-economic vulnerability, which focuses on exposure of social unit to structures and institutions that constrain its ability to adapt. Secondly, there is the natural

hazard perspective (biophysical vulnerability) emphasises on factors inherent in nature (exposure to a hazard ecosystem and human ecology) that threatens a community (Vincent, 2004). The discussion in the section is confined to the conceptualisation of gender dimensions of socioeconomic vulnerabilities. Social and economic vulnerabilities are influenced by gender dynamics and have significant differential impacts on women and men. Social causes of vulnerability are essential obstacles to sustainable livelihoods and general well-being than economic shocks (Chronic Poverty Research Centre, 2008).

At the community level, weak or non-existence of social networks and voice in community dialogues are the key drivers of social as well as economic vulnerabilities. That is vulnerability may be exacerbated by a weak or lack of access to social networks that provide not only access to employment opportunities but also support in times of challenges. Also, women are often excluded from decision-making roles in community-level committees. Ethnicity, religion, political affiliation or class may further worsen this gender-based exclusion. Some excluded groups are unwilling to access public programmes or claim rights and entitlements fearing abuse from more dominant community members (Holmes & Jones, 2011).

Within the household space or micro level, the social vulnerability is related to limited intra-household decision-making and bargaining power based on age and or gender. Others include time constraints as an outcome of unpaid productive work and/or care work can reduce time available for wider livelihood or coping strategies, and may contribute to women tolerating discriminatory and insecure employment conditions and or abusive domestic relationships (Holmes

& Jones, 2011). They further explained that the multiple potential sources of social vulnerability within the domestic space depends on household composition such as nuclear versus extended; female versus male-headed; and high versus low dependency ratio.

Given women and men's differential engagement in the labour market, the impacts of macroeconomic shocks are highly gendered. Silberschmidt (2001), for instance, describe how rising unemployment and low incomes are undermining male breadwinner roles, and resulting in negative coping strategies, such as sexually aggressive behaviour and gender-based violence, in a bid to reassert traditional masculine identities. At the community level, women, in general, have less access to improved technologies, credit, inputs (such as fertiliser), and extension services. The limited access undermines women's particularly in rural areas resilience to cope with shocks. Within the intra-household space women typically have lower levels of education, have less access, ownership and control of productive assets and different social networks to men, leading to lower economic productivity and income generation, and weaker bargaining positions in the household (Holmes & Jones, 2011). According to Byrne and Baden (1995) in times of crisis, women's bargaining position and entitlements may also be reduced more speedily than those of male members of households may. Again, the vulnerability of household members is likely to vary according to the composition of households among other factors such as individual and household ownership and control of assets; social networks access to labour markets and levels of education. The

gendered impacts at the macro, meso and micro levels are also highly context specific.

The unequal access and control of both material and non-material resources between women and men, as well as differential social roles and responsibilities, implies that the options available to men and women to respond to shocks and vulnerabilities are likely to vary. Coping strategy for this analysis refers to activities employed to obtain income or food during times of stress, either through production or through formal and informal exchange and claims (Eriksen, Brown, & Kelly, 2005). Previous studies on the coping strategies of small-scale farmers have argued that these strategies vary between households and over time according to objectives, choices, opportunities and constraints (Corbett, 1988; Eriksen, Brown, & Kelly, 2005). Understanding the interactions that determine the evolving effectiveness of coping strategies is critical to understanding the changing patterns of vulnerability within a community and across a region (Eriksen, Brown, & Kelly, 2005).

Feminists have proposed many frameworks for gender analysis of social policy grounded in different feminist theory (Hyde, 2000; McPhail, 2003; Kabeer, 1994). Hyde (2000) offers a general framework for gender analysis in which she describes two critical issues that serve not only to analyse gender-neutral assumptions but also to show how dominant approaches serve the patriarchal structure of the state. The first issue includes understanding the gendered origins of the policy. This comprises understanding the political space at the time of policy formulation as well as the historical and existing political movements that function as a stimulus for the policy formulation. The second

issue of analysis focuses on how the state regulates gender relations (Hyde, 2000). Adopting a gendered analysis of social policy that focuses on these two issues alluded to above helps in unpacking how women's lives are controlled in ways that limit their choices but uphold patriarchal values (Hyde, 2000).

The conception of social protection intervention component of the conceptual framework was directed at seeking answers to the research question on how women and men have been conceived in the National Social Protection Policy of Ghana (NSPP). Drawing on Kabeer's (1994) framework of social relations approach, policies are broadly categorised as gender-blind and gender-aware. First, gender-blind policies recognise no difference between females and males. These policies incorporate biases in favour of existing gender relations and therefore tend to exclude women (March et al., 1999 p. 108). Consequently, policies are indirectly male-biased, in that, they privilege male interests, needs and priorities in the distribution of opportunities and resources (Kabeer & Subrahmanian, 1996). Second, gender-aware acknowledge that both women and men are key development players and that they are limited in different ways.

Kabeer (1994) categorised gender-aware policies into three types, depending on the extent to which they acknowledge and address gender issues. First, gender-neutral policies are the minimum expected policies from any gender-aware policy analysis (Kabeer & Subrahmanian, 1996). Such policies aim to ensure that development intervention such as social protection initiatives target and benefit both sexes effectively to meet their practical gender needs (March et al., 1999). Gender-neutral policies operate within the existing gender division of resources and responsibilities without any attempt to change the

status quo. Second, gender-specific policies are policy interventions that are designed to target and benefit a specific gender (women or men) to achieve specific policy goals or to meet certain gender-specific needs (Kabeer & Subrahmanian, 1996). Thirdly, gender-redistributive or transformative policies are interventions, which are designed to transform the existing distribution of resources and responsibilities to create an equal relationship between women and men (March et al., 1999). They may target both women and men, or only one group specifically. Gender-redistributive policies focus on strategic gender needs such as eliminating gender stereotypes in livelihoods activities. This would imply the following; social and economic improvement of women's livelihoods is explicit or implicit in the goal of the social protection initiatives; they aim to transform gender relations, strengthen women's capabilities and policies acknowledging women's reproductive roles.

Social protection programmes component of the conceptual framework was directed at seeking answers to the research question on coping strategies at the disposal of a household. Following Devereux and Sabates-Wheeler's (2004) conceptualisation on social protection, social protection interventions can be categorised under protective, preventive, promotive and transformative instruments. Protective instruments are safety net measures in the conventional sense that provide relief from economic and social deprivation. Protective instruments include social assistance such as cash transfers for those who are unable to work and earn their livelihood. Social assistance programmes are financed out of the tax base, with donor support, and or through NGO projects. Other protective measures include the provision of social services for the poor

and groups that need special care such as unemployed, orphanages, refugees and Internally Displaced Persons (IDPs). Preventive instruments aim to stop deprivation and avoid adverse risk-coping strategies. Preventive measures include; regular and predictable cash transfers, social insurance for people who may need support to help them manage their livelihood shocks. Social insurance programmes include formalised systems of pensions, health insurance, maternity benefit. There are other structures of informal social insurance mechanisms such as savings clubs, self-help groups, funeral societies and crop or income diversification. Promotive instruments enhance asset accumulation, real incomes and capabilities, which are achieved through a range of livelihood-enhancing programmes targeted at households and individuals. Examples include cash transfers, asset building and livelihood development, school feeding programmes, second chance education, skills training and microfinance. Transformative instruments aim to address concerns about social equity and exclusion, such as a collective action for workers' rights or upholding human rights for minority ethnic groups. Transformative interventions include changes to the regulatory framework to protect "socially vulnerable groups" (e.g. victims of domestic violence) against discrimination and abuse. These four measures are interconnecting and mutually reinforcing. For instance, preventive strategies, such as crop diversification to reduce future risk, may also have promotive features of social protection in the sense that a broader crop portfolio may lead to an increased income. No single instrument can tackle all the rural livelihoods' vulnerabilities and so it is important to conceive social protection schemes as complementing the results and outcomes of the others.

The social protection instruments can further be categorised according to the channels of actors. Multiple actors are involved in the design and implementation of the various instruments of social protection in the global South as well as the North. There are state-led interventions, agency-led initiatives, private-sector initiatives, individual as well as community-based initiatives. These players work to achieve various potential outcomes of social protection interventions. However, the different actors across development partners, government and civil society also have different interests and ideas about the causes of rural vulnerabilities and social protection's function in the lives of individuals and communities. The linkages between the social protection roles, the channels and the potential outcomes are shown in Figure 3.

The first potential outcome of livelihood-based social protection initiative on livelihood outcome is an increase in productive investments by beneficiaries due to their participation in a social protection initiative(s). Increased productive investments might be triggered through two causal links. First, the increase in the disposable income of households participating in an intervention could affect their investment behaviour. Second, access to a social protection initiative could also improve risk management capacity of the beneficiary or potential beneficiary individuals and their households. Increases in disposable income could also positively influence the willingness to take risks (Bianchi & Bobba, 2013). Empirical evidence shows that risk induces households to pursue low-risk and low-profit production techniques (Bianchi & Bobba, 2013; Gehrke, 2014). Elimination of seasonal unemployment constraints and certainty of regular income flow from social protection

programmes can influence households and individual consumption and risk-taking investment behaviour (Binswanger-Mkhize, 2012). This connection is shown in Figure 3 by the arrow from the causal link to the outcome. It can result in individuals spending on asset accumulation among others. However, men and women may consume and invest differently.

The second possible behavioural outcome of social protection structures is an improvement in intra-household resource allocation and decision-making. Household members usually bargain over many different decisions and issues relating to consumption, expenditure, labour allocation (chores, farm work, care work and off-farm work) and production strategies. Bargaining power within households' space is influenced by the individual who control the means of production (for example, land) and or who own the major share of the income or who hold the most power within the household according to cultural norms (Tirivayi, Marco, & Benjamin, 2013). Generally, in most places, women and children have restricted bargaining power due to social norms, the limited share of income relative to men and the lack of control over the means of production. Norms that influence how resources are distributed include gender-defined roles and expectations that dictate women's status in domestic and public spaces (Campos, 2015). Barrientos (2012) further explain that household decisions on time or resource allocation that take place in a space with unequal bargaining power can result in inadequacies that hinder investment and income growth. However, empirical evidence shows that social protection interventions targeted at women can improve their bargaining power (Barrientos, 2012; Quisumbing & Yohannes, 2004).

The third potential behavioural outcome of social protection intervention is a reduction in vulnerability through the formation of informal social network. Social networks often play a crucial role in the local economy. Unlike developed countries where formal instruments of social protection such as social security are well established, many rural areas in developing countries rely primarily on informal mechanisms such as saving groups in managing credit constraint. Otoo and Osei-Boateng (2012) have noted informal social networks facilitate reciprocal transfers and mutual insurance and are more noticeable in rural spaces. Tirivayi, Marco and Benjamin (2013) explained further that in social networks, interpersonal arrangements are created to diminish risk; these often involve transfers or exchanges of cash, loan, food, clothing, livestock and labour (productive and care labour). Social networks, especially in rural areas, have always been critical to many household welfares particularly in sub-Saharan African.

Lastly, social protection initiative is expected to enhance economic activity and hence improve the livelihoods of beneficial and non-beneficiaries within the region. Productivity enhancing social protection interventions such as input subsidies and marketing arrangement can increase direct access to knowledge, technology and inputs. As discussed earlier, inadequate access to these agricultural production resources can limit the agriculture livelihoods of rural farmers. Besides, gendered vulnerabilities such as women unpaid work, gender division of labour and unequal access to productive resources (land) worsen the vulnerability situation, particularly for women. Social protection interventions such as land tenure reforms can be used to address the constraints.

Another argument is that social protection intervention such as public work is also capable of creating productive assets and infrastructure. According to Lieuw-Kie-Song (2011), productive infrastructure formation can range from traditional public infrastructure projects such as road construction, projects for the rehabilitation of environmental services such as reforestation, restoration of water bodies among others and private infrastructure projects such as land development. Gehrke and Hartwig (2015) explain that a common feature shared by all these public works is that they can directly affect economic activity by improving market access and by raising production levels and hence can increase the quality livelihoods in both the short and the long run.

The potential behavioural outcomes from the existing social protection interventions are likely to have gendered effects on the lives of the beneficiaries. The gendered effects component of the conceptual framework was directed at seeking answers to the research question on how the existing social protection mix affects the livelihoods of rural women and men. Longwe's Women Empowerment Framework guides the analysis of the overall gendered effect of the existing social protection interventions. Longwe conceptualises that women's empowerment enables women to take an equal place with men and to participate equally in the development process to achieve control over productive resources on an equal basis with men (March, Smyth, & Mukhopadhyay, 1999). Longwe's framework is based on five 'levels of equality' which are employed in this study to examine how behavioural outcomes of social protection interventions stimulate equality and empowerment. These hierarchical levels of equality are control, participation,

conscientisation, access and welfare. Longwe defines these levels as follows: 'Welfare' refers to women's material welfare relative to men such as equal access to medical care, food supply and income. 'Access' connotes women's access to the factors of production on an equal basis with men such as land, labour, credit, training and all public benefits and services. 'Conscientisation' in Longwe's framework implies a conscious understanding of the difference between gender and sex, and an awareness that gender roles are cultural and can be changed. 'Participation' suggests women's equal participation in the decision-making process, policymaking, planning, project formulation, implementation and evaluation. Longwe further explains that equality of participation connotes involving women in making the decisions by which their community will be affected, in a way which commensurate their proportion in the wider community. 'Control' denotes women's control over the decision-making process through conscientisation and mobilisation, to achieve equality of control over the productive resources and distribution of its related benefits. An intervention which is empowering or transformatory will have many elements that fit higher categories such as 'participation and control'. A transformative social protection intervention should therefore, lead to sustainable livelihoods as well as eliminating gendered vulnerabilities.

Quite apart from the gender complexities, the level and distribution of the effects of social protection interventions may be mediated by initial endowment, climatic factors, sociocultural and economic contexts. Programme characteristics such as duration, credibility and perceived sustainability may

also influence the behavioural response of participants and ultimate outcomes of the programme.

Chapter Summary

This chapter has projected several claims, arguments, and conclusions on the development of the welfare state and has enlisted the conceptual debates on social protection. The chapter also looked at other strands in welfare state discourse such as typologies of the welfare state, gender and rural livelihoods. The new focus on the term social protection and theories of change within the welfare debate was discussed. Following an account of welfare discourse, it is evident that welfare states developed in the global South at the same time or even earlier than the development of welfare state in the global North.

The welfare state in the global North is premised upon bureaucratic institutions and rights-based claims to a range of social services and cash benefits supported with extensive tax funding and public provisioning. Most people in the global South relied heavily on community and family relations. The chapter then concludes with a conceptual framework for this study. It highlights the gender implications of current social protection interventions. The framework recognises the role of various actors within the context and other mediating factors. The conceptual framework provides the gender analytical tools for the detailed, qualitative and contextualised evidence in the empirical chapters.

CHAPTER THREE

METHODOLOGY

Introduction

This chapter describes the methodological procedure used in carrying out the study. The philosophical basis of the study and study designs are discussed. It also covers the study population, sample and sampling procedures used to select the respondents. Also, data collection techniques and instruments employed in gathering empirical data for the analysis are described and justified. The chapter also covers issues related to data sources, processing and analysis. Steps taken to enhance credibility and transferability of the study are also described.

Study Area

Several considerations informed the choice of the District. First, Wa West District is entirely rural and has the highest poverty headcount (92.4%) in the Upper West Region of Ghana (Ghana Statistical Service, 2015). Upper West Region (70.7%) has the highest poverty headcount among all the regions in Ghana. The poverty headcount is the proportion of the population living below the national poverty line (1,314.00 Ghana Cedis per person per year). The depth of poverty also known as the poverty gap is a measure of how far the poor are from the poverty line. The poverty gap or depth of poverty follows a similar pattern and is highest (59.0%) in Wa West (Ghana Statistical Service, 2015). In terms of the number of poor persons, Wa West has the highest (74,297). Secondly, radical change in climate has introduced persistent floods and severe

droughts that adversely affect agricultural production especially food crops in the Wa West District (Antwi et al., 2015). Agriculture production is further constrained by the erratic rainfall pattern as well as the decreasing duration of the raining season in the District. This situation forces agricultural household members to adopt harsh coping strategies, creating a virtual cycle of insufficiency in their welfare (Coulombe & Wodon, 2007; Ghana Statistical Service, 2015). Moreover, Wa West District has more female single parents (6.1%) than their male counterparts (5.2%), as well as more female single parent extended families (9.8%) relative to male (8.3%) (Ghana Statistical Services, 2012).

The Wa West District, formerly part of Wa District, emerged as a separate District in 2004 by legislative instrument (LI 1751) under the Local Government Act 463, 1993. The District is one of the 11 District assemblies in the Upper West Region of Ghana. The District is headed by District Chief Executive as the political leader. It has 5 area councils, 27 electoral areas, 208 communities and Wechiau as the capital of the District. The District capital is about 15.0 km away from Wa Municipal by road. Wa West District is entirely rural. The District is located in the western part of the Upper West Region, approximately between longitudes 9° 40' N and 10° 10' N and also between latitudes 2° 20' W and 2° 50' W (Ghana Statistical Service, 2014). It shares borders to the west with Cote D'Ivoire, east by Wa Municipal, north-west by Nadowli District, and to the south with Northern Region (see Figure 4). The District has a total land area of about 1492.0 square meters, representing

approximately 10 per cent of the region's total land area (Ghana Statistical Service, 2014).

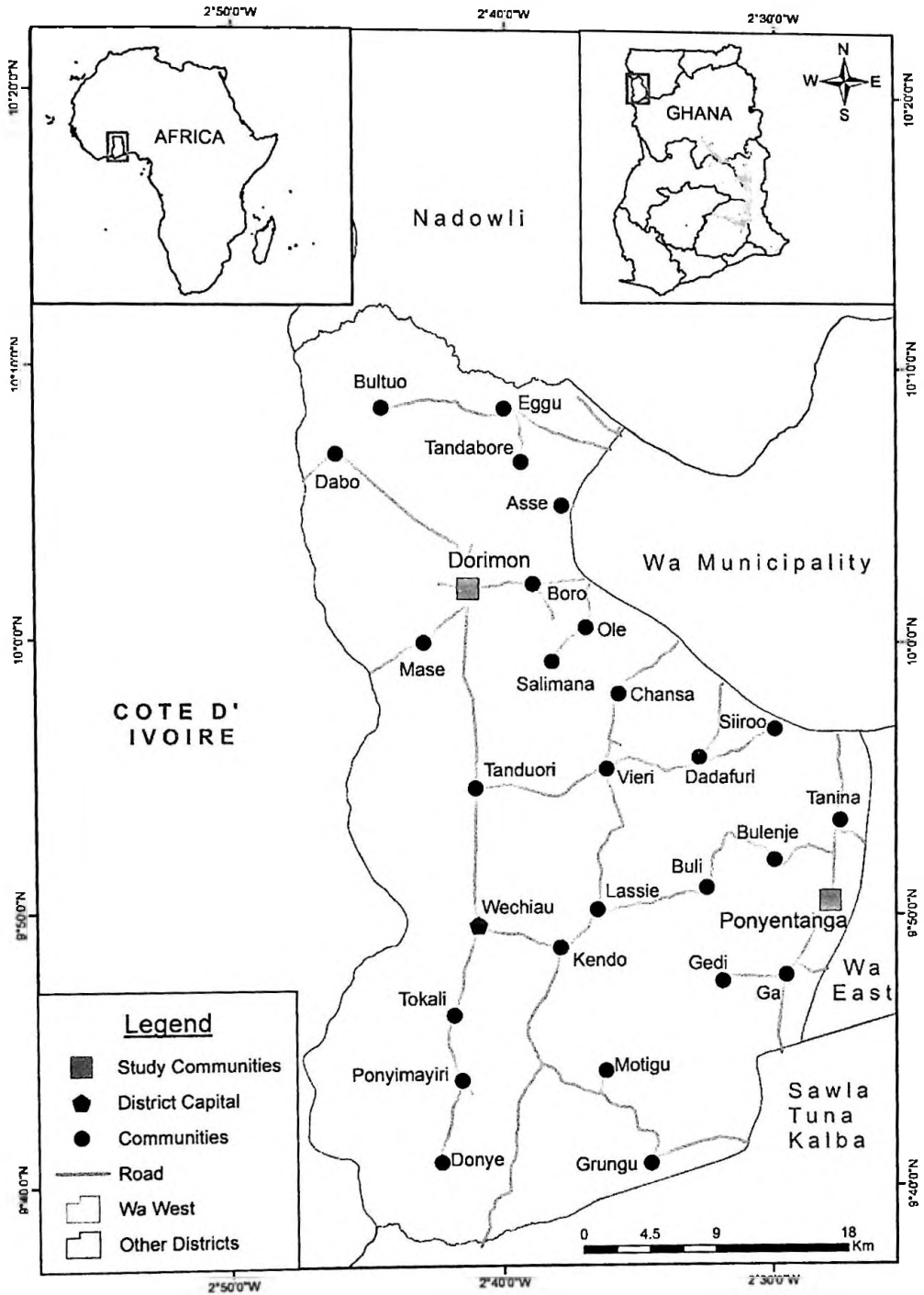


Figure 4: Map of Wa West District
 Source: Department of Geography and Regional Planning, UCC, 2016

The 2010 Population and Housing Census (PHC) recorded a population size of 81,348 for the Wa West District, representing 11.6 per cent of the Upper West regional population (Ghana Statistical Service, 2012). Females constitute 41,121 (50.5%) and males represent 49.5 per cent (40,227). The sex ratio of the District is 97.8 (Ghana Statistical Service, 2014). This ratio implies that for every 100 females, there are about 98 males. The population of the District is youthful; about 46 per cent are aged between 0-14, the adult population (15 to 64 years) represent 48.7 per cent while the aged population, those aged 65 years and older, constitute only 5.8 per cent of the population (Ghana Statistical Service, 2014). The District is dominated mainly by the Mole-Dagbani group, which comprises the Waala who are the natives, Sissala, Lobi and Dagaaba. The minority groups are the Guans, Ewes, Ga-Dangme and Akans.

The District has a total number of 11,486 households with an average household size of 7.0 persons per household (Ghana Statistical Service, 2014). Children form the largest proportion (50.5%) of the household structure. Approximately 5.6 per cent of the female population are household heads while 23.2% are male household heads.

The District has two distinct seasons namely, the dry and wet seasons. The North-Eastern Trade winds from the Sahara Desert bring the long dry season between November and March while the South-Western Monsoon winds from the Atlantic Ocean bring rains usually between April and August (Ghana Statistical Service, 2014). The mean annual rainfall ranges between 840mm and 1400mm. This climate pattern creates soil moisture conditions that can only

support the cultivation of crops such as yam, beans, groundnuts, guinea corn, and millet (Ghana Statistical Service, 2014).

In the Wa West District, 43.2 per cent of the economically not active population is in full-time formal educational. According to Ghana Statistical Service (2014), for the economically not active, 29.1 per cent are females while 26.6 per cent are males. About 70.9 per cent of the female population and 73.4 per cent of the male population are economically active (Ghana Statistical Service, 2014). Of these 1.4 per cent of the females are unemployed and 98.3 per cent employed. For the males, 1.7 per cent of the economically active is unemployed while 98.6 per cent is employed (Ghana Statistical Service, 2014).

The primary economic activities in the District include agriculture, tourism, rural commerce and social services. Agriculture accounts for 86.0 per cent of District's economy (Ghana Statistical Service, 2014). The primary agriculture activity is farming. However, most farmers embark on a combination of animal and crops production. The main crops grown are maize, cowpea, millet and groundnut. Seventy-seven per cent of the female population is engaged in agriculture to compare with 90.3 per cent for male (Ghana Statistical Service, 2014). The presence of several water bodies including the Black Volta in the District makes fishing an economic activity in the District. However, fishing is done on a small scale. For the craft and related trades, there are more females (11.7%) than males (2.3%). More females (5.7%) than males (1.8%) are engaged as service and sales workers (Ghana Statistical Service, 2014). Regarding the various employment sectors in the District, 97.0 per cent of the working population is engaged in the private informal sector and 0.4 per

cent can be found in the formal private sector. More females (98.1%) are engaged in the informal private sector than males (95.9%) (Ghana Statistical Service, 2014).

There are eight marketing channels in the District. These are located at Nyoli, Ponyentanga, Gurungu, Dabo, Vieri, Taanvare, Wechiau, and Dorimon. These markets are organised on a 6-day cycle. Women mostly do marketing of food crops and household commodities while the marketing of livestock is done by men (Ghana Statistical Service, 2014).

Rain-fed crop farming in the Wa West District does not provide full employment for farmers all year round due to slack and peak periods and seasonality in agriculture. The absence of adequate irrigation facilities for farmers in this rural area makes farming activities come to a halt during dry periods. Other related challenges such as lack of access to credit, inputs, information and training worsen the vulnerabilities faced by the women and men in the District (Coudouel, Dani, & Paternostro, 2006; Cooke, Hugue, & McKay, 2016). This problem raises some concerns because agriculture accounts for 86.0% of the District's economy (Ghana Statistical Service, 2014).

The livelihood vulnerability phenomenon has attracted the attention of policymakers with several social protection interventions deployed in the hope of empowering rural farmers especially women to reduce rural poverty associated with socioeconomic vulnerabilities. Agricultural sector social assistance interventions implemented in the Wa West District by the central government includes the Livelihood Empowerment Against Poverty Programme, Labour Intensive Public Works the Root and Tubers Improvement

Programme, the West Africa Agricultural Productivity Project and the Livestock Development Project. Other non-state-led interventions include; the Greater Opportunities for Women (GROW), Emergency Rice Initiative Project and Sustainable Livelihood Project (Ministry of Gender, Children and Social Protection, 2015).

Research Design

The debate about the research design shows how important a research strategy is perceived for any social inquiry. The argument for separate paradigms is that qualitative and quantitative research designs are underpinned by different ontological and epistemological assumptions that work against convergence (Brannen, 1992). The differences reflect in the sorts of questions, data collection techniques and instruments and more broadly how they define their objectives and scope. While researchers rationalise their study frameworks in terms of fundamental distinctions of ontology, epistemology and theory, there are now discourses on mixed method design in spite of the different ontological and epistemological positions (Sarantakos, 2005).

Empirically, this study employed a qualitative research approach. According to Sarantakos (2005), qualitative methodological approach is based on different theoretical principles such as phenomenology, hermeneutics and social interactionism, employing methods of data collection and analysis that are non-quantitative. The qualitative research approach is geared towards the exploration of social relations and describes reality as experienced by the respondents (Sarantakos, 2005). The qualitative approach allows for an in-

depth, contextual, and holistic analysis of the issues under study (Cassell & Symon, 1994).

Qualitative research is often criticised based on the following: it is time-consuming; uses small sample size and lacks generalizability of findings; comes with the risk of collecting useless information and problems of objectivity (Chadwick, Bahr, & Albrecht, 1984). However, the critique that qualitative research lacks quantitative research's power to generalise is only accurate if generalisability is taken to refer only to statistical inference, which is when the findings of a research sample are generalised to the parent population (Brannen, 2005). Qualitative results may be generalised in a different sense; they may be generalised to other similar contexts, or they may involve theoretical generalisation, where findings are extrapolated to their theoretical application (Ritchie & Lewis, 2003).

Several considerations informed the choice of qualitative research design. First, the qualitative research approach is based on the assumption that reality is socially constructed and quantitative approaches are limited in ways that they can reveal such social constructs. For instance, the subjective experiences of women differ from those of men. Therefore, the qualitative design sought to unpack the social protection and livelihoods experiences of women and men in the study communities. Secondly, qualitative research design aids in understanding complex need, systems and cultures in a range of social policy and individual initiatives. The literature reviewed also suggest that qualitative research is used to inform policy-makers in their reflection on policy decisions, by examining people's attitudes, behaviour and motivations (Ritchie

& Spencer, 1994). Finally, review of scholarly literature proved that qualitative research is particularly appropriate when examining micro level effects and the intended and unintended consequences of the various social policy instruments and non-state interventions chosen (Rist, 1994).

The specific study design for this study was exploratory research. According to Sarantakos (1997) exploratory research aims at advancing knowledge about an issue, usually when there is not enough information available about the research subject. Exploratory research was employed because the outcomes of previous studies warrant further investigation particularly the result on the gender implications of social protection on rural livelihoods. Traditional evaluation designs generally assume that the implementation of interventions follows a rational, predictable, and measurable path. However, an exploratory study is not based on these assumptions and instead treats programme implementation as a sequence of events, each of which demands new strategies that may end up changing outcomes. The objective of the study and the need to explore the gendered implications of social protection on rural livelihoods in the Wa West District of Ghana rendered the exploratory study design an appropriate strategy to adopt. The use of the exploratory study design offered a greater chance for unravelling the gender experiences of vulnerability, coping strategies as well as the importance of the existing social protection interventions in the lives of the beneficiaries.

Study Population

The study population comprised of individual beneficiaries and non-beneficiaries of the existing livelihood related social protection mix in the Wa West District. This included married, single household heads, elderly household members and leaders and members of social network groups. Others were political office holders and officers of the District Assembly's social welfare and agricultural structure as well as the staff of non-state development agencies (non-governmental organisations).

Sample and Sampling Procedure

The respondents were selected at three main levels: the state, non-state agencies and the household levels. The Wa West District Assembly represented the state. In the District, the study was conducted at Ponyentanga and Dorimon. These two communities were selected based on their level of market integration and settlement history. The selection was defined by ease of access to markets, distance from the main road and their relative distance to 'Wa' a significant municipal capital of Wa Municipal Assembly. The Wa West District's capital (Wechiau) was not used as a proxy measure because it is a rural community with limited market activities. Ponyentanga, a well-integrated and settler farming community, and Dorimon, a relatively remote and indigenous farming community, were selected. The selection of these communities was primarily informed by the fact that they reflect the typical characteristics of the District in terms of livelihood and vulnerability contexts. The reason for choosing more than one community is to get a detailed understanding of the gender perspective

of the social protection mix in the study sites but not necessarily to compare the two communities.

The study employed non-probability sampling techniques in selecting the respondents. This technique suggests that not all respondents in the study area had an equal chance of participating in the study. The specific sampling techniques used for selecting the respondents were the maximum variation and homogeneous purposive sampling techniques. According to Albright et al. (1998), purposive sampling is used to study the reasons why an event either did or did not happen; a researcher must be sure that the units in the sample have the potential to reveal those compelling reasons. Neuman (2011) further posits that the primary consideration in purposive sampling is to select unique cases that are especially informative to the research topic. Specifically, the maximum variation purposive sampling procedure was employed in selecting various key persons involved in the implementation of social protection interventions. The maximum variation purposive sampling technique was adopted because it offered more profound insight into the phenomenon under study by exploring variation in perspectives (Etikan, Musa, & Alkassim, 2016). The state actors that were selected using maximum variation purposive sampling procedure include the District assembly members, District Assembly Social Welfare and Community Development Officer, District Director of Agriculture, Agricultural Extension Agents, Contractor Supervisor (Dugouts) and Community Facilitator. At the international agency level, the Value Chain Officer of Mennonite Economic Development Associates (MEDA Ghana) was purposively chosen for the study. Two NGO leaders from the Centre for the

Alleviation of Poverty, the Environment and Child Support (CAPECS) and Community Aid for Rural Development (CARD) involved in the implementation of the Greater Opportunities for Women (GROW) project for MEDA were purposively selected. The final group of respondents that were selected purposively (maximum variation sampling) were leaders of social network groups (Sontaa Nontaa, Tiesinye, Nouriyeni). Sixteen key informants were sampled using a maximum variation purposive sampling technique. The basis of this sample selection was focused on those respondents who were capable of providing informed views on the practices in the delivery of the various social protection interventions.

Homogeneous purposive sampling was used to select respondents from the target programme beneficiary and nonbeneficiary population groups. Specifically, the selection was based on specific practical criteria, such as livelihood, sex, age, marital status, participation in a social protection programme or social support network group, easy accessibility, availability at a given time and most importantly the willingness to participate in the study (Etikan, Musa, & Alkassim, 2016). Four farmers (women and men) were selected from each of the following groups; married, single household heads and elderly. Respondents were selected from different demographic groups to get a detail understanding of the gendered experiences of vulnerability, coping strategies and effects of the existing social protection programmes on livelihoods. A total of twelve women and men respondents were selected from Dorimon and Poyentaga respectively for the in-depth households interviews. This sample size was informed by the saturation point of those respondents who

were capable of providing informed views on the practices and outcomes of the various social protection interventions.

The processes below were used in selecting respondents for household FGDs. For the state-led social protection interventions (LEAP and LIWP), beneficiary lists were obtained. For each focus group with beneficiaries, the research team made a purposive (homogeneous purposive sampling) selection from the beneficiary list (LEAP and LIPW) based on sex and availability at the given time. The District social welfare and community development officer, assembly members, and community facilitators informed and invited the selected beneficiaries to participate in the FGDs. For community-led interventions such as the village savings and loans associations, village funeral insurance group and the non-governmental interventions (Greater Rural Opportunities for Women (GROW) project), beneficiaries were identified through key informants such as the assembly members and non-governmental programme officers. For the non-beneficiaries, the research team sought assistance from the assembly members to identify persons from the households living in similar conditions to the beneficiaries of the existing social protection interventions. This selection was done to understand what the social protection effects have been in terms of the context of the enquiry of this study.

Data Sources

Data were collected from both primary and secondary sources. The primary data were gathered from households' members and programme officers, while the secondary data were obtained from the National Social

Protection Policy (Ghana) and other documents such as evaluation reports that contained programme outcomes and coverage at the District Assembly and the office of the Ghana Social Opportunity Programme.

Data Collection Instruments

The data collection instruments for this study were interview guide, focus group discussion guide, documentary review guides and observation guide. The structure of a semi-structured interview guide for the key informants (state actors and other implementing agents) was organised around the extent to which gender was considered and integrated into programme policy and effects on beneficiaries and challenges associated with the intervention (see Appendix A for the detailed instrument). Additionally, the semi-structured interview guide for households members in-depth interviews were structured around their experiences of risk and vulnerability, coping strategies and the challenges of the interventions. It also included issues such as the importance of the existing social protection structures in their lives (see Appendix B). The focus group discussion guides contained themes organised around issues on livelihoods (investment, resistance to vulnerability, intra-household decision-making dynamics and improvement in economic activities) of beneficiaries; and the challenges associated with the interventions in the study communities (see Appendix C).

Observation guide was adopted to ensure the systematic recording of events. The observation record guide was structured around the nature of the project and gender division of labour at the project site (see Appendix D). The

non-participant observation presented an opportunity to validate some of the responses of the respondents such as the gender division of labour as well as the childcare support service at the project site. Since recorders and cameras cannot capture all the relevant aspects of social processes, some notes were taken during the direct observation.

Ethical Considerations

Before the data collection, an introductory letter for fieldwork was sought from the Institute for Development Studies, University of Cape Coast. The research participants were informed on the nature and rationale of the study after which they were to decide on participating or not. The respondents were told their right to withdraw at any given time. The research team made it clear to the respondents that the research team is independent with no direct or indirect association with implementing actors. The research participants were assured of anonymity and confidentiality. Efforts were also made to ensure that the research respondents were not exposed to psychological harm by avoiding emotional and embarrassing questions. The in-depth interviews and FGDs were set up at places that were convenient for respondents. The research participants' oral consent were sought before any photographs were taken.

Fieldwork

The data gathering occurred in July 2017. Two graduate research assistants who are residents of the District were employed to aid in the data gathering. Between three to six interviews were conducted a day. The research

team introduced the research at Wa West District Assembly and conducted key informant interviews with some of the District officials directly involved in social protection programme implementation before reaching the study communities.

Using semi-structured interviews, key informant interviews were carried out to provide a detailed understanding of the existing social protection intervention decision-making processes and to explore the gender considerations of the programmes. At the District, key informant interviews with the management and implementing actors were executed. This aimed at providing an in-depth understanding of the objectives and challenges of implementing the existing social protection interventions at the local level and the effects of the programme on households' members. Sixteen key informant interviews were conducted. Interviews with the major stakeholders in the District Assembly: District Assembly members, District Assembly Social Welfare and Community Development Officer, District Director of Agriculture, Agricultural Extension Agents, contractor supervisor (Dugouts), and Community Facilitator were conducted in the English language. The interviews were also used to obtain District level data including contacts of assembly members and other key community facilitators in the study communities. Each interview lasted for an average of an hour.

In each community and on the first day of the fieldwork, the first contact was the assembly member who led the research team to the village chief. After explaining the purpose and process of the research, the research team requested permission to conduct the study in their community. After this initial meeting

with the village chief, the research team then proceeded to hold an FGD with farmers first; women farmers and then men farmers. This discussion provided an opportunity for the exploration of the social context, existing social protection structures and the identification of specific groups of people with which to conduct FGDs and key informant interviews.

Focus group discussions were used to tease out the details of the existing social protection structures at the household members' levels. FGDs were also adopted to identify the vulnerabilities among households members and the extent to which these vulnerabilities are gendered. The FGDs were further used to examine the individual household members' coping strategies in the face of the vulnerabilities. Also, FGDs were organised for non-beneficiaries of the programme to assess whether the effects reported by the beneficiaries can be attributed to the existing social protection structures. FGDs allowed a wide range of opinions to be sought on one occasion, with lively discussions between participants stimulating an in-depth evaluative discussion. To get a great deal of insight into the gendered effects of the existing social protection in Wa West District, 26 different FGDs were organised with the assistance of two graduate research assistants. The discussions were conducted separately with women and men. Sixteen FGDs were conducted for women and ten FGDs for men (see Table 1). The FGDs for the women were more than the male-only FGDs because of the existence of female-only social protection interventions such as the Greater Rural Opportunities for Women (GROW) project and community-managed funeral insurance fund. Though the FGD guide was written in the English Language, interviews were conducted in Wali. Focus group discussions

(FGD) were held with between 8-10 participants. Table 1 summarises the different categories of household respondents and the corresponding number of people who took part in the study.

Table 1: Household Respondents Interviewed

Category of respondents	Dorimon Community Sample	Ponyentanga Community Sample	Total Sample
Household level			
In-depth interviews			
Married	4	4	8
Single household heads	4	4	8
Elderly	4	4	8
FGDs			
Female farmers (maize/guinea corn)	10	8	18
Male farmers (maize/guinea corn)	9	10	19
GROW (Female beneficiaries)	8	9	17
GROW (Female non-beneficiaries)	8	8	16
GROW (male non-beneficiaries)	8	9	17
LEAP (Female beneficiaries)	8	8	16
LEAP (male non-beneficiaries)	8	8	16
Labour Intensive Public Works (Female beneficiaries)	8	10	18
Labour Intensive Public Works (Female non-beneficiaries)	8	8	16
Labour Intensive Public Works (male beneficiaries)	8	8	16
Labour Intensive Public Works (male non-beneficiaries)	8	8	16
Village savings and loans			
Sontaa Nontaa	10	8	18
Tiesinye	8	0	8
Funeral Insurance Nouriyeni	10	0	10
Total	131	114	245

Source: Field survey (2017)

In-depth interviews with the leaders of social network groups (Sontaa Nontaa, Tiesinye, Nouriyeni) were conducted in 'Wali' a widely spoken local language of the people. In addition, in-depth interviews with beneficiaries and two male non-beneficiaries of different life stages (married; single household heads) provided an understanding of the relative importance of the existing social protection structures in their individual lives. It also allowed for a detailed of individual gendered experiences of vulnerability, coping strategies and the challenges of the interventions. Interviews with the household members were also conducted in Wali.

At the non-state agency level, the Value Chain Officer of Mennonite Economic Development Associates (MEDA Ghana), Centre for the Alleviation of Poverty, the Environment and Child Support (CAPECS) and Community Aid for Rural Development (CARD) were interviewed in the English language. Daily evening debriefing with the research team was done. The debriefing helped in identifying issues that needed to be addressed on the next day of fieldwork.

Finally, observations and document reviews were useful supplements to the interviews. The documentary reviews were used to carry out a gender audit of the national social protection policy document and the extent to which they integrate gender considerations. The non-participant observation was employed to study the gender dynamics of the labour intensive public works programme at the project site. Observation allows for the direct experience than an interview does, and can help clarify the context in which the programme is implemented (Albright et, al., 1998).

Credibility and Transferability

Creswell and Miller (2000) posit that there can be a validity procedure where researchers systematically explore the convergence among multiple and different sources of information to form themes in a study. Credibility or trustworthiness (validity) of the study was enhanced by employing multiple data sources (respondents) and different methods of data gathering. That is triangulation within the qualitative methods of data collection (see Table 1). The narrative account from the interviews and observations were organised into three central themes: first, the gendered nature of economic and social vulnerabilities. Second, the coping strategies and social protection structures. And third, the effects of the existing social protection are valid because the researchers relied on several forms of evidence rather than a single data point in the study. Triangulating the findings from the FGDs with different respondents from the same interest group increased the trustworthiness of the results. Finally, the rich description of the study also enables readers of this study to make decisions on the credibility of the findings.

Data Processing and Analysis

Bodgan and Biklen (1990) explained that analysing qualitative data involves organising data, breaking it into manageable units, synthesising data, searching for patterns, discovering what is essential and what is to be learned and deciding what to tell others (p.145). The organising and analysis of the data were done manually. The data analysis began in the field with a recording of incidents and reflections of the research process. Interview notes were edited at

the end of each day, and where necessary, follow-ups were made with regards to emerging issues. All the interviews with the household respondents were translated into English and transcribed fully. Categories in the conceptual framework were used as a guide for the coding process. The open coding method was used to identify common trends from the data. The prevailing trends defined from the opening coding were organised into the following thematic areas; livelihoods and vulnerability context, coping strategies and social protection interventions as well as effects of the social protection mix. Quotations from the coded data were used in the text of the analysis to support the argument being made. For the secondary data, a qualitative content analysis was used to categorise the National Social Protection Policy as gender blind or gender-aware.

CHAPTER FOUR

SOCIAL PROTECTION IN GHANA

Introduction

In chapter two, conceptual and theoretical debates in social protection were discussed. This chapter, which describes social protection in the Ghanaian context, was also directed at seeking answers to the research question on how women and men have been conceived in the National Social Protection Policy of Ghana (NSPP). The discussion of NSPP is guided by Kabeer's (1994) social relation framework on the need to categorise social policies as gender-blind or gender-aware as indicated in the conceptual framework of the study. Gender-blind policies recognise no difference between females and males. These policies integrate biases in favour of existing gender relations and therefore tend to ignore women. Consequently, policies are indirectly male-biased in that they privilege male interests, needs and priorities in the distribution of opportunities and resources (Kabeer & Subrahmanian, 1996). Gender-aware policies acknowledge that both females and males are development players and are limited in different ways. A qualitative content analysis was used to categorise the NSPP as gender blind or gender-aware. The chapter then concludes with a discussion on the gender issues (intended or unintended) in the NSPP.

Social Protection in Ghana

Social protection in Ghana was traditionally based on the notion of mutual support, which is firmly rooted in Ghanaian culture. Specifically, the traditional systems of social protection were based on the help and support of

the extended family, community arrangements and faith-based organisations or religious networks. The family systems were such that the older adults took care of the children and expected the younger ones to support them when they retired (Dei, 2001). The extended family members also provide for orphans and even strangers (Kumado & Gockel, 2003). Adults were responsible for providing the material needs of children as well as the elderly in the family. According to Osei-Boateng (2012), strong family cohesion in Ghana has protected many from an economic and social crisis that could arise from the loss of income. However, the pursuit of a market economy in the context of globalisation and urbanisation has weakened the extended family system. Also, the nuclearisation of the family has made it challenging to offer traditional forms to support the vulnerable members of the family (Dei, 2001). Hence, new forms of social protection had to emerge because of the challenges associated with traditional or informal social protections.

In Ghana, the main driving force establishing new forms of social protection interventions is the Africa Union (Abebrese, 2011). At the international level, Ghana as a member of the African Union (AU) has made commitments to undertake a comprehensive social protection intervention as stated in the AU Social Policy Framework (2003), the Livingstone Declaration (2006) and the AU Heads of States Common Agenda for Action Post-2015 (Ministry of Gender, Children and Social Protection, 2015).

Social insurance instruments were introduced following World War II with a pension scheme for public sector workers and then formal private sector employees being the first initiative (Jones, Ahadzie & Doh, 2009). The colonial

administration in Ghana through Chapter 30 of the Pensions Ordinance of 1950 introduced the first social security scheme called CAP 30 (Osei-Boateng, 2012). The name CAP 30 originated from Chapter 30 of the Pensions Ordinance of 1950 (Kumado & Gockel, 2003). The scheme was introduced to replace the erstwhile Pensions (European Officers) Ordinance CAP 29, 1936 and the Pensions (Non-European Officers) Ordinance (Ashidam, 2011). The CAP 30 pension scheme offered equal benefits to both expatriates and Ghanaian civil servants in the civil service of the then Gold Coast. It is crucial to highlight that the CAP 30 scheme was triggered by the rise of nationalism, which manifested in the transition from an expatriate-dominated civil service to a local public service (Ashidam, 2011). This scheme was a non-contributory pension scheme for officers in the armed forces and civil services. In 1955, the scheme was extended to include certified teachers (Osei-Boateng, 2012). Given the limited coverage of the CAP 30 scheme, a provident fund scheme was introduced in 1965. The Provident Fund Scheme extended pension to all establishments that employed a minimum of five workers. However, the CAP 30 beneficiaries were excluded from the Provident Fund Scheme. The CAP 30 scheme operated concurrently with the Provident Fund, but the CAP 30 was closed to new entrants by a decree in 1972 (Osei-Boateng, 2012).

In 1965, the Parliamentary Act 279 (Social Security Act) established the Social Security and National Insurance Trust (SSNIT) as an independent body to oversee social security schemes in Ghana. The social security scheme that materialised with SSNIT was a Provident Fund Scheme under which lump sum benefits were paid to old age people, invalidity (permanently incapacitated or

mental disability), monthly pension and survivor's benefits. Organisations with less than five employees had the option to join the scheme, but there was no coercion. However, members of the Armed Forces, the Police Service, the Prison Service; foreigners in the diplomatic missions and senior members of universities and research institutions were exempted by law. In 1991, the Provident Fund Scheme became a pension scheme named Social Security and National Insurance Trust (SSNIT). The pension scheme states that there should be contributions of 17.5 per cent in total of the monthly workers' salaries. The employee is required to pay 12.5 per cent whilst the employer is expected to pay 5 per cent. The self-employed were expected to contribute to the total amount of 17.5 per cent by themselves (National Pensions Regulatory Authority, 2015).

A new contributory three-tier pension scheme comprises two mandatory schemes, and a voluntary scheme was introduced in 2010. A first-tier mandatory basic national social security which will include improved SSNIT benefits. A second-tier occupational pension scheme, mandatory for all employees but privately managed and a third-tier voluntary provident fund and personal pension schemes, supported by tax benefit incentives to provide additional funds for workers who want to make voluntary contributions to enhance their pension benefits and also for workers in the informal economy (National Pensions Regulatory Authority, 2015). Workers are expected to contribute 18.5 per cent of their monthly salary. From the 18.5 per cent of the monthly workers' salaries, 13.5 per cent goes to the first-tier Mandatory (the SSNIT), and 5 per cent goes to the Private Mandatory second-tier. Out of the 13.5 per cent paid to SSNIT, 2.5 per cent goes to the National Health Insurance Scheme Levy for

health care. According to the National Pensions Regulatory Authority (2015), the provision of a third-tier voluntary pension scheme caters for workers in the informal economy. The third-tier is critical because the informal sector employs 88 per cent of the working population (Ghana Statistical Service, 2014).

At independence in March 1957, Ghana was the world's leading producer and exporter of cocoa, exported 10 per cent of the world's gold, and had foreign reserves of £200 million which was the equivalence of three years' imports (Konadu-Agyemang, 2000). Given this fiscal position and state-led import substitution industrialisation agenda, the Nkrumah-led government of Ghana provided free health care services, tuition-free education, fuel and utility subsidies, free extension support and other forms of assistance to agricultural communities to its population which was exclusively financed from tax and export revenues (Sulzbach, Garshong, & Owusu-Banahene, 2005).

However, Ghana, the shining star of Africa, did not maintain its glory for long. In the middle of the 1960s, foreign reserves had dried up, and the nation was highly indebted (US \$1 billion); the growth rate of GDP had fallen to 0.4 per cent; real value of the minimum wage had also dropped by 45 per cent; and the industrial earning and public sector earnings had dropped by 25 per cent and 20 per cent, respectively (Huq 1989; Rimmer 1992). Researchers have attributed the causes of the economic downturn to the following; over-regulation, unfavorable terms of trade, an over-bloated and mismanaged public sector, political instability, overvalued currency, corruption, economic mismanagement, clientelism, inability to control inflation, and over-subsidized

social services such as health and education (Huq, 1989; Rimmer, 1992; Werlin, 1994; Konadu-Agyemang, 2000).

The breakdown of the Ghanaian economy in the 1970s under the military regime of the Supreme Military Council in its various forms (SMC I and SMC II) called for harsh restoration measures (Aryeetey & Goldstein, 2000). Natural disasters, fuel price hikes and low commodity prices worsened the economic situation. This depressing economic situation triggered the Provisional National Defense Council (PNDC) government to invite the International Monetary Fund (IMF) and the World Bank in 1983 to provide solutions (Konadu-Agyemang, 2000).

The IMF and the World Bank turned up in February of 1983 and, unsurprisingly, their policy prescription to the economic situation was Structural Adjustment Programme. The PNDC regime invitation to the IMF and the World Bank to provide support led to the economic restructuring with the theme Economic Recovery Programme (ERP) instituted in two phases ERPs I and II (Britwum, 2007). The ERP I policy requirements that impacted the Ghanaian labour market and consequently working conditions were the reduction in government expenditure, privatisation of state-owned enterprises and devaluation of the national currency the cedi (Britwum & Martens, 2008). The decline in government expenditure meant a cut of social wages through the removal of subsidies on agricultural inputs, health, education, food, utilities and fuel, a public-sector wage freeze and the retrenchment of public sector labour force considered redundant (Aryeetey & Goldstein, 2000; Britwum & Martens, 2008). Supplementary policies in the second phase of economic restructuring,

the ERP II, which further reduced social wages, were trade liberalisation and regulation to attract foreign direct investments.

In 1989, the Government of Ghana upon recognising the social costs of cutbacks on government expenditure on essential services such as healthcare, fuel and utility subsidies that the structural adjustment programme pursued in the 1980s was imposing on Ghanaians, introduced the Programme of Action to Mitigate the Social Consequences of Adjustment (PAMSCAD) to reduce socioeconomic challenges (Abebrese, 2011). PAMSCAD was an external donor agreed fund that sought to mitigate the harsh socioeconomic conditions created by SAP (Boaten, 1992). Programmes organised under PAMSCAD focused on job creation, improving water supply, sanitation, as well as primary education. PAMSCAD failed to achieve its ultimate goal because of challenges such as limited funds to finance its projects (Boaten, 1992).

In the late 1990s, the IMF and World Bank decided to try a different policy instrument from SAP that created terrible living conditions for many Ghanaians. They focused on a reframed policy direction structured around 'Poverty Reduction Strategies' (Killick & Abugre, 2001). The World Bank provided financial as well as technical support for the design of a national poverty reduction strategy. In 2000, the government of Ghana, through the directive of IMF and World Bank, developed and launched the Ghana Poverty Reduction Strategy Paper (GPRSP) in the context of the criticisms of SAP (Killick & Abugre, 2001). The first Ghana Poverty Reduction Strategy (GPRSI) from 2003-2005 had priority areas for vulnerable and excluded people in Ghana (Sultan & Schrofer, 2008). The GPRSI identifies gender discrimination among

the indicators of a multidimensional conceptualisation of poverty (Government of Ghana, 2003). The GPRSI document mentioned that the disadvantaged position of women in society as one of the causes of poverty. It also recognises several spaces in which women are most vulnerable such as the informal economy, where women are disproportionately represented. However, the GPRSI was criticised for its failure to propose clear measures to address the gendered challenges identified (Government of Ghana, 2005).

The second GPRSP, the Ghana Growth and Poverty Reduction Strategy II (2006-2009) focused on growth and achieving middle-income status by 2015. The GPRSII, following the limitation of GPRSI, identified the need for mainstreaming gender into policy formulation and budgeting processes, supported by proper documentation and analysis of the patterns and magnitude of sex-differentials in critical indicators. Thus, a regular analysis of gender-specific targets and dissemination of gender-disaggregated data on all aspects of socioeconomic life is essential for effective targeting of programmes. The GPRS II outlines the basic social policy framework for mainstreaming the vulnerable and excluded into a successive national social protection strategy (Amuzu, Jones, & Pereznieto, 2010).

In the face of restrictive social policy space, the Government of Ghana introduced new social protection interventions in the health, education as well as agricultural sectors. In August 2003, the Government of Ghana established the National Health Insurance Scheme (NHIS) by National Health Insurance Act 650 (amended in 2012 as 852). It is a social health intervention envisioned to promote universal access to primary healthcare through public, mutual and

private health insurance schemes (Ministry of Gender, Children and Social Protection, 2015). The NHIS was introduced to replace the SAP's 'Cash and Carry System', which required people to pay cash for medical treatment and its related services (Sulzbach, Garshong, & Owusu-Banahene, 2005). The National Health Insurance Authority (NHIA) was commissioned to roll out a national health insurance policy to guarantee access to health care services for all Ghanaian residents (International Labour Organisation, 2014). The NHIA regulates accredited health service providers and District-level mutual health insurance schemes under the Act. It also generally oversees and reports on NHIS operations.

The NHIS covers 95 per cent of all diseases that are reported in Ghanaian health institutions (Osei-Boateng, 2012). However, the NHIS benefit package excludes dialysis, cancer treatment (except for breast and cervical cancer), HIV antiretroviral drugs (which are subsidised by the National AIDS Programme), certain forms of surgery such as cosmetic surgery, and organ transplants. Beneficiaries of the scheme are entitled to full payment of medicines, out-patient-department and admission treatment and payment for referral up to teaching hospital level provided it is within the inclusive list (Osei-Boateng, 2012).

Ghanaians are required to go to a District office in person, to complete a registration and pay their contributions as well as an administrative charge and the price of an identity photo. Under the Act 852, children under 18 years, SSNIT pensioners, persons aged over seventy (70) years, pregnant women, persons in need of ante-natal, delivery and post-natal services, persons with

mental disorders, persons categorised under the Ministry of Social welfare as indigent are exempted from paying a contribution (Ministry of Gender, Children and Social Protection, 2015). The primary sources for funding the NHIS are 2.5 per cent National Health Insurance Levy, the premiums of subscribers, 2.5 per cent of the 12.5 per cent SSNIT deductions from formal sector workers, funds from donors or Government of Ghana to be allocated by the Parliament and returns from investment (Abebrese, 2011).

In 2005, the government of Ghana also introduced the Ghana School Feeding Programme (GSFP). The GSFP is aimed at promoting universal access to basic education. The immediate objectives of the programme included reducing hunger and malnutrition; increasing school enrolment, attendance and retention and boosting domestic food production (Ministry of Employment and Social Welfare, 2012). The Ministry of Local Government and Rural Development administered the programme. The GSFP is to provide children in public primary schools and kindergartens in the deprived areas of the country with one hot, nutritious meal each day during the school week.

The programme commenced in 2005 in 10 pilot schools in each of the ten administrative regions and has since expanded speedily. According to the ILO rationalisation study in 2013, the programme served meals to over 1.6 million children in 4,952 public schools (13.5 per cent of all public schools) in 162 Districts in Ghana, reaching approximately 29.8 per cent of all children registered in public schools in 2012. The programme is now reported to be operating nationwide. The Government of the Netherlands funds the Ghana School Feeding Programme (GSFP) (which provided funding for the

programme in its initial years), the World Food Programme (WFP), Partnership for Child Development, SNV Netherlands Development Organization, the World Bank, the Bill and Melinda Gates Foundation and Dubai Cares (International Labour Organisation, 2014).

Agricultural sector social assistance interventions implemented by the Ministry of Food and Agriculture in Ghana include: improving land rights and tenure security; provision of fertiliser and seed subsidies. Other interventions include improving access to agriculture inputs linked to the LEAP programme, promotion of agricultural extension services with improved technologies, developing and disseminating gender-sensitive appropriate technologies along the agricultural value chain, distributing of free planting material to farmers, mainly roots and tubers under West African Agricultural Productivity Programme (WAPP). There are credit-related programmes such as the provision of credit under the rice sector support programme and Northern Rural Growth Programme, implementation of the rural and agricultural finance programme under the Ghana Agricultural Sector Investment Programme (GASIP). Provision of matching grants to agrarian enterprises, credit-in-kind programmes for small ruminants, free extension service delivery and implementation of the youth in agriculture programme (Ministry of Gender, Children and Social Protection, 2015).

The Government of Ghana established the National Social Protection Strategy (NSPS) in 2007. The NSPS sets out three central plans to address extreme poverty more effectively. Firstly, targeted assistance in the form of a new social grant scheme to ensure a basic and regular income for the most

vulnerable households. Secondly, it proposes improved poverty targeting of existing social protection programmes. Finally, it recognises that a package of complementary inputs may have more impact on reducing poverty than single interventions (Sultan & Schrofer, 2008). The NSPS was revised in 2012 to firm up the strategies. The revised NSPS aims to bring different social protection programmes under a unified system based on a coherent framework. Its vision was to create an all-inclusive society through the provision of a sustainable system for the protection of persons living in impoverishment, exclusion and vulnerability (Ministry of Gender, Children and Social Protection, 2015). It suggests using the available resources most effectively and efficiently possible to avoid duplication of effort and close the gaps in social protection coverage (International Labour Organisation, 2014).

The NSPS suggested funding sources for the social protection interventions include the National Lottery, Social Investment Fund, the national budget (District Assemblies Common Fund) as well as private and civil society organisations sources (Ministry of Gender, Children and Social Protection, 2015). It is also crucial to mention that the draft NSPS implementation arrangements offered capacity building, institutional responsibilities as well as a conceptual direction towards the development of the National Social Protection Policy. The subsequent sections describe some of the flagship social protection programmes in Ghana.

The NSPS strategy required the Government of Ghana to introduce two critical social protection interventions that were then missing in the social protection basket; namely Livelihood Empowerment Against Poverty (LEAP)

(cash transfer programme) and a public works programme. The LEAP programme is a conditional social cash-transfer programme with an ultimate goal of enhancing basic household consumption and nutrition as well as school enrollment, attendance and retention and access to health (International Labour Organisation, 2014). The LEAP operational manual states the target group to include impoverished households with one or several elderly persons over the age of 65 who have no means of support, persons with a severe disability and orphans and vulnerable children. Vulnerable children are operationalised as children under 18 years of age who are single or double orphans, disabled, chronically sick or living in a household whose head is a child or is chronically ill, or whose parents' whereabouts are unknown (Ministry of Employment and Social Welfare, 2012).

LEAP started in 2008 as a 5-year-pilot programme and provided cash transfers to about 100, 000 poor households at the end of 2015 (Ministry of Gender, Children and Social Protection, 2015). At its inception, LEAP was administered by Ghana's Ministry of Manpower, Youth and Employment (Abebrese, 2011). However, LEAP is now managed by the Ministry of Gender, Children and Social Protection and implemented through the LEAP Management Unit and District and Community Implementation Committees (International Labour Organisation, 2014).

LEAP employs a range of targeting techniques including geographical, community-based, proxy means testing and categorical. Geographic targeting stratifies Districts according to poverty indicators (the prevalence of adverse health conditions such as high incidence of guinea worm, Buruli ulcer and

HIV/AIDS; the level of NHIS registration; the availability of and access to quality essential social services and the prevalence of child labour or child trafficking). Deprived Districts are prioritised using a poverty map developed by the Ghana Statistical Service and the National Development Planning Commission (Ministry of Employment and Social Welfare, 2012).

At the District level, beneficiary communities are selected by the District LEAP Implementation Committee (DLIC). According to the LEAP operational manual, the DLIC comprises the District Chief Executive, a representative of the social services sub-committee, a representative of assembly women and men, the District Social Welfare Officer, the Director of Health, the Director of the Department of Children, the Director of Education, the Director of Labour, the Director of Information as well as religious and non-government organisation (NGO) representatives in the Districts (Ministry of Employment and Social Welfare, 2012). Within the community, the selection of beneficiaries and overall implementation of the programme rests with the Community LEAP Implementation Committee (CLIC). This Committee should be made up of community members, a representative from education, health, NGOs and religious groups. The District Social Welfare Officer is responsible for training the CLICs on the targeting process, registration and other tasks that they are supposed to fulfil on the LEAP programme (Ministry of Employment and Social Welfare, 2012).

Community LEAP Implementation Committees (CLIC) embark on preliminary identification and produce a list of potential beneficiary households within the community. The LEAP programme first targets impoverished

households. The LEAP operations manual defines extreme poverty as ‘citizens who are unable to cater for basic human needs including their nutritional requirements and (who) suffer from poverty across generations. From this target population of impoverished households, the programme then prioritises households with members that are elderly (over 65 years old), disabled or caring for Orphans and Vulnerable Children (OVC)’ (Ministry of Employment and Social Welfare, 2012). A means-testing questionnaire is then administered to the selected households. Data is entered into a LEAP database and analysed based on weights given to the proxy variables that make up the eligibility formula. A list of proposed beneficiaries is then generated within a budget limit set for each community. This list is sent back to the CLIC for verification and approval.

The original requirements for households included registration of household members with the NHIS, school enrolment of school-age children, birth registration, vaccination and abstention from child labour. However, from 2012 the requirement is that children enrol in and attend school (maximum absenteeism of 20 per cent), that they live in the household and are under 15 years old and that children under the age of five are vaccinated and visit health facilities every five months (International Labour Organisation, 2014). Households who live in spaces where the existing facilities cannot support these requirements are exempted.

In 2008, the monthly cash transfer was between GH¢ 8 to GH¢ 15 depending on the number of beneficiaries. There was a revision for the monthly transfer in 2012. For an eligible member, the benefit for the household is GH¢

24 per month, for two members GH¢ 30, for three members GH¢ 36 and four or more GH¢ 45. Besides the provision of cash, LEAP seeks to provide beneficiaries with complementary services. For example, the Ministry of Employment and Social Welfare (MESW) signed a Memorandum of Understanding with the health, education and agriculture ministries to provide free access to the National Health Insurance Scheme (NHIS), free school uniforms and access to agricultural support initiatives.

The ILO rationalisation study in 2013 reported that LEAP programme receives funding support from donors such as Department for International Development (DfID) (£36.4 million 2012-16), the World Bank (USD 20 million) and United Nations Emergency Fund (UNICEF) through United States Agency for International Development (USAID) (USD 2.5 million for monitoring and evaluation). Also, a baseline report and mid-term assessments in 2010 and 2012 led to some reforms, including a revision of the proxy means test, adjustment of the benefit level and change of co-responsibilities (International Labour Organisation, 2014).

The Labour Intensive Public Works (LIPW) Programme implemented through the Ministry of Local Government and Rural Development's Ghana Social Opportunity Programme seeks to create employment and income-earning opportunities for rural poor during the agricultural off farming season (Ministry of Gender, Children and Social Protection, 2015). The employment opportunities are created through rehabilitation of productive community infrastructure and climate change mitigation assets such as small earth dams, feeder roads, soil, re-forestation, the establishment of the plantation of fruit

trees and land conservation works (International Labour Organisation, 2014; Ministry of Gender, Children and Social Protection, 2015). The LIPW programme also seeks to protect poor rural households and communities against external shocks.

The first phase of the LIPW programme commenced in October 2011 with 49 poor Districts. The Districts were selected based on food vulnerability and poverty incidence. The eligibility criteria for a public work project or sub-programmes are to have a labour cost share of at least 40 per cent and the assets developed should be of benefit to the poor. The selected subprojects should also originate from the Medium-Term District Development Plans of the District Assemblies. After the chosen project, people interested in participating applied to join the programme, which pays approximately the minimum wage to attract workers with no income or meager incomes (International Labour Organisation, 2014). As a final step, a proxy means test of a random sample of beneficiaries is carried out to validate the selection.

The LIPW programme covered 28,619 workers in 2012, of which 24,900 were unskilled and more than half (55.3%) were women (International Labour Organisation, 2014). According to the Ministry of Gender, Children and Social Protection (2015) in over three years of its implementation, the programme has employed over 100,000 poor individuals in the 49 Districts in the impoverished region in Ghana. The programme has recently conducted a socio-economic impact evaluation of programmes on household and communities. However, missing in the study is the gender dynamics involved in the programme conceptualisation, implementation and impact on livelihoods.

Other active labour market programmes in Ghana include; the National Youth Employment Programme (NYEP), the Local Enterprises and Skills Development Programme (LESDEP), and the Graduate Business Support Scheme (GEBSS). Active labour market programmes help enhance employability or provide job opportunities for unemployed people. These programmes offer skills training, technical and vocational education and occasionally offers temporary jobs.

In 2015, Ghana National Social Protection Policy (NSPP) was launched. The NSPP is a product of a social protection rationalisation study conducted in 2013, which recognised the need for a comprehensive national social protection policy (Ministry of Gender, Children and Social Protection, 2015). The next section discusses in detail how women and men have been conceived in the NSPP of Ghana. Gender analysis of social policy underpinned the discussion in the next section.

Gender Analysis of Ghana's Social Policy

Social protection is increasingly being recognised as a tool for addressing poverty and vulnerability, but gender issues have been incorporated unequally at best. Many interventions assume that targeting women will address gender inequality and while this is a significant first step, the gender dynamics in social protection is more complicated. Mostly, the promotion of gender equality is often a secondary programme objective and social protection has often reinforced the traditional roles of women and men (Kabeer, 2008; Holmes & Jones, 2013). Moreover, gender norms and roles may influence the choice of

social protection design, awareness-raising and implementation approaches. An understanding of the gendered features of institutional norms, structures and practices is an important key to ensuring that women and men benefit equally from social protection policy changes (Holmes et al., 2011).

Social policy analysis seeks to enhance social policies by creating, assessing, and communicating policy-relevant information through individual and collective policy discourse and debate (Dunn, 2015). Many approaches and models of social policy analysis are now available (Dunn, 2015). However, the feminist models of policy analysis are rarely used even in the face of the differential impact of social policies on men and women. McPhail (2003) notes that it is not enough to ask how women are represented, but what is critical is to understand what assumptions underpin scientific knowledge claims in policy procedures. In contrast to the supposed gender-neutral assumptions of mainstream policy analysis, the focus on gender analysis allows us to pay systematic attention to the articulation of different knowledge forms in national discourses and how normative claims interconnect and how national policymakers might vary with regard to the ways they evaluate such claims (Young & Scherrer, 2010). Gender analysis of social policy reveals how gender is constructed in social protection policies, and how these policies are a force in shaping gender relations through an examination of a particular context.

Using the categorisation of Kabeer's social relation framework to discuss the gender issues in the National Social Protection Policy (NSPP), three broad areas were identified to understand the extent to which the NSPP document acknowledges and addresses gender issues. The analysis focused on

the policy formulation processes; whose needs are served; whether the economic improvement of women and men's livelihoods is explicit or implicit in the goal of the policy; whether they aim to transform gender relations; acknowledges women's reproductive roles and resources are allocated for projects that strengthen women's capabilities. Gender-based analysis of the policy is critical in assessing the differential impact of the existing policy on women and men. Gender analysis challenges the assumption that everyone is affected by the policy in the same way irrespective of gender. In the subsequent sections of this chapter, the gender issues of the NSSP are examined in details in terms of how they have affected women and men as well as implications that the emerging dynamism hold for the reconceptualisation of women and men in social protection policy.

The NSPP is organised around five areas. The first section gives a background of the policy. The second section provides the country's policy context. The third and fourth sections discuss the policy focus, measures and strategies respectively. The final part offers the institutional arrangements for policy implementation and coordination.

Formulation Process

The analysis of the formulation process focused on which actors were involved to ensure that all perspectives were taken into consideration. The analysis also considered the procedures used in consulting these actors. The NSPP formulation process acknowledges the multi-sectoral nature of social protection. It attempted to engage the multiple interest groups. The NSPP states

that 'consultative fora were organised for stakeholders (political, administrative and traditional leaders) in the country to solicit their views in drafting the policy document (Section 1.3). However, it not clear from the policy documents whether workers unions in the informal economy were consulted. Inputs from the informal economy workers are crucial because the informal economy employs about 88 per cent of the working population (Ghana Statistical Service, 2014). More importantly, women dominate the informal economy. Political, administrative and traditional leaders are mainly men, hence, supporting or reinforcing the male-biased status quo. Besides, the NSPP is silence on gender as a category in conceptualising stakeholders.

The NSPP defines social protection as 'a range of actions carried out by the state and other parties in response to vulnerability and poverty, which seek to guarantee relief for those sections of the population who for any reason are not able to provide for themselves' (Ministry of Gender, Children and Social Protection, 2015). The NSPP highlights that issues of disability and gender will be mainstreamed throughout (Section 1.4). This provision reflected in the three main categorisations of the vulnerability in the NSPP document as described below:

- The chronically poor: such as the severely disabled, terminally ill, urban unemployed, rural unemployed and subsistence smallholders,
- The economically at risk: including food crop farmers, persons on the street, refugees and internally displaced persons, orphans, informal sector workers, widows, aged and migrants;

- The socially vulnerable: comprising persons living with HIV/AIDS, tuberculosis sufferers, victims of domestic violence, homeless persons, internally displaced persons and female-headed households among others (Section 1.4).

From the above categorisation, it is implicit that both females and males were identified accordingly. For instance, the policy recognised the vulnerability of female-headed households, victims of domestic violence, subsistence smallholders, rural unemployed and informal economy workers of which majority are women. Similarly, vulnerability areas where men dominate such as urban unemployed is acknowledged in the NSPP document. Using the words of Kabeer (1994), the NSPP is 'gender-aware'. That is, the NSPP recognises that women and men face different vulnerability situations.

Policy Context

The second section of the NSPP document deals with the country context. The Fourth Republican Constitution provides a basis for social protection. The aspirations of the Constitution include the prohibition of discrimination and prejudice based on place of origin, birth circumstances, ethnic origin, gender, religion, creed and other beliefs. Article 24 sets the framework for decent work, social insurance, health and safety and welfare in employment, development of creative potentials and contributory schemes for employment. Article 36 makes an argument for the right of persons to adequate means of livelihoods, suitable employment, public assistance and maximum welfare. The NSPP takes notice of the prevailing policies and programmes with

implications for all-inclusive social protection. This recognition is aimed at reducing overlaps and conflicts while promoting shared priorities. These policies included; the National Employment Policy; the National Youth Policy, the National Urban Policy and the National Ageing Policy. Other policies considered are the National Labour Economic Development Policy, the National Climate Change Policy, the National Decentralisation Policy, the National Gender Policy, the National HIV/AIDS and STI Policy, and the National Environmental Policy (Section 2.4.4).

The acknowledgement of the existence of these policies is critical particularly from a gender perspective. For instance, the NSPP states clearly that ‘in line with the National Gender Policy (2014), gender equality and women’s empowerment shall be integrated into the delivery of the Social Protection Policy’ (Section 4.10). More specifically, the NSPP highlights that ‘the social protection policy shall aim at improving women’s empowerment and livelihoods, women’s right and access to justice, women’s leadership and accountable governance, promoting gender equality in trade and industry and gender roles and relations (Section 4.10). Though the concept of empowerment calls for further examination, the Section 4.10 provision suggests equity and equality in administering state-led social protection interventions. The NSPP in this regard can be categorised as having a gender-specific focus. Thus, NSPP recognises other policies interventions that are designed to target and benefit a specific gender (women or men) to achieve certain policy goals or to meet gender-specific needs.

Policy Focus

The third and fourth sections discuss the policy focus. The NSPP aspires to deliver a well-coordinated, inter-sectoral social protection system allowing people to live in dignity through livelihoods empowerment, income support and improved access to systems of essential services (Section 4.2). It aims at promoting the well-being of Ghanaians through an integrated system of effective social insurance, social assistance and financial access to social services. It also seeks to reduce vulnerabilities for all, close the inequality gap and enhance social inclusion for all Ghanaians. Table 2 shows the objectives and targets of the NSPP.

The set targets of the NSPP to some extent take into account both women and men and that the targets do not unintentionally integrate existing stereotypes. The expected outcome of the policy for women is not just an add-on but rather an integral part of the NSPP (see Table 2). However, the NSPP has no clear objective on gender-specific factors such as harassment at the workplace, pregnancy, and child-care services that have the possibility of impeding the achievement of the expected outcomes. That is, the gender-specific factors if unaccounted for in the policy could reduce the positive outcomes. It is, therefore, crucial for the NSPP to outline gender-specific outcomes to cater for the different realities of women and men.

Table 2: Objectives and Key Targets of the National Social Protection Policy

Objectives	Targets
Provide effective and efficient social assistance to reduce poverty	<ul style="list-style-type: none"> • Eradicate extreme poverty by 2030 • Reduce by at least 50% the proportion of women, men and children of all ages living in poverty in all its dimensions by 2030
Promote productive inclusion and decent work to sustain families and communities at risk	<ul style="list-style-type: none"> • Substantially reduce the proportion of youth not in employment, education or training by 2020 • Increase by 7% the number of youth and adults with relevant skills for employment, decent jobs and entrepreneurship, including technical and vocational skills by 2030 • Achieve full and productive employment, decent work for all women and men, including for young people, persons with disabilities by 2030 • Achieve full equal pay for work of equal value • Protect labour rights and promote safe and secure environments for all workers, including migrant workers particularly women, and those in precarious employment
Increase access to formal social security and social insurance for all Ghanaians	<ul style="list-style-type: none"> • Increase access to formal social security for 75% Ghanaians in the working age and 50% of the older persons.

Source; National Social Protection Policy, 2015

The social protection basket according to the NSPP shall consist of five on-going flagship programmes with the potential for high impacts on the citizen. The NSPP suggests, further, that the programmes have been selected based on their revealed potential for addressing poverty as indicated in the rationalisation

study conducted in 2014. These programmes are outlined in Section 4.7 of the NSPP as follows:

- Cash transfers including for children, pregnant women, disabled, and elderly through the Livelihood Empowerment Against Poverty (LEAP) programme;
- Full achievement and application of National Health Insurance (NHI) Exemptions;
- Scaling-up and integration of the Labour-Intensive Public Works (LIPW) programmes as a key social employment strategy;
- Application of the Basic Schools Capitation Grant to promote access to education, social assistance and employment;
- Review and delivery of the School Feeding Programme (SFP) to achieve educational participation, nutritional, employment creation and social cohesion purposes.

Food and agriculture sector initiatives that are connected to social protection interventions are covered in the NSPP document. Some of the initiatives that have gendered implications on rural livelihoods include improving land rights, tenure security, developing and disseminating gender-sensitive appropriate technologies along the agricultural value chain (Section 3.4).

The NSPP maintains that conscious efforts shall be made to ensure that each of the selected flagship interventions provides outputs that complement the results and outcomes of the others. This argument is underpinned by the assumption that ‘while individual social protection programmes cannot lift households out of poverty, their combined effect can make a difference by

targeting specific needs within them and lead to productive inclusion for some labour-endowed poor families' (Section 4.7).

As part of its operational requirements, the NSPP states the need for explicit efforts at gender mainstreaming. The NSPP document explained that the major social protection programmes had demonstrated the potential for achieving gender-related impacts and improvements in women's lives. The document cited the following examples to support its argument; the LEAP programme has had positive implications for reducing domestic violence, women access to employment through LIPW has been enhanced, the Ghana School Feeding Programme also provided opportunities for women as food crop farmers, agro-processors, caterers and employees (Ministry of Gender, Children and Social Protection, 2015). However, engaging women as caterers reinforce the gender stereotype that women are cooks within domestic space. This concern appears to give credence to McPhail (2003) argument that it is not enough to ask how women are represented, but what is even more essential is to understand what assumptions underpin women and men's involvement in policy formulation.

In the LEAP Programme, women are targeted directly as caregivers of persons with disabilities who are unable to work, poor aged (above 65 years) and orphans or venerable children. These targeting criteria reinforce women's role as caregivers, do not encourage men's involvement care work, increase women's unpaid care work, create deterrents for women's participation in the paid work and foster the situation of women being passive recipients of state income support. Interventions that reinforce women traditional gender roles do

not transform gender relations. This aspect of the NSPP can be described as 'gender-neutral' policy. That is, the NSPP operates within the existing gender division of resources and responsibilities without any attempt to change the status quo. However, the NSPP makes provision for a gender-sensitive instrument. Section 4.10 of the NSPP states that 'gender-sensitive instruments shall be applied for programme design, monitoring, data collection and evaluation. Additionally, the NSPP indicates that gender analysis will be undertaken of all incidents, cases and reviews for knowledge management (Section 4.10).

Employment of women through the LIPW suggests that the policy pays attention to the well-documented evidence that female-headed households are labour poor relative to other households. LIWP also acknowledges gender-specific vulnerabilities associated with carework and makes direct provision for lactating mothers to enable them to work. While the LIPW programme implementation is conscious of women's time poverty in terms of the challenges women face in balancing their responsibilities for care work with participation in productive activities. The LIPW project timing overlapped with participants' livelihood activities. The type of community asset created under LIPW also has gender implications. For instance, community dugout project has the potential to reduce the time spent by women and girls in fetching water for daily use.

Institutional Arrangements for the Policy

The final part of this analysis provides a gendered perspective to the institutional arrangements for policy implementation and coordination. The

NSPP allocates oversight responsibility to Cabinet, Parliament and the Inter-Ministerial Coordinating Committee. The NSPP gives overall technical and operational coordination to the Ministry of Gender, Children and Social Protection. The Ministry is required, according to NSPP, to provide operating standards and instruments, mobilise, collate and disseminate pertinent information and identify social protection priorities and trends. It is also responsible for the implementation and review of the NSPP. The NSPP states that two bodies shall support the Ministry's responsibility. These are; the Social Protection Sector Working Committee and; the Social Protection Technical Working Committee. Section 5.3 of the NSPP outlines the duties of the Ministry as follows:

- Overseeing policy integration and strategy development;
- Reviewing proposals for new public social protection initiatives within the context of the overall national vision;
- Leading the submission of proposals for social protection financing in close collaboration with the Ministry of Finance;
- Assessing progress against national social protection targets;
- Coordinating reporting on social protection to relevant stakeholders including the Inter-Ministerial Coordinating Committee, Cabinet, the National Development Planning Commission and Parliament as required;
- Support to the mobilisation of sustainable funding and technical assistance to support social protection including collaboration with

development partners and identification of and optimisation of synergies and resources;

- Tracking of inter-programme linkages and effects and implications for integrated delivery;
- On-going information mobilisation, data analysis and needs assessments;
- Monitoring, evaluation, and reporting as shall be required by law and obligations with partners;
- Provision of 'clearing house' support for knowledge management, policy review and conduct of relevant studies.

The responsibilities given to the Ministry of Gender, Children and Social Protection is critical to gender equity discourse in Ghana because gender and social protection issues are the thrust of the Ministry's mandate. The name of the Ministry suggests that a gendered lens will be applied in its daily operations. Though this is a critical first step, gender politics is more complex which calls for an interrogation of the gender policy of the Ministry.

Chapter Summary

The chapter has discussed that a broad range of institutions and actors are involved in providing the social protection mix in the Ghanaian context. Critical issues that have profound implications for women and men become known when a gendered lens is introduced to social policy analysis. No policy analysis can be considered complete until the gendered implications are assessed. Inquiry about gender relations highlights the recognition of how much

structural change is essential to make this a society that values all people. Simply getting more women into existing patriarchal structures or policymaking positions is not enough. Providing social protection for women in the public sphere, while ignoring the inequality in the private sphere is not enough. Formal policies that are gender blind perpetuate social exclusion and discrimination.

The NSPP is both 'gender-neutral' and 'gender specific'. First, it is gender neutral in the sense that it operates within the existing gender division of resources and responsibilities without any attempt to change the status quo. Second, the NSPP is 'gender-specific' because aspects of the document recognise interventions, which are designed to target and benefit a specific gender (women or men) to achieve specific policy goals or to meet certain gender-specific needs. However, the NSPP does not focus on strategic gender needs such as eliminating gender stereotypes in livelihoods activities.

Recognising how intensely our society has used gender to organise its structure leads to the recognition-flawed assumptions, stereotypes, and burdens imposed on women and men in policy. Acknowledging women's subordinate position in many societies and systematically addressing the structural causes of the inequalities will lead to a substantial shift in power relations and priorities. It could create a state in which all people live in dignity as human beings. Social policy can both free and worsen the lives of women and men. Bringing gender into focus by using a gendered lens increases the opportunity for freedom for women through policy.

The following policy measures represent recommendations that should be considered for NSSP not only to ease social vulnerabilities but also

contribute to gender equity: first, stereotype such as engaging women as caterers should be eliminated; second, informal workers particularly women should be included in the stakeholder's consultations. Finally, targeting women's role as caregivers, passive recipients of state income support should be reconsidered.

CHAPTER FIVE

LIVELIHOODS AND VULNERABILITY CONTEXT

Introduction

This chapter presents the livelihood activities in the study sites. It further discusses answers to the research question on livelihoods and the context specific economic and social vulnerabilities experienced by women and men in the Wa West District focusing on Dorimon and Ponyentanga communities. The Gender Roles Framework as well as Scoones (1998) Sustainable Livelihood framework guided the discussion in this chapter. The Gender Roles Framework was employed in mapping the reproductive and productive tasks of women and men. The Sustainable Livelihood Framework noticeable feature of poor rural livelihoods is their exposure to several processes of change with shocks mainly seasonal cycles and differences occurring in many different dimensions of the environment, socioeconomic and interacting in their effects on resources and livelihood opportunities. This information is critical for interpreting the gender dynamics within the social protection mix.

Livelihood Activities in the Study Sites

To understand the vulnerability context, the analysis has focused on household production, provisioning and the socioeconomic vulnerabilities that are confronting the respondents. In the focus group sessions and individual interviews, respondents were asked to outline their primary ways of earning a living and the respective roles of women and men. Household members play specific roles towards household provisioning under a compound living

arrangement. The roles were structured around social obligations underpinned by the context specified traditional gender division of labour. The analysis revealed that customarily, men were heads of households and male children were socialised as prospective household heads. Conversely, women are socialised as caregivers and dependent on men for productive resources. This position places men as owners of productive resources such as land. However, wives can access land through their husbands, and single women have access to land through paternal families. Drawing on Scoones (1998) Sustainable Livelihood Framework, the land would be classified as a critical natural capital resource crucial for the pursuit of agricultural livelihood strategy in Ponyentanga and Dorimon communities.

Using Gender Roles Framework as a guide, the data that answer the question: 'who does what' was organised into women and men's reproductive and productive activities. In the study site, it was revealed that women start routine domestic work before sunrise at 4 a.m. As described by the female respondents, their duties as wives include house cleaning, fetching water, cooking and preparing children for school, washing dishes, doing laundry and providing care for children, sick and elderly members of the household (Table 3).

Table 3: Reproduction Activity Profile

Reproduction activities	Women	Men
House cleaning	×	-
Fetching water	×	-
Cooking	×	-
Preparing children for school	×	-
Washing dishes	×	-
Providing care for children, sick and elderly	×	-
Laundry	×	-
Collecting firewood	×	-

Source: Field survey (2017)

The figure below shows women carrying water for domestic household use.

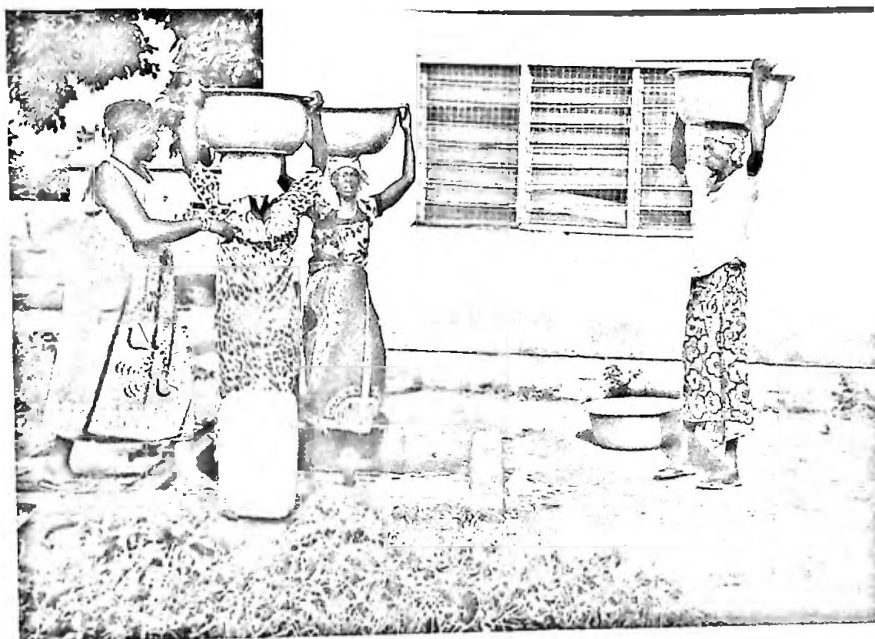


Figure 5: Women carrying water for domestic use at Dorimon.

Source: Field survey (2017)

In the Ponyentanga and Dorimon study communities, households rely on individual and collective income generated from a combination of livelihoods activities. The discussion presents multiple responses as the respondents were engaged in more than one of the livelihood activities outlined.

In the study sites, the organisation of livelihood activities was clearly defined along traditional gender roles and the cultural understanding of work. The livelihood activities were broadly categorised into on-farm work and off-farm (Table 4).

Table 4: Livelihood Activities by Sex and Proportion of Household Members Involved

Livelihood category	Livelihood activity	Sex (Frequency/ Per centage)		Per centage distribution of participants	Seasonality
		Female	Male		
On-farm work	Crop farming	149 (61%)	96 (39%)	100%	April-December
	Livestock production	13 (5%)	17(7%)	12%	All year round
Off-farm work	Shea butter processing	16 (7%)	0	7%	April-July
	Strip weave garment production	6 (2%)	1 (1%)	3%	All year round
	Gold Mining	0	2 (2%)	1%	All year round
	Food vending	6 (2%)	0	2%	June-September
	Sale of agriculture products	112 (46%)	9 (4%)	49%	December

Source: Field survey (2017)

On-farm work implies working on household or personal farm mostly in crop or livestock farming. Though the study did not take a census of the livestock of the sampled households, the interviews revealed that 17 representing 7 per cent of the male respondents had livestock and poultry such

as sheep, goats and fowls. Only 13 representing 5 per cent of the women kept poultry. All the household respondents sampled were engaged in crop farming for both commercial and subsistence purposes (Table 4). Thus, the principal livelihood activity across the study sites is crop farming. The crop farming season is from April to December.

Cereals such as maize and guinea corn are cultivated by both women and men. Women grow legumes such as cowpea, groundnuts, and soybeans. Women are also required by customary practice to cultivate vegetables such as okra, pumpkins, pepper as well as ayoyo (*Corchorus*). An elderly married female respondent had this say:

I grow green leafy vegetables mainly for soup. My husband provides the grains for the corn flour I use in preparing 'Tuo zafi' (maize/millet meal).

Green soup is a traditional sauce that goes with maize/millet meal (Tuo zafi). Maize and guinea corn are the main staple cereal used in preparing a family meal. Yam and potatoes are considered men's crops. When asked why crops such as yam and potatoes cultivation are reserved for men, physical demands of the production process were often mentioned:

Making of mounds to plant the yam requires physical strength which women do not have (married male farmer).

Responding to the same question, a 31-year old female farmer stated:

Women cannot make moulds as the men do because it demands physical strength.

The allocation of task on the farm site was informed by the traditional gender belief that women are weaker relative to men. The interviews revealed that mound making is seen as a male activity.

From the interviews and observation made during the fieldwork, the labour activity is sex sequential with women and men responsible for different phases of the crop production cycle. Clearing of land for crop growing is a shared responsibility between women and men. Sowing of seeds such as maize is within the ambit of women.



Figure 6: Women sowing maize seeds at Ponyentanga

Source: Field survey (2017)

Men are mainly responsible for weeding. Where fertiliser is applied, both women and men do it. Harvesting of the crops is a shared responsibility, but the women do the transportation of the harvest. Storage of cereals/grains, yam and potatoes is done by men and marketing are within the space of women. Figure 7 below shows men weeding in a guinea corn farm at Dorimon.



Figure 7: Men weeding in a guinea corn farm at Dorimon.

Source: Field survey (2017)

The Interview sessions and observations revealed that women's reproductive roles such as cooking and childcare are not restricted to only the private space but instead extended to crop production site. This role forms part of the cultural norms of both communities. Figure 8 below indicates a female farmer cooking and caring for her children on a maize farm.



Figure 8: A female farmer cooking and providing childcare on a maize farm at Ponyentanga.

Source: Field survey (2017)

The interview results indicate that women dominate in different trading activities. Out of a total number of 149 female household respondents, the majority, 112 representing 46 per cent reported that they sell agricultural products. Nine female respondents representing 4.0 per cent explained that they trade in non-agricultural products such as used clothes, salt and soap all year round. Like the other livelihood activities trading generate the needed income to meet their household provisioning obligations.

The FGD discussion revealed that some of the male youth depended on non-agricultural activities such as gold mining for livelihood (Table 4). However, given a recent government directive to suspend all artisanal mining activities in the country because of its environmental implications on water bodies and farmlands, the youth have abandoned the mining site in Ponyentanga (Figure 9).



Figure 9: An abandoned mining site at Ponyentanga.

Source: Field survey (2017)

The off-farm shea nuts processing accounts for 7.0 per cent of livelihood activities of the female respondents in Ponyentanga (Table 4). The processing activity is seasonal depending on the availability of the shea nuts. The respondents described the Ponyentanga shea nuts processing plant as a women-only income generating enterprise. 'Lundid for Africa' a Canadian NGO donated the plant according to participants in the year 2000 to female maize farmers in groups. The main task of the plant is to crack and mash the shea nuts into shea powder. A 23-year old man who receives GH¢ 30 as monthly salary for his services operates the plant. When asked why the operation of the plant is done by a man, the leader of the group had this to say:

I can operate the plant, but because of its 'manpower nature' (the starting of the plant is done manually), I cannot operate it continuously for the whole day.

The management of the plant is done by members of the Ponyentanga shea nuts processing group. According to the leader of the group, two women manage the plant daily based on a duty roster prepared by the members of the group to that effect. She explained that the roles of the persons assigned to the plant each day are to measure the quantity of shea nuts brought to the plants by clients and charge accordingly. Clients are charged GH¢ 1.50 for a 5kg of shea nuts. The proceeds of each day's activity are deposited with the treasurer of the group. Members of the group do not pay any charges for the processing of their shea nuts. The only condition, however, is that members of the group can only process their shea nuts free when it is their turn to manage the plant. According to the leader, the income earned from operating the plant was used in buying

bowls, which were sold to members of the group at a discounted price. She added that the discounted sales happened once because the plant has broken down. When asked about the challenges in their operation of the plant, frequent breakdown of the plant was mentioned:

We are not facing any challenges as a group. Our only problem is that the plant syphons all the proceeds generated because of its frequent breakdown. This situation is discouraging, and so we have abandoned the plant for the meantime (Female, FGD).

The repair charges according to the group interview range between GH¢ 140.00 and GH¢ 200. It emerged from the interviews that proceeds from the processed shea nuts provided income that assists in meeting the daily needs of their households. At the time of the data gathering, the shea nuts processing plant was not functioning. Figure 10 below shows the Ponyentanga women shea processing plant.

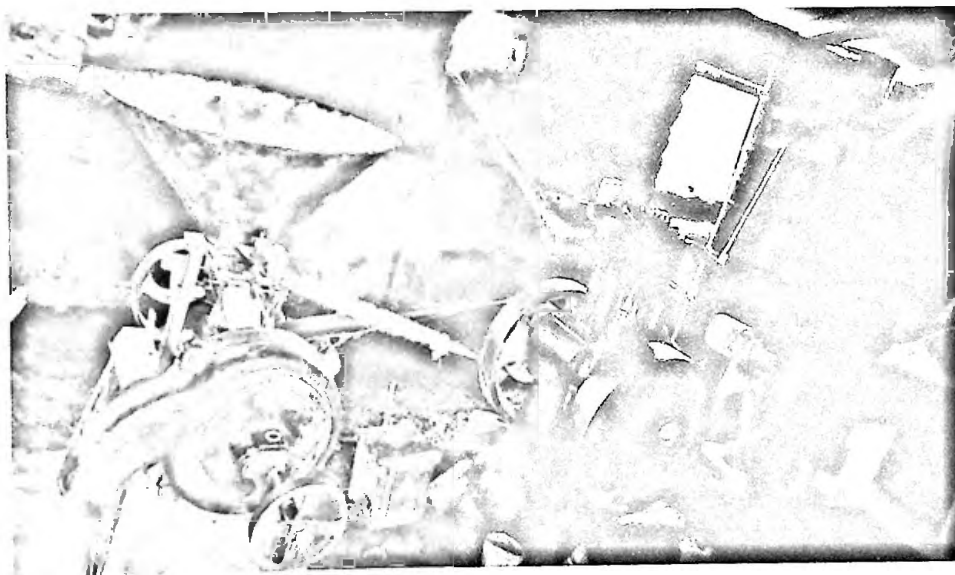


Figure 10: Ponyentanga women shea processing plant.

Source: Field survey (2017)

Overall, seven respondents constituting 3.0 per cent were involved in the strip weave garment production. Six of the craft workers (2%) were females whereas only one was a male (1%). The production activities take place in front of the houses. The process starts with spinning the raw cotton into yarn, dye of the threads into preferred colours, warp, loom, heddle, dent and finally sew strip together into a finished fabric. According to a 52-year old owner of the weave enterprise, she charges GH¢ 200 as a training fee. She explained further that the fees cover three years of apprenticeship. She currently has nine apprentices with only one of them being a male. When asked why the strip weave craftwork was female dominated, the only male respondent involved in the craft answered that:

The community members perceive weaving to be a female work.

Another female made a similar comment:

I do not know why people in our community perceive this craft as women's work.

Figure 11 below shows the only male respondent involved in the strip weave craft in Ponyentanga.

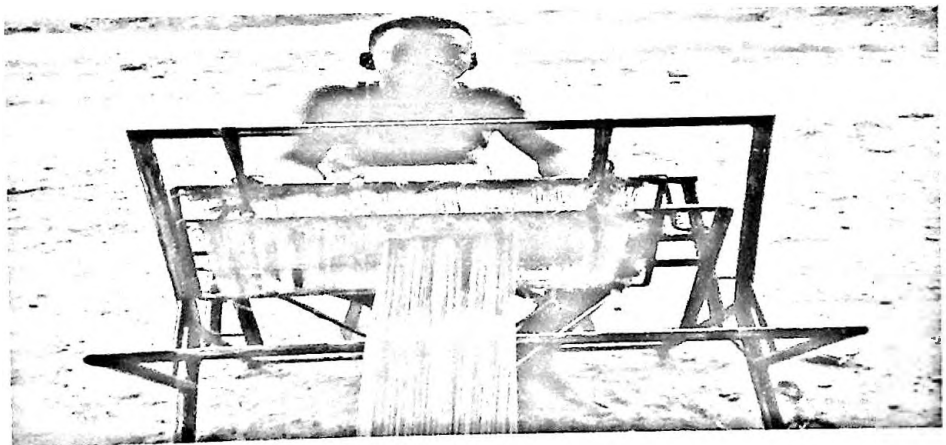


Figure 11: A male strip weave trainee at Ponyentanga.

Source: Field survey (2017)

The male involvement in the strip weave craft points to challenge the existing social stereotype of associating the strip craftwork to femininity.

The roles of the trainees are not limited to the weaving craft but extend to assisting with the domestic responsibilities of the enterprise owner as well as supporting with her crop farming. For instance, the 52-year old owner of the strip weave production enterprise stated:

The trainees fetch water for my domestic use and assist me in my farming activities. Even this morning we went to the farm to sow maize.

The primary challenge associated with the weave craft activities according to the participants is how to market their finished fabric. They explained that they have a limited market in the community because the income level of most community members is low.

On the research sites, men's tasks such as weeding and mound making are undertaken during daytime work hours at family farms whereas women's responsibilities flow into the domestic space of the household. For instance, women gather fuelwood and transport it to the homes at the end of each day's farm activities. This situation underscores the unsuitability of public-private dichotomy in understanding rural women's labour in an agrarian society.

To obtain information on the months of insufficient food supply at the household level, farmers were asked during the interview sessions about the harvest time for the various crops and the expected time of depletion of their stock as well as 'hunger periods' in the year. Table 5 depicts crops cultivated

and their respective months of harvest and stock depletion as reported in the interviews.

Table 5: Months of Harvest and Stock Depletion of Households in Ponyentanga and Dorimon Communities

Crops	Months of harvest	Months of stock depletion
Maize	October	April
Guinea corn	November	April
Groundnuts	September	March
Soya beans	October	April
Cowpea	October	June
Yam	November	January
Potatoes	October	December

Source: Field survey (2017)

The results from the interviews data suggest that the communities experienced food shortage for five months. The period of inadequate household food supply spans between April and August.

Social and Economic Vulnerabilities in the Study Sites

Vulnerability for this analysis refers to the potential to be adversely affected by an event or change (Kelly & Adger, 2000). In broad terms, vulnerability has two perspectives. The political economy perspective focuses on exposure of social unit to structures and institutions that govern human lives while natural hazard perspective emphasises on the risk of exposure to a hazard ecosystem and human ecology (Vincent, 2004). Within this framework as well as the context element outlined in Scoones (1998) Sustainable Livelihood Framework, the discussion in this section is guided by the gender dimension of environmental, economic as well as social vulnerabilities detailed in the conceptual framework of this study. In the focus group sessions and individual

interviews, respondents were asked to describe the challenges they face in performing their daily activities and what could have accounted for these challenges.

In terms of environmental vulnerabilities experienced in the study communities, the findings emphasised the importance of climatic shocks, which negatively affected agricultural livelihoods. Respondents acknowledged the unreliable nature of rainfall pattern in terms of timing, amount and duration of rainfall as a significant obstacle in crop farming. One of the married female farmers had this to say:

The rains do not fall when I expect it, causing my crops to damage. When it does too, it is not regular as we used to experience some years ago. This is situation discouraging given all the efforts my family have to put in the production.

Another elderly married male made a similar comment:

In the 70s, we farmers experienced timely rainfalls. The rains never disappoint us as it happening these days.

The high dependence on rain-fed agriculture makes most farmers vulnerable to fluctuations in rainfall. Rain-fed crop farming in the research sites does not provide full employment for farmers all year round due to slack and peak periods and seasonality in farming. Other related challenges such as inadequate irrigation facilities for farmers in this rural area makes farming activities come to a halt during dry periods. Household vulnerability is accentuated by seasonality. Wa West District has one farming season, which spans from April

to December. When asked about the challenges in agriculture production, a 28-year old married female farmer said:

This community (Ponyentanga) has only one farming season for crop production and so those of us who do not have livestock suffer during the off-farming season.

Economic vulnerability associated with labour and time constraints limits productivity, particularly for female farmers. Farmers rely mainly on their own or family labour rather than hiring non-family wage workers. What emerged during the conversations with the respondents was that it was difficult to get the services of labour outside the household of a farmer. One of the male farmers during the FGD explained that;

It is almost impossible to get labour services outside my household because every other household is busy with farming. Who will leave his or her farm to come and work on another person's farm?

Another source of gendered economic vulnerability is female farmers face systemic biases against ownership and control of productive resources such as land because of customary practices. The FGDs revealed that the traditional land priests (Tindanas) hold allodial land titles. The FGD group discussants indicated that women's land rights and tenure are structured around their identities as wives and daughters in their families. It was also noted from the analysis that women usually have access to the least productive lands. Women mostly tended to work on their husband's farms or family farms. It was found that married women who had their farms were expected to work on their

husbands' farms before moving to their farms. A 33-year-old female farmer respondent said:

Although I have a soybean farm, I would have to work on my husband's farm and cook for the household before working on my farm. I had the land from my husband.

The FGDs indicated that married women were expected to work on their husbands' or household farm as part of their marital obligations. The result of women being considered as farm hands is consistent with Apusigah (2009). Apusigah's study in the Northern Region of Ghana found instances in which women were considered farm hands and therefore had culturally specific obligation to work on their husbands' farm. Given women's limited control over land, it made it difficult for them to make a productive decision regarding the type of crop to produce among others. One married woman lamented that:

There was an intervention to support female farmers to cultivate soybeans, but my husband still insisted I should grow groundnut while some of my friends who had access to their late husband's land cultivated the soybeans without any difficulty.

Women's constraints with control over land make them vulnerable to their male counterparts. This is a position reiterated earlier by Britwum and Akorsu (2016) when they stated that access to community-based resources such land was gendered in the sense that limited access to a larger plot of lands constrained women's ability scale up their production.

Limited access to harvesting equipment exacerbate gender-specific economic vulnerability encountered mostly by the female farmers. The male and female farmers depend mainly on their own or family labour rather than hiring non-family wage labourers. All the respondents reported that the labour service of household children are not fully available to assist with the farm work because of schooling. It also emerged from the analysis that it was difficult to get the services of labour outside a respondent's household during the harvest period. The unavailability of labour service and harvesting equipment creates challenges particularly for harvesting 'women's crops' such as groundnut. One of the female farmers during the FGD explained that:

Groundnut tends to germinate if you delay in harvesting it.

This situation reduces the quantity of total harvest. Last year, my household suffered a massive loss because we could not get the services of additional labour to assist in the harvest.

The situation is not about the hiring charges but rather every farmer is busy harvesting as well.

The married female farmers noted that husbands have authority and control over household labour. Vulnerability linked with harvesting does not affect women and men equally, as intra-household dynamics about roles and responsibilities affect production differently.

The household respondents have been predisposed to economic vulnerability through commodity price fluctuation. The female soybeans farmers noted that their income reduced in 2013 because of the drop in the market price of soybeans. However, they still have to pay the agreed price for

input purchased on credit. The interview sessions also revealed that market women from 'Wa' determine the price of the farmers' (both females and males) produce during the harvest period in December. Farmers are compelled to sell their produce immediately after harvest because of the urgent need for cash required for household provisioning. The Wa market women are powerful actors in the marketing chain due to transportation cost and inadequate storage facilities.

Challenges concerning access to tractor services worsen the economic vulnerabilities faced by the women and men in agricultural production. The interview reports noted that the current price of hiring the services of a tractor is GH¢ 100 per hectare of land. The female farmers indicate that, even when the tractor service is subsidised by third-party organisations such as MEDA Ghana and FOA, the tractors are still being hijacked by the men. One of the female farmers had this to say:

Tractor operators usually work on the farms of men before they attempt to offer such services on my farm though my farm is closer to the farms of some of the male farmers. This farm belongs to my late husband. I do not know why the tractor operators treat us this way.

Women's unequal access to agriculture production services such as tractor services creates a gender-specific vulnerability for female farmers.

Economic vulnerability related to limited access to formal education emerged as a concern for females as well as males. Both female and male FGD discussants argued that they do not have the opportunity to work in the formal

sector as their counterparts in the cities because of the lack of formal education training. Eleven per cent of the respondents attained secondary school education whereas more than half (57%) of the respondents had never been to school. A high proportion of female respondents in Dorimon (64%) and Panyentanga (36%) had never been to school. Males who had never been to school constituted 36 and 49 per cent in Dorimon and Panyentanga respectively. Among the Dorimon respondents, males who have attained the Middle School Leaving Education Certificate/ Basic Education Certificate (MSLC/BECE) was higher (47%) than females (24%). None of the household respondents has attained a tertiary education certificate. The FGD discussants indicated that because of their limited access to formal education, they could only secure informal jobs such as head porters (Kayayei), hawkers, or domestic workers even if they decide to move to the cities. Link to formal education are the challenges with providing food and pocket money for children who are in school. The interview reports revealed that female respondents are burdened by the provision of educational needs for their children in basic schools.

Sickness and disability emerged as a critical social concern for livelihoods with over 80 per cent of the household respondents responding in the affirmative. Health-related issues affected the incomes of households and interrupted livelihood their activities. The study also found that women and men have different views about health-related vulnerabilities. Men expressed financial effects such as paying medical bills and buying over-the-counter drugs for their sick household members. On the contrary, women mentioned vulnerabilities such as spending most of their limited time on their sick relatives.

Women are obliged according to the customs of the studied communities to provide care needs for the sick and aged relatives. This care responsibility is not limited to distant, space or marital status. For example, a 25-year old married female respondent had this to say about the health-related vulnerability:

Recently, my elder brother who lives in Mampong (a town in the Ashanti Region of Ghana) was transported to me. His wife has abandoned him and his children because of his health condition. My brothers just sent him to me to care for him. Though my sick brother is closer to my elder brothers in terms of distance, they still decided to transport him to me. Hmmm caring for him is taking a lot of my time but since he is my brother who supported me when he was active, I have no option.

In discussing the health problems during the FGD sessions, the farmers attributed the health vulnerabilities to the limited coverage of the National Health Insurance Scheme (NHIS). They explained further that those of them who have been enrolled on the NHIS find it challenging to pay for renewal charges when the insurance expires. However, there were few dissenting views, 16 of LEAP female beneficiaries representing seven per cent explained that they are entitled to enjoy free health insurance services as a complimentary benefit of LEAP. However, this has not materialised without challenges. One of the 41-year-old female respondents shared her worries with the National Health Insurance Scheme (NHIS):

Accessing the NHIS service as a LEAP beneficiary is frustrating because the NHIS officials always insist we come along with an introductory letter signed by the District Assembly's Social Welfare Officer. The attitude of NHIS staff is demeaning. I could not understand why the NHIS officials cannot offer the service upon showing our LEAP identity cards to them.

Connected to the health vulnerabilities are issues of disabilities. The interview reports revealed that respondents who were disabled attributed their vulnerabilities to their predicament. A-38-year-old female seamstress in expressing her vulnerability had this to say:

I am a cripple, and my wheelchair is not functioning. Therefore, I have to crawl to my place of work every day. I live with my only child, and my daily challenge is how to prepare her for school each morning and how to get to my workplace without my wheelchair. I do not get help from anyone because I am an orphan with no family relatives.

The study also found evidence of health-seeking behaviour of women and men, including self-diagnosis, opting for over-the-counter-medicines and herbal medicines.

Death of a family member appeared in the interviews as a critical source of economic vulnerability. The female respondents were the hardest hit. Female FGD respondents highlighted the challenges associated with funeral expenses. They explained that in most instances, their husbands were unable to bear the

funeral expenses. Women suffer negative stigmas with their husbands' inability to organise befitting burial ceremonies for dead family members. Respondents who were widows attributed their vulnerability and livelihood related challenges to their widowhood. The widows reported that being a single parent comes with several constraints especially when the dependent children are young. The interview reports noted that in cases where children can assist with farm work, their services were not fully available due to the time spent in school. In explaining the vulnerabilities faced by single parents, a 46-year old widow shared her experiences:

I use to work on the farm with my late husband. Hmmm, he is gone and my children who can assist me are in school. There is no one to help me. I would not be suffering like this if my husband was alive. A few years ago, when children were not schooling we had full access to their labour.

According to the widows, the death of their husbands coupled with children's schooling reduces their productivities on the farms because they have limited labour to assist with the farm work.

Another source of gender-based vulnerability that emerged was an unproductive use of pooled household income. Men have been fingered for misusing income for household provision. The female FGD discussants accused men of squandering household money on alcohol and girlfriends.

Most men spend the household income on their girlfriends and alcohol. My husband left the house for days and he was seen having fun with a young woman in one of the bars.

The FGD participants explained that men spend more time outside the domestic space.

Physical harm perpetrated on women within marital relation; consensual union emerged as a critical social concern for the women. Respondents indicated beating as the most common violence exerted against women. Research participants noted that violence against women resulting from the following activities might be justified within their context: going out to visit friends without husband's approval and arguing with husbands. The respondents expressed that it is traditionally fair for husbands to discipline (beat) their wives. However, the men were fingered for instigating violence against women through promiscuity and alcohol abuse.

My late husband was an alcoholic. His death was attributed to alcoholism. When he was alive, anytime I attempted to advise him to stop, he beats me mercilessly. My only escape is to run to my neighbours for refuge.

The study also revealed that during the lean season, the men tend to be more violent because they were broke. A 26-year old married woman shared her experiences:

He [husband] becomes agitated when you ask him housekeeping money or grains during the lean season. As a result, I usually accept whatever he says during this period.

Childbearing appeared as another source of social vulnerability. While interviewing respondents in the households, it became clear that women were responsible for bearing children not only for their sake but for their spouses.

The FGDs revealed that married women were primarily blamed for infertility. According to the respondents, childbearing is the responsibility of a married woman. Thus, a married woman who does not bear a child is not fit to be called a mother. Married women considered infertile suffer divorce and abandonment from their husbands. For instance, one female respondent said:

Children are assets, and if you do not bear a child, your husband has the right to get a woman who can bear children.

The women interviewed have internalised the view that it is their responsibility to produce children. Moreover, if they cannot perform this role, they mainly blame evil spirits for causing their infertility.

Finally, respondents in Dorimon claimed that some youth turn to spiteful behaviours such as stealing. The interview reports revealed that though a police station has been provided to raise the level of security, respondents were still reporting theft cases in the Dorimon community. Some male youths in Dorimon were fingered for the theft cases:

I am just returning from the police station to assist the police investigations. One of the newly posted health officials has been robbed of her gas cylinder. This I know is the doing of the unemployed young men (male farmer).

Some of the young people are very lazy: they steal everything ranging from goat, fowls and motorbikes (Female farmer).

Chapter Summary

It is clear from the discussion that women and men in rural household engage in multiple livelihood activities. These activities are highly gendered. The primary source of livelihood across the study sites is crop farming. The household respondents were involved in crop farming for both commercial and subsistence purposes. Married women are expected to work on their husbands' or household farm as part of their marital obligations.

Both women and men cultivated cereals such as maize and guinea corn. Women grew legumes such as cowpea, groundnuts, and soya beans. They were also required by customary practice, to grow vegetables that are used for the family meals. Yams and potatoes cultivation were reserved for men; physical demands of the production process were given as the justification. Women-only income generating enterprises were shea nuts processing and strip weave garment production. Women's reproductive roles such as cooking and childcare were evident on the farm sites.

The period of inadequate household provision spans between April and August. The primary sources of economic vulnerabilities experienced by both women and men were climatic shocks, inadequate access to tractor services and formal education. Labour and time constraints limited productivity, particularly for female farmers. Female farmers faced systemic biases against ownership and control of productive resources such as land because of customary practices. Women's land rights and tenure were structured around their identities as wives and daughters in their families. Given women's limited control over land, it

makes it difficult for them to make a productive decision such as the type of crop to produce, among others.

The unavailability of labour service and harvesting equipment creates challenges particularly for harvesting 'women's crop' such as groundnut. Women are heavily burdened when it comes to the provision of educational needs of their children in basic schools. Sickness and disability raise concern for the livelihoods of both women and men. The farmers attributed the health vulnerabilities to the limited coverage of the National Health Insurance Scheme (NHIS). Death of a family member is a critical source of economic vulnerability for women. Physical harm perpetrated on women within marital relation or consensual union is a critical social worry for the women. These findings give credence to the gendered vulnerabilities associated with gender-based violence as well as women less access to improved technologies discussed in the conceptual framework of the study.

CHAPTER SIX

COPING STRATEGIES AND SOCIAL PROTECTION STRUCTURES

Introduction

In the previous chapter, the livelihood context and primary sources of vulnerabilities experienced by both women and men were discussed. This chapter is directed at seeking answers to the research question on coping strategies at the disposal of women and men. To obtain information on the available coping strategies and existing social protection structures, the respondents were asked how they were able to survive. The chapter discusses individual responses to the economic, environmental and social vulnerabilities. The section also examines community and state interventions to livelihood vulnerabilities. Finally, the chapter discusses an international agency-led response to the vulnerability context. Devereux and Sabates-Wheeler's Transformative Social Protection framework outlined in chapter two guides the discussion in this chapter.

Individual Coping Strategies

Household respondents reported that they employ a wide range of individual coping strategies to manage their vulnerabilities and shocks. The capacity of a household respondent to engage in what Eriksen, Brown and Kelly (2005) term as principal and complementary coping strategies is an essential feature in the coping dynamics. A principal coping strategy was characterised by relatively regular and reliable activities that provided the primary source of food and income for a household over a long period. The principal activities

reported by household respondents were shea nuts collection, sales from livestock and charcoal, brewing and selling 'pito' (sorghum beer). Complementary coping strategies were opportunistic and often irregular, providing some food or income for shorter periods. Typical complementary coping strategies reported by household respondents included food-vending, a collection of forest resource for food, the sale of fuelwood and casual labour. Others include food compromise coping strategies such as reduction in the number of meals served each day and consumption of less preferred foods.

The interview report showed that during the hunger periods (April-August) the respondents resorted to eating fewer meals. The interview data suggested that both female and male participants reported eating two meals a day while 4 per cent survived on only one meal a day. Children within the household were the most affected by the reduction in the quantity of food consumed. Some important views expressed by some female respondents include:

My children cry for more food during the hunger period [April-August]. Do you know why my child is crying now? She is hungry because she has not eaten since morning. You are witnessing what is happening now (Female FGD).

The young children insist on getting more food, but there is none to be given to them. Things are tough during this hunger period of the year. Some of the children do not complain because their meals were not enough, but it is usually so evident

from their reaction that they are not full. They lick their fingers and bowls after eating (Female FGD).

It is essential to point out that the lean seasons also resulted in a switch to less preferred food such as beans leaves, flour and moringa, which are not necessarily of inferior quality nutritionally. The quote below testifies to this argument:

During the painful periods of the year [July-September] we eat meals such as boiled beans leaves mixed with flour. This food is not a preferred meal, but we have no choice (Female FGD).

The interview data showed that men were affected. The male farmers reported that they ate what was served by the women without any complaint:

Since I do not have any money to give as 'chop money' [house keeping money], I eat whatever she manages to serve the household (Male FGD).

The male farmers highlighted that they depend on their wives for less preferred meals such as flour and moringa during the lean seasons. The findings on the consumption of less preferred foods confirm the observation made by Holmes, Jones and Marsden (2009).

Access to common environmental resources is critical in enabling household respondents to obtain essential items such as spices and body cream for personal use and sale. Collecting shea nuts emerged as an individual coping strategy. The shea tree with the botanical name '*Vitallaria paradoxa*' is a common wild tree that grows mostly in the dry Savanna belt of Ghana. The raw shea nuts are cracked to remove the outer cover leaving the kernel, which is

roasted and mashed, into a paste from which the shea butter is extracted (Figure 12).

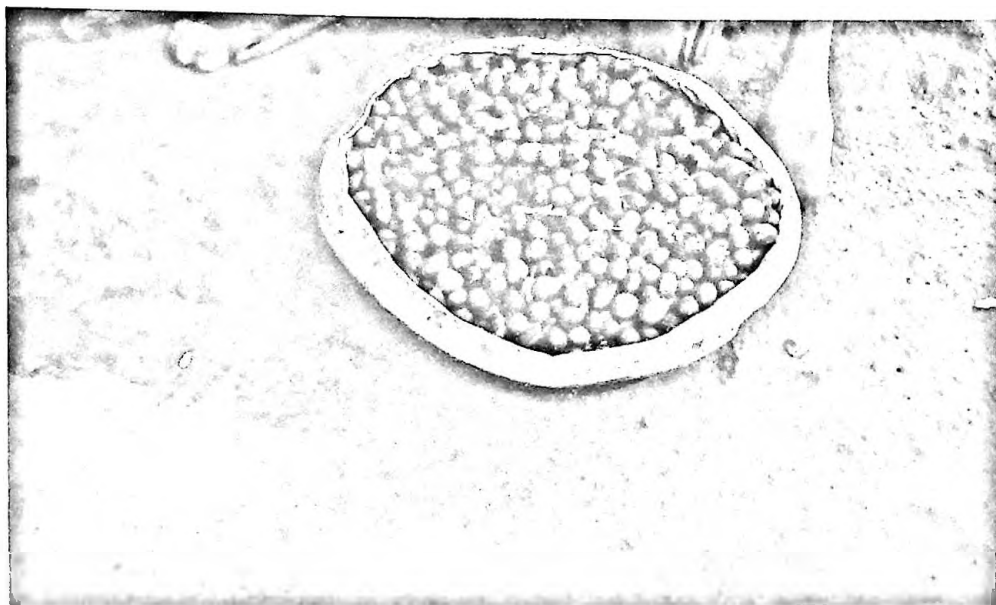


Figure 12: Raw shea nuts in one of the households in Ponyentanga.

Source: Field survey (2017)

The FGDs revealed that women gathered shea nuts for processing and sale. Participants suggested that higher participation rates occur between April and July. When asked why men were not engaged in the shea nuts gathering and processing, the participants explained that the processing of shea nuts into products such as moisturising shea butter is time-consuming, and it requires skills from women's reproductive role such as grinding of cooking ingredients. For instance, during the interviews, the leader of the Ponyentanga shea nuts processing group explained:

Men cannot roast the kernel from the shea nuts because they are not involved in food preparation. They [men] do not even have

the time to go through this lengthy shea nuts preparation process.

A male farmer made a similar comment:

Shea nuts business is a woman's work. Men are not involved in the picking of shea nuts because it takes too much time to gather a few shea nuts.

The second reason for men's exclusion in the shea nuts gathering activity was attributed to tradition and socialisation:

Shea nuts gathering and processing is a woman's work. Hmmm, I do not know why only women do it. We came to meet this tradition. Our mothers did it. It's a woman's job (35-year old married woman).

Rearing of livestock appeared from the interviews as a principal coping strategy for building resilience to shocks. Seventeen male respondents' representing seven per cent indicated that they had livestock such as sheep, goats and fowls. Only 13 participants (5%) of the women kept fowls as poultry. Both the female and male respondents noted that they keep livestock and poultry such as fowls, sheep, and goats mainly as insurance cover against hard times. One of the female farmers explained that her husband sells her fowls during the stress periods [April-August] of the year. Sale of livestock to obtain cash for household needs was a coping strategy for the few participants (12%) who had livestock. However, the marketing of livestock was considered a 'man job'. The justification given for allowing men to market the livestock was that men were better at controlling animal than women. One of the female farmers in Dorimon,

for example, explained that ruminants such as goats and sheep were difficult to handle particularly in public spaces. She added that if permitted by the husband, she could manage the fowls but indeed not the goats.

The study found that women produce charcoal as a principal coping strategy. However, men never did this. During field observations, women were seen transporting and trading in charcoal (Figure 13 and 14).

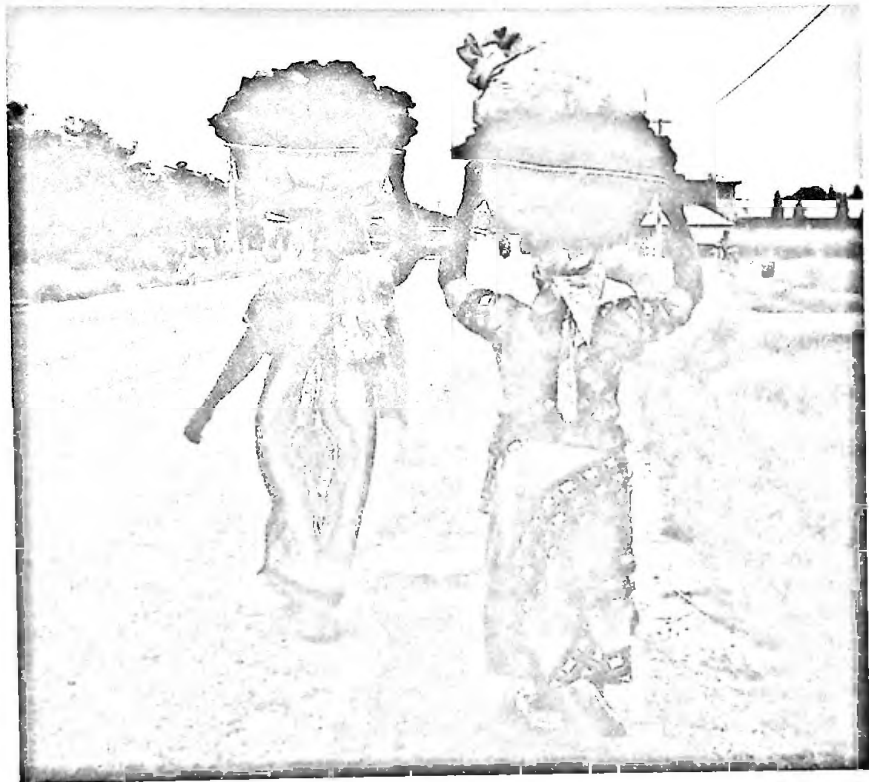


Figure 13: Women transporting charcoal to the market at Ponyentanga.
Source: Field survey (2017)



Figure 14: Women trading in charcoal on a typical market day at Ponyentanga.

Source: Field survey (2017)

Several responses were given to why women engage in charcoal production:

In Dorimon, women are the leading providers of household needs in most homes. The men in Dorimon are not like men in the south who provide ‘chop money’ [housekeeping money] and the needs of their wives and children. For this reason, women here [Dorimon community] are heavily burdened with providing for the entire household members. You would have to produce charcoal to get the money needed for household needs, especially during the lean season (Female farmer Dorimon).

Men do not produce charcoal because they do not suffer the way we do. When my children need anything, they do not go to their father but instead come to me (Female farmer Ponyentanga).

Charcoal production is a woman's work. Women cook with charcoal, so they have to produce it. We came to meet this practice. It is a tradition (Male farmer Ponyentanga).

The main complementary coping strategy at the study sites was waged work. The female and male respondents reported becoming day labourers to building contractors during the hunger period (April-August). The female respondents noted that they supply sand and stones using a head pan at the construction sites. The female FGD revealed that they were compelled to work for lower wages because of their responsibility to support household needs particularly during the stress periods of the year. One of the married female farmers had this to say:

I rush to construction sites where labour services are required. Usually, there is informal information about 'by-day' [daily wage] jobs. However, because the labour supply exceeds the demand, the contractors pay less. The man [building contractor] paid two Ghana Cedis for the day's work instead of the five Ghana Cedis standard rate for the job done. What can I do, my children need to eat.

However, the men did not report of receiving lower wages for their labour services. The activities of the men span from loading and off-loading trucks with building materials such as sand and stones (Figure 15).

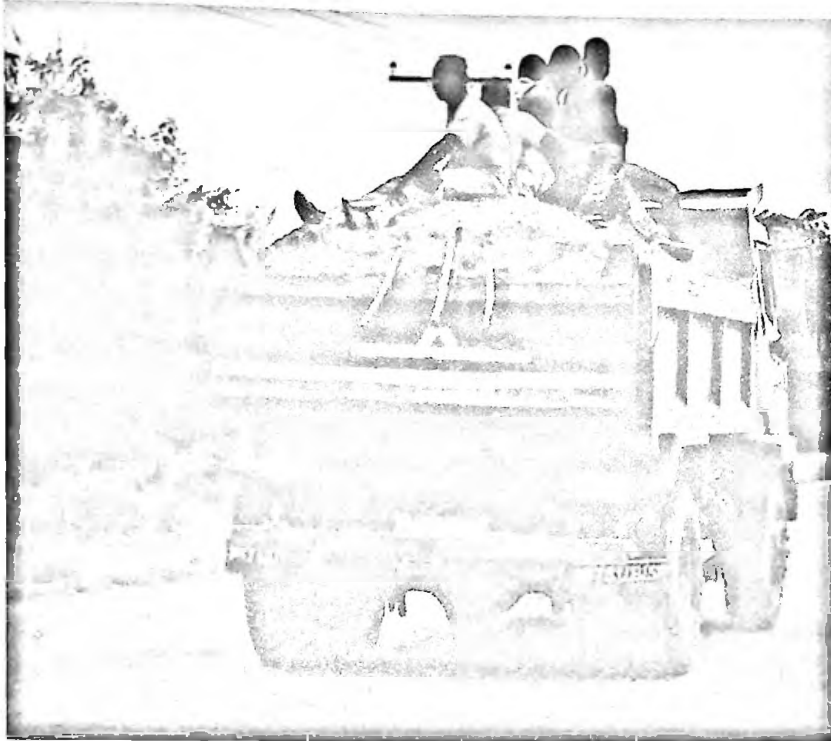


Figure 15: Men transporting sand to a construction site.

Source: Field survey (2017)

Collection of 'dawadawa' is another complementary individual coping strategy. Dawadawa is prepared from the seeds of 'parkia biglobosa' also known as African locust bean tree. It is a good source of protein, fat and calcium. According to the respondents, a portion of the processed dawadawa is sold for cash and the remaining is used as seasoning. Both the female and male participants described the collection and processing of 'dawadawa' as a task for women. The FGD participants explained that the dawadawa gathering and processing is within the scope of women because it is connected to women's reproductive role such as cooking. For instance, one female respondent said:

Men do not prepare food using dawadawa because they do not have the skill required in processing the dawadawa. Women are

responsible for making food for the household. Women, not men, use Dawadawa.

The dawadawa production becomes important after December when the harvesting of corn is over.

Some female farmers stated that they engage in brewing and selling of 'pito' (sorghum beer) as a principal coping strategy. 'Pito' is widely consumed in the Upper West Region as a ceremonial drink. Some of the women reported that they turn to fuelwood collection and food vending as complementary coping strategies. Men were never involved in food vending and fuelwood collection. Female participants noted that they sell the fuelwood to women who are engaged in the brewing of pito (Figure 16).



Figure 16: Females transporting fuelwood to Ponyentanga for sale.
Source: Field survey (2017)

Seasonal labour migration to other places such as urban area and large-scale commercial farms provides opportunities to households in supplementing their income and smoothing consumption during the lean seasons. The male FGD discussants indicated that the most preferred destination for hiring out their

labour for agriculture-related activities was the Brong Ahafo region. One of the single male farmers, for example, explained that he goes to 'Techiman' to farm at the end of every farming season in Ponyentanga. The respondents reported that the females and males youth migrate to Ashanti Region for non-agriculture livelihood activities such as 'Kayayei' (head porters), hawkers, or domestic workers.

From the discussion above, there were variations in coping strategies between households and within the same households based on gender. Women adopted coping strategies such as 'pito' (sorghum beer) brewing, shea nuts collection, the collection of wild foods, fuelwood, charcoal production and food vending. The coping strategies employed by women were influenced by gendered reasons associated with women's reproductive roles such as food preparation. Coping strategies adopted by male household members included sales from livestock and casual labour. The coping options available to men were influenced by masculinity traits such as exaggerated sense of power to control ruminants. These gendered principal and complementary coping strategies are not mutually exclusive and are typically adopted in combination. The results on the women and men specific coping strategies are consistent with the findings of Abdulai, Adams and Abdulai (2017) on vulnerability and off-farming coping strategies among farm households in the Northern Rural Savannah of Ghana. However, missing in the study of Abdulai, Adams and Abdulai (2017) is the gendered reasons for observed differences in the strategies between women and men.

Community Coping Strategies

There were examples of communal initiatives established to address socioeconomic vulnerabilities that threaten the livelihoods and dignity of household respondents particularly women. Village Savings and Loan Associations (VSLA) emerged as an alternative to the traditional microfinance institutions that almost all the female respondents were members of a VSLA. The VSLAs were mainly available to address the complex, varying needs and endure shocks to the livelihoods. The informal saving associations is a form of savings group where members gather at regular weekly meetings to pay a minimum, or fixed amount of cash and the accumulated sum is shared out at the end of the year. In the study sites, the saving groups were referred to as 'Dagibile', which means small box. The group were between 25 and 30 members. The group members were self-selected and self-governed. Participants used passbook for their weekly transactions. Members' passbooks were stamped to indicate the contribution made. Members saved between GH¢ 1 and GH¢ 10 every week. Members of the group decided on lending terms, fines for late attendance to meeting and nonattendance. Members paid 50 pesewas as a fine for lateness or absenteeism at the meeting. The saving groups met a day after the market day which is organised on a 6-day cycle. At each group meeting, members can decide to contribute more than the approved minimum and could take a loan from the group subject to the approval of the group. These loans were charged an interest rate of 10 per cent. The members noted that loans had to be repaid within three months. Loan repayments, interest and savings were kept in a group lockbox that can only be opened at group

meetings. For security and transparency, the Dagibile (small box) had three locks. A fourth member with integrity kept the box for a specified period. This practice was done to avoid plot for theft. The savings and interests were “shared” among members according to the amount contributed at the end of a predefined cycle (between 6 and 12 months).

Participants reported on other governing structures. Among these are the appointment of a chairperson or facilitator and a secretary. Participants explained that the qualification for the secretary position was based on literacy. The qualification requirements allow men to be part of the group because most women in the sites do not have writing and reading skills. The chairperson moderated discussions during the weekly group meeting.

It emerged from the interviews that women dominated the VSLAs with the few men acting as secretaries to the savings groups. When asked why men were not involved in saving groups, the respondents explained that the few men who were once part of the group squandered the group's savings kept in their trust. One of the female FGDs respondents recounted one of their experiences:

A man who was keeping our contributions chaired the first group we formed. We made him the leader because he was a teacher. Before the predetermined date for the ‘sharing out’, he kept telling us week after week that our contribution was safe in his bank account. At the end of the six months when we were ready to share the contributions, he could not produce the money kept in his trust. He was not attending our weekly meetings. We decided to confront him as a group, but he threatens to sue the group. We

complained to the Ponyentanga community chief, but this did not yield the result we wanted [getting our savings back]. We then reported the case to the head teacher of the school he teaches. He was compelled by the head teacher to repay our saving in instalments. This situation explains why we do not want to involve men in our groups.

Some members of the Dorimon community did not trust the savings group initially. Participants narrated a lousy experience with an earlier savings group where the front-runners fled with all the money contributed. The experience, they explained, was the reason for referring to one of their savings group as '*Tiesinye*', which literally means 'we will think about it'.

When the men were asked why they were not members of community savings and loans groups, they explained that it was difficult to work with their fellow men in groups especially when it had to do with monetary issues. The male non-members of savings groups cited reasons such as stiff competition for leadership positions and unnecessary oppositions on issues that call for mutual efforts as significant limitations towards the formation of a male savings group.

One other critical community-based social protection instrument that emerged from the interview session was Community-managed Funeral Insurance Fund Group. In the Dorimon community, the funeral insurance fund was referred to as '*Nouriyeni*', which means 'one mouth'. According to the members, the fund was aimed at mitigating the pressure on their husbands to foot the funeral expenses of their parents-in-law. The members of the fund noted that the drive to join the group was associated with the shame that they faced as

women when their husbands were unable to foot the bill of their parents-in-laws funeral expenses.

Participants reported that 'Nouriyeni' is a female only insurance fund. Although the members reported that the group was a female-only group, probing revealed that the organiser of the group was an elderly man. When asked why he was accepted to be part of the group, the members of the group explained that he is a unifier and women's advocate. Members further described his role in disputes resolution during group meetings. For example, the leader of the group had this to say:

Where two or more women are gathered, disagreements are bound to happen. However, with 'Nasara' [nickname], being an elderly man and unifier, such disagreements are resolved amicably.

When asked about the exclusion of other men from the group, the participants explained that men are domineering in all spaces. The leader of the group had this to say:

Dorimon men are very arrogant and bossy in all decision making. They will not allow us to say a word in our meetings if we should include them. We know them. Moreover, even if we should bring them on board, they will not pay the weekly contributions or stay throughout the meetings with the excuse that they have other engagements. We do not want their 'wahala'[trouble]. We have a united front as women towards any goal, unlike the men.

Responses from the participants suggest that the fund has been in existence for over three decades as they noted that their aged and deceased mothers were members of the fund. Participants highlighted that fund is exclusively for supporting funeral expenses.

The Community-managed Funeral Insurance Fund group members were self-selected and self-governed. According to the participants, members unanimously selected the leader of the group because she was a unifier. Members said given her integrity she has been appointed as new queen mother of Dorimon community. According to the group members, the community was zoned into three; *Budayiri, Nayiri and Zongo* to facilitate the smooth collection of members' contributions to the Fund. Members pay an agreed weekly subscription fee of GH¢ 1 towards the fund. According to the leader of the fund, new community members who choose to join the group were charged GH¢ 50 as a subscription fee. However, community members who decide to join the group rather at a later date in their life were only admitted to the group upon paying a higher commitment fee of GH¢ 200. Participants reported that they received a lump sum of GH¢ 1000 at the death of the insured parents. Members, however, pointed out that defaulters were not given the full benefit of GH¢1000. Members said for those who had already lost their parents but were members in good standing were partly compensated when their children pass on.

Devereux and Sabates-Wheeler's transformative social protection framework suggest that the VSLAs and Community-managed Funeral Insurance Fund would be classified as a 'preventive' social protection instruments. Thus, VSLAs and Community-managed Funeral Insurance Fund

aimed at averting deprivation and social vulnerabilities associated with credit constraints and funeral expenses. The VSLAs would also fit into ‘protective’ social protection instruments because it offers participants access to loans during emergencies. The presence of informal savings groups and community funeral managed insurance fund in the study sites gives credibility to Entz, Karsgaard and Salomons (2016) assertion that community-based savings groups were observed as early as the late 19th century in West African countries as well as in Asian countries (India and China).

State Provided Coping Strategies

The male FGD discussants revealed that the most recent notable livelihood support they have received from the state’s Ministry of Food and Agriculture was subsidised and flexible payment terms for fertiliser. The male respondents explained that they pay half price for the fertilizers and repay the balance after their harvest. At the time of the data gathering in 2017, the subsidised fertiliser was priced at GH¢ 57.5 per 50kg bag while the market price for the unsubsidised fertiliser was GH¢ 150 per 50kg bag. Therefore, it is estimated that the government is subsidising at an average of 38 per cent. In an interview with the Agriculture Extension Officers, they reported that in responding to the unpredictable rainfall patterns, the Ministry of Agriculture with the funding support from World Food Organisation had introduced drought resistance maize seed (Wandataa maize) to farmers.

In an in-depth interview with the District Assembly Social Welfare and Community Development Officer, he reported that 3,599 beneficiaries within

45 communities in the District had been recipients of the LEAP. He indicated that the eligibility was based on having a household member within at least one of the following demographic groups; extremely poor aged above 65 years, a person with an extreme disability unable to work, a household with orphan or venerable child. On how LEAP was introduced to the studied communities, respondents noted that a community forum was organised by the community chief and officials of LEAP to explain the objectives of LEAP. Participants reported that the community forum was followed by administration of questionnaires. When asked about the beneficiaries' selection process, participants noted that they were informed that the final selection of beneficiaries was made electronically in Accra. However, both female and male respondents reported that they had to wait for ten months before they were informed about the status of their application. In the female beneficiary FGD, participants indicated that they the electronic system selected them because they were widows or disabled persons.

When the unselected female and male applicants were asked about their views on the selection process, there were differing views among the household respondents. Some of the male and female unsuccessful applicants regarded the selection process as unfair. They noted that the final electronic selection process was not well explained to them. In a dissenting view, some of the unsuccessful applicants (both women and men) considered the selection process as non-discriminatory. One of the male non-beneficiary explained:

‘The selection of the beneficiaries was fair because according to the LEAP officials the selection was made electronically in Accra. But only a few people were selected’.

The District Assembly Social Welfare and Community Development Officer pointed out that not all the LEAP applicants qualified.

The beneficiaries unanimously indicated that there were no conditionalities to be fulfilled on their part except that they were cautioned not to use the money on items such as meat and pito (sorghum beer).

At the time of the data collection in 2017, the monthly cash transfer ranged between GH¢ 64 and GH¢ 106 depending on the number of eligible beneficiaries in a household. The payment structure based on the number of household beneficiaries was GH¢ 64 (one beneficiary), GH¢ 76 (two beneficiaries), GH¢ 88 (three beneficiaries), GH¢ 106 (four and above beneficiaries). Participants in Dorimon community claimed they have been receiving payment every two months. They indicated that payment started in 2011 while beneficiaries in Poyentanga reported that they were registered in 2016 and payment of the LEAP grant begun in the year 2017. Participants indicated that the grants were paid through the e-zwitch (National Switch and Biometric Smart Card Payment System) device. Beneficiaries reported that they were compelled by the LEAP officials to pay GH¢ 5 for an e-zwitch card holder.

In a female FGD session, when the LEAP beneficiaries were asked about any complimentary services associated with LEAP, they replied that they were aware of free National Health Insurance Service (NHIS) as a complimentary service of LEAP. Out of a total number of 16 female LEAP

beneficiaries, the majority, 14 representing 88 per cent indicated that their NHIS renewal fees were yet to be waived.

In response to how household respondents cope with the socioeconomic vulnerabilities, some respondents particularly women explained that they had relied partly on the wages from the state-led Labour-Intensive Public Works Programme (LIPW) in their communities. In an in-depth interview with the Contractor Supervisor (Dugouts) and District Assembly Social Welfare/Community Development Officer, they indicated that the LIPW commenced in the study sites in 2014. On the question of how LIWP (rehabilitation of Ponyentanga dugout project) was introduced to the community, respondents noted that a community meeting was organised by the community chief, assembly member and officials of LIWP to explain the objectives of the intervention. Participants reported that the community forum was followed by registration and taking of photographs. According to the participants, the pictures were used as evidence for the selection process. At the time of the data collection in 2017, the Contractor Supervisor of the dugout public works project explained that the community dugout project was at its completion stage and as such, they only engage few of the beneficiaries. When asked about how the few LIPW beneficiaries were selected, the Community Facilitator indicated that the Contractor Supervisor gives a quota and he uses his discretion to recruit the needed labour for each day's task:

An announcement was made for interested participants to meet me at the project site. I first use the principle of 'first-come-first-served'. But when the participants come in groups, I use my

discretion to select them. Unsuccessful participants do not contest my decision on the selection (male Community facilitator, Ponyentanga).

In Dorimon community, the registration took a different format. According to the respondents, the LIPW officials wrote names of interested participants (mostly women) and returned after weeks with the list of shortlisted applicants. They mentioned that the requirement for the registration was proof of identity using national health insurance card. When asked about the beneficiaries' selection process, participants noted that they were informed that the final selection of beneficiaries was made electronically in Accra. The unsuccessful applicants (both women and men) considered the selection process as discriminatory. One of the female non-beneficiary explained:

I did not go to my farm on the day of the registration because I had to look for my national health insurance card and that of my sisters who were not available at the time of the registration. After getting the cards from the house, I had to join a long queue. When the list of selected applicants was ready, unfortunately, my name was not part. Is it that the programme officials did not want me to eat or survive?

Another male non-beneficiary made a similar comment:

I think the selection process was manipulated because a human being operated the supposed computer that made the selection. I know the selection was based on favouritism.

The female respondents explained that the unselected applicants together with the successful applicants in the spirit of solidarity suggested to the LIPWs official that all applicants should be allowed to work on a monthly shift system. Respondents (applicants) argued that the shift system arrangement would allow each applicant to have a fair share of the money from the community dugout project. However, the LIPW officials according to the respondents rejected their suggestion and went ahead to use their shortlisted applicants.

The LIPW official from Accra told us that they could not engage all of us. We said to them that they should allow all of us to work and share the money among us. Alternatively, we suggested to them to permit us to work on two weeks rotational basis instead of engaging only the selected applicants. However, they refused.

This practice is not fair (Female FGD).

In the male FGD sessions, both LIPW beneficiaries and non-beneficiaries indicated that the selection process was discriminatory as the official engaged few men relative to women. They explained that the programme, according to the LIPW officials, was women targeted programme. For example, one of the male beneficiaries had this to say: 'We all need to work for survival. So why were the officials recruiting more women'.

At the Poyentanga dugout project site, women participants outnumbered the men. When asked about why more females were recruited as LIPW beneficiaries, the Contractor Supervisor answered: 'Engaging more women rather than men were part of the LIPW project design. The programme was designed to create employment mainly for rural women. It also requires less

strength. There was a sex ratio of ten females to two males at the dugout project site.

When participants were asked what attracted them to join the LIPW programme, analysis of the data revealed that limited money to meet household provisioning during the hunger periods of the year was the main attraction to join the LIPW programme.

On the question of how male and female LIPW beneficiaries were engaged on the LIPW dugout project and why these patterns existed, it emerged from the interviews that tasks performed by the LIPW beneficiaries were gendered. At the project site, transportation of sand and stones using head pans were the sole responsibility of women beneficiaries. This role form part of the cultural norms of both communities. That is women were responsible for transporting farm produces, fuelwood and water for domestic use. On the other hand, compaction and digging were mainly reserved for men. Digging and compaction were seen as robust activities as opposed to transporting sand and stones. When the females were asked whether they would prefer to dig rather carry sand and stones. They unanimously answered no. The LIPW Participants cited their female biological roles as the rationale for opting for transportation of sand and stone;

I cannot dig when I am menstruating, but I can carry sand and stones (Female LIPW FGD).

Some of us are pregnant and so cannot dig, but it is normal to carry things from the farms. So, I prefer the carrying of sand

rather than being asked to dig. I cannot dig with my pregnancy
(Female LIPW FGD).

Sir, digging is not an easy task. I want to continue with the
transportation of stones and sand. I am pregnant and I not too
strong to dig (female, LIPW beneficiary).

Two males were tasked to supply stones and sand to the women (Figure 16).

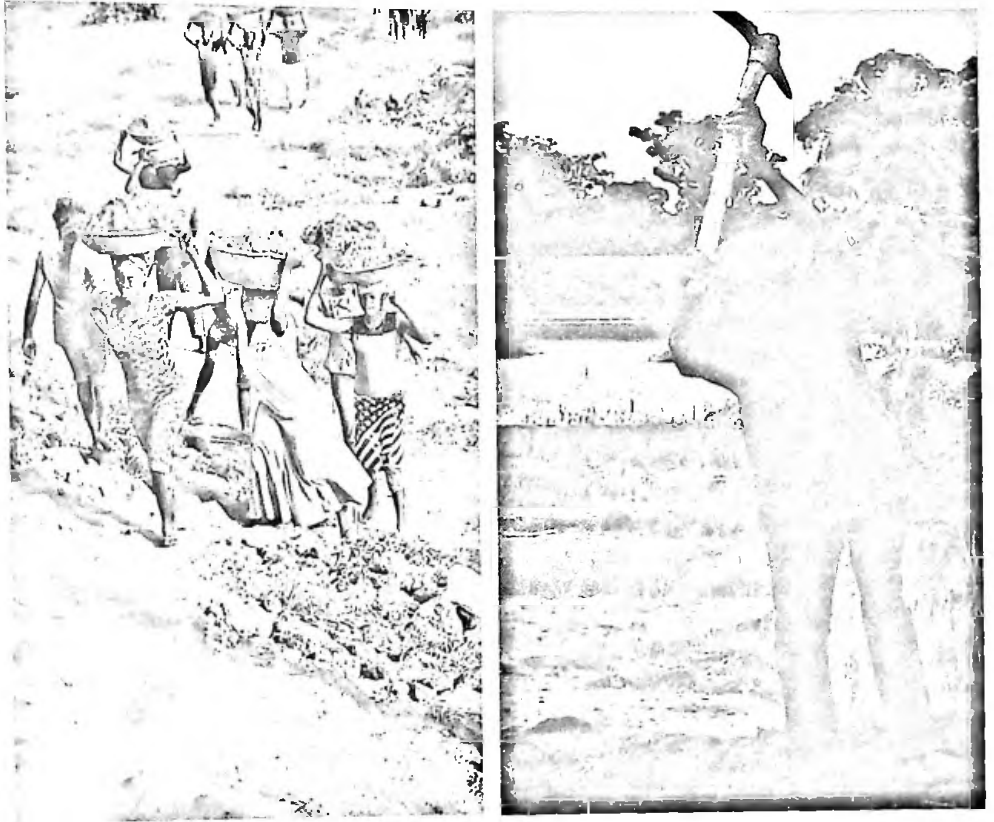


Figure 17: Women transporting sand and a man digging sand at the Poyentanga dugout rehabilitation project
Source: Field survey (2017)

Generally, though the programme implementers acknowledge differential capacities among women and men in terms of the labour demands,

it appears to be carried out in a manner that reinforces the traditional gender order that suggests that women are weak and men are strong.

During field observations, aged women were found providing care for infants and toddlers. Further probing revealed that the Contractor Supervisor engaged them as babysitters. These women provided temporary care for the children of the women participants. Figure 18 below displays aged women providing childcare support for children of some of the female beneficiaries at the Poyentanga dugout rehabilitation project site. This finding confirms the socialist feminist theory. The theory of socialist feminism suggests that the purpose of state-led social protection represent not only the need to reproduce and maintain the labour force as observed by Marxists but also to uphold patriarchal relations and to control the lives of women.



Figure 18: Aged women providing childcare support at the Poyentanga dugout rehabilitation project site.

Source: Field survey (2017)

In response to the question on working hours, LIPW beneficiaries reported that they worked between the hours of 5 am, and 9 am. The female

LIPW beneficiaries indicated that this was an internal arrangement they had with the Contractor Supervisor: 'the official working time proposed by the Contractor Supervisor was between the hours of 6 am and 12 pm. However, given our domestic and farming responsibilities, we suggested alternative working hours (between 5 am and 9 am). He agreed to our proposal'. An analysis of the payment system revealed that the mode of paying LIPW beneficiaries was by cash. At the time of the data collection in 2017, the LIPW daily rate for work done was GH¢ 10. The take-home pay was based on the number of days worked. On the time for payment to be made, beneficiaries indicated that they received payment after two weeks of work.

Applying Devereux and Sabates-Wheeler's 2004 transformative social protection framework implies that the LEAP intervention would be categorised as a 'protective social protection instruments in the conventional sense that it provides relief from economic and social deprivation. The LIPW rehabilitation of Ponyentanga dugout project would be classified as a 'promotive' social protection instrument. This conclusion was attributed to the fact that the dugout sought to enhance farming activities during the dry season. However, 'promotive' social protection components that enhance capabilities such as skill training were missing in the LIPW programme. The LIPW also has elements of 'preventive social protection instruments' in the sense that the LIPW aimed at avoiding adverse risk-coping strategies during the lean season through the cash transfers. Consequently, predictable cash transfers from LIPW programme support women and men to manage shocks related to their livelihood such as erratic rainfall patterns.

Agency Provided Coping Strategies

Participants in the interviews were asked whether they had participated in any non-state agency-led livelihood related intervention. According to the male participants, many organisations have directed programmes aimed at improving their livelihoods, but sustainability had been a significant setback. The District Director of Agriculture reported that in 2016, the Food and Agriculture Organisation (FAO) organised free ploughing services in targeted communities of operational areas in the Wa West District. Male FGDs discussants maintained that in the last five years they had received training in areas such as marketing and storage of their farm produce from nongovernmental organisations or agencies such as Plan Ghana, MEDA, and World Food Programme.

In response to the question of interventions from non-state actors and community support systems, the female FGD discussants revealed that the most notable livelihood support they had received from a non-governmental organisation was the Greater Rural Opportunities for Women (GROW) project. Mennonite Economic Development Associates (MEDA Ghana) through the GROW project aims at improving food security and sustainable agriculture livelihood by helping women in the Upper West Region of Ghana to increase availability, access, and utilisation of a variety of local nutritious food. Funded by Canada's DFTAD and MEDA, the implementation of the project according to the Value Chain Officer of MEDA (Ghana) has been outsourced to two nongovernmental organisations. The two local partners were Centre for the Alleviation of Poverty, the Environment and Child Support (CAPECS) and

Community Aid for Rural Development (CARD). During the in-depth interviews, the Value Chain Officer of MEDA noted that CAPECS operational areas cover Ponyentanga community and CARD is responsible for women farmers in the Dorimon community.

On the question of how the GROW project was introduced to the communities, respondents reported that teams from CAPECS and CARD held meetings with their various women's groups to discuss the GROW project. The Programme Manager of CAPECS explained that to overcome the envisaged opposition from men, the project implementers held a consultative meeting with key stakeholders:

Well, we tried to persuade the community chief, Tidana [traditional land priest] and the assembly members to buy into project idea particularly allowing women to access lands. After getting the support of these stakeholders, we organise a community forum where we engaged the community leaders to make presentations on the project (Programme Manager of CAPECS).

The Value Chain Officer of MEDA noted they trained some community members as male gender advocates who educate their fellow men on the need to support the participation of women on the GROW project. As part of obtaining information on how people were engaged in the GROW project, participants were asked how they participated in the GROW project. Participants noted that they were offered soybeans seeds, fertilisers and

ploughing services, storage and buying of their harvested soybeans. One of the female FGD discussants articulated a shared view of the group:

CAPECS met our farmer groups and those who were interested in the project were registered. We later received all the input needed for soybeans production including ploughing services. Every woman in the community had the chance to be part of the project. The only people who were not eligible were the community men.

Beneficiaries were required to pay for all the services and inputs supplied after their harvest. According to the participants during the year of the project, the programme implementers quantified their yield in monetary terms. The difference between the supplied inputs and the quantity harvested was paid as income to the participants.

Participants also reported on training workshops such as agronomical best practice, how to use soybeans and incorporate it into existing local recipes. At the time of the data collection in 2017, the participants of the MEDA's GROW project revealed that they no longer receive inputs and other related support from the programme implementers. In response, officials from CAPECS and CARD explained that they do not receive financial assistance from MEDA to continue the supply of inputs as part of the project goals. Sustainability of the project emerged as an essential concern for the participants.

Based on the Devereux and Sabates-Wheeler's 2004 transformative social protection framework, it could be concluded that the GROW project has features of 'promotive' social protection instruments in the sense that it

enhances livelihoods development and skills training through the supply of farming inputs and agronomical practices as well as marketing services. The GROW project facilitated access to a critical productive resource such as land. However, the access did not translate into control of land. That is elements of transformative social protection instrument is missing in the GROW project.

Chapter Summary

The principal coping strategies employed by the household respondents were shea nuts collection, sales from livestock and charcoal, the collection of forest resource for food, brewing and selling 'pito' (sorghum beer). Complementary coping strategies included food-vending, the sale of fuelwood and casual labour. Others include food compromise coping strategies such as reduction in the number of meals served each day and consumption of less preferred foods. The differential social roles and responsibilities of women and men reflect in the options available to men and women to respond to shocks and vulnerabilities. The strategies adopted by both women and men to mitigate the socioeconomic vulnerabilities included a reduction in the number of meals served each day, consumption of less preferred foods and casual labour. The women-only strategies employed included: the collection of forest resource for food, sales from charcoal, fuelwood, food vending, brewing and selling 'pito' (sorghum beer), shea nuts collection. The coping strategies adopted by women were underpinned by their reproductive roles associated with food preparation. On the other hand, men adopted coping strategies such as sales from livestock.

Exaggerated strength of men explained their dominance in the marketing of livestock.

There was much greater participation of women in VLSAs and community managed funeral insurance fund. The results clearly show that combining VSLA activities with the community funeral managed insurance fund offers household members particularly women the opportunity to strengthen their resilience to stresses. Stiff competition for leadership positions was a fundamental limitation towards the formation of male savings groups.

Livelihood Empowerment Against Poverty (LEAP) and Labour-Intensive Public Works Programme (LIPW) emerged as important state-led social protection initiatives for household members particularly women. These cash transfers are increasingly emerging as a critical component of social protection for rural women. The gender analysis of this study shows that targeting women for the LEAP programme reinforces women's role as caregivers and foster the situation of women being passive recipients of state income support. The analysis shows implementation challenges such as inaccurate targeting.

Non-state agencies such as Plan Ghana, MEDA, World Food Programme, Alleviation of Poverty, the Environment and Child Support (CAPECS) and Community Aid for Rural Development (CARD) provided livelihood related social protection initiatives with the potential of addressing the gendered social and economic vulnerability. Overall, the gender analysis of this study has revealed that the existing social protection structures are not mutually exclusive and are typically employed in combination.

CHAPTER SEVEN

OUTCOMES OF SOCIAL PROTECTION INTERVENTIONS

Introduction

In chapter six the coping strategies and social protection structures at the disposal of household women and men were discussed. This chapter is devoted to seeking answers to the research question on how the existing social protection mix affects the livelihoods of rural women and men. In analysing the effects, the changes individual respondents assign to their involvement in community-led, state-led and agency-led social protection initiatives were examined. The analysis of the effects was done along two dimensions; material and relational outcomes. The material outcome explored changes caused by social protection interventions concerning investment (own farm or enterprise), income generating capabilities, reduce vulnerability and ownership of assets. In this study, relational effect focused on changes in decision-making within households, relief from worry and stress, feeling of respect, self-confidence, humiliation, stigma, shame, and attitude of community members to participants of the community-led, state-led and agency-led social protection initiatives. The information discussed in this section was drawn from participants and non-participants of group savings (Village Savings and Loan Associations), community-managed funeral insurance fund, Livelihood Empowerment Against Poverty (LEAP), Labour-Intensive Public Works Programme (LIPW) and Greater Rural Opportunities for Women (GROW) project. Longwe's Women Empowerment Framework outlined in the conceptual framework of the

study guides the analysis of the overall gendered effect of the existing social protection interventions.

Participation Outcomes from VSLAs and Community-Managed Funeral Insurance Fund

In exploring the effects of the VSLAs (*Sontaa Nontaa, Tiesinye*) and community-managed funeral insurance fund (*Nouriyeni*), the study asked about the material and social changes in the lives of participants in terms of ownership of asset and expenditure capacities, and relational outcomes. In the examination of the material effects, participants highlighted the benefits such as quick and easy access to loans in times of emergency. One of the female participants of the FGD voiced out a widely shared view among participants;

‘I receive quick loans in times of crisis such as paying health-related expenses of household members. Although, I do not get the actual amount needed at least I receive some quick loan. I am unable to access sizeable personal loan because my contribution may not support my access to a large personal loan. Also, the total contribution of the group is not large enough to support large loans.

The time and process for receiving loans emerged as a critical benefit of VSLAs. The loans according to the participants helped in mitigating their credit constraints. Members of the VSLAs reported that the loans were used to pay educational expenses, healthcare bills and funeral expenses.

To obtain information about the acquisition of assets, participants were asked how the 'share-outs' were used. In the FGD, members revealed that they used the 'share-outs' to buy agriculture equipment such as cutlasses and hoes. They indicated that part of the 'share out' were also used to purchase food for their household. The study was interested in whether the VSLA loans or 'shared out' were used in starting an income generating activity. The study found no evidence of participants taking a loan or using 'shared out' to start an income generating activity. A female participant of the FGD expressed a shared view:

The loans and the shared outs from the *Dagibile* [VSLA] were not sufficient to start a business. What we do is to purchase farm inputs to enhance our existing household farmlands.

Probing further revealed that the shared out were not enough to be used as start-up capital.

Participation in the community-managed funeral insurance fund (*Nouriyeni*) according to the members enabled them to mitigate the socioeconomic vulnerability associated with funeral expenses. Participants explained that the financial package of GH¢ 1000 paid out to beneficiaries help in covering funeral bills. Interviews with the non-participants of the community managed funeral insurance fund suggest that they did not receive large funeral donations compared to their colleagues who were members of the community managed funeral insurance fund. The non-members of the fund claimed they received token as funeral donations from sympathisers. A female nonparticipant of the community managed funeral insurance fund had this to say:

I received gifts from my friends and other community members when I lost my mother. Well, because I am yet to join the *Nouriyeni* [Community-managed Funeral Insurance], I did not receive their lump sum of GH¢ 1,000. I have not been a member because I was away for some time. I think it is an excellent group to join.

In the interviews, the community managed funeral insurance fund participants noted that they occasionally receive tokens as compensation for other family relations that were not covered by the community managed funeral insurance fund. A member narrated a situation in which she was compensated for the death of her child:

When I lost my son last year, members of the community managed funeral insurance fund made a monetary donation when they visited me. I was impressed with the contribution (Female FGD).

The findings on the VLSAs and community-managed funeral insurance fund activities showed that loans and ‘shared outs’ increase household capacity to face recurrent shocks and stresses such as death.

Relational outcome reveals changes in social interaction. Participants were asked to outline the types of decision made at the household level. The female FGDs participants of the VLSAs and community-managed funeral insurance fund indicated that reproductive roles were within their purview. They noted that men made decisions on production activities. Some participants reported that household expenditure decisions were jointly made between

husbands and wives. However, they expressed that men had the final word. Other dissenting views explained that household expenditure decisions were the sole responsibility of men. When asked whether participation in VSLAs and community-managed funeral insurance fund have resulted in a change in household decision dynamics, the results showed that men still exercise complete control over the household production decision-making process.

My participation in the *Dagibile* [VSLA] and *Nouriyeni* have not brought any change in the house decision-making process. My husband has the final say in all farming related activities such as what to cultivate and the type of input to be purchased.

The female FGD participants noted that their husbands have the final say in all issues within their households. This finding is inconsistent with Entz, Karsgaard and Salomons (2016) claim that increased decision-making in the household is a common outcome of women's participation in savings groups.

Participation in VSLAs provides mutual support during social events such as marriage and funeral ceremonies. The assistance rendered to participants included physical labouring during the funeral ceremony. A female member of the community funeral insurance had this to say:

My sisters [members] consoled me during the death of my mother. They helped with the cooking of meals for the burial ceremony. This is a bigger family with love and solidarity.

Members reported that participation in the community funeral insurance fund provides psychological and emotional support for bereaved members of the

fund. This positive effect notwithstanding, community-managed funeral insurance fund participants maintained that their primary challenge was their inability to contribute regularly. They attributed this to many constraints they face in their livelihood activities. When the VSLAs beneficiaries were asked to describe their challenges, the responses pointed to one direction: the fine of 50 Pesewas for late attendance to meetings is our main difficulty. They maintained that the lateness to the weekly meeting was because of their heavy domestic roles.

Using Longwe's women's empowerment framework, the VSLAs and community-managed funeral insurance fund would be classified as a welfare intervention. This classification implies that the VSLAs and community-managed funeral insurance fund were not empowering because they focus on meeting women's material needs such loans and funeral cost benefits. The sustainability of the VSLAs (*Tiesinye*) and community-managed funeral insurance fund (*Nouriyeni*) is clearer, with the reports confirming that groups continue offering financial services following the exit of facilitating agents.

Participation Outcomes from LEAP

In examining the material effects of Livelihood Empowerment Against Poverty (LEAP), participants were asked about changes in their lives in terms of income, investment, ownership of asset and expenditure capacities, which they could attribute to their participation in the LEAP. Participants reported increments in their income levels than their colleagues in the non-LEAP category. Some beneficiaries of LEAP expressed the following views:

Hmm...prior to joining LEAP, life was tough for me. There were many times in my life that I had to struggle to earn GH¢ 1. However, now I receive cash from LEAP. LEAP has changed my income situation for the better (Female FGD at Ponyentanga).

Before joining LEAP, I struggle to get money to buy ingredients for food. Things are not the same after joining LEAP. I receive an amount of GH¢ 74 every two months...even though I pray for increment in the amount, it is better than in previous years. I have noticed changes in my finances. Thanks to LEAP (Female FGD at Dorimon).

Participants reported using the LEAP grant to purchase food items such as fish, beans, rice, corn and salt. The narrative on the effect of LEAP on food shows a rise in the consumption of rice and fish. Evidence of this was captured during the female FGDs:

I live with my widowed sister in the same family house. Though I am not a LEAP beneficiary, my sister used her LEAP money to buy rice for her children. She occasionally shares the cooked rice with my children (Female non-LEAP beneficiary FGD).

Before joining LEAP, we mostly ate 'Tuo zafi' (maize/millet meal), but since I joined LEAP, I can afford to buy rice as well as fish (Female LEAP beneficiary FGD).

Respondents in the non-LEAP category did not report any change in their food consumption.

In terms of investment, participants explained that they invest in fowls, which they keep and sell in difficult times. Respondents also reported that they use the LEAP grant to pay educational expenses of their children. In explaining the effects of the LEAP grant on educational expenditure capacity, an FGD participant had this to say:

The LEAP grant assists us in giving pocket money to our children. Before joining LEAP, the situation was difficult, but now we can give our children some money to buy food in school (Female FGD).

Spending on educational expenses is critical in building the human capital of the household.

When the participants were asked whether they save part of the LEAP grant, the responses were inconclusive. Some participants indicated that they do not save because the grant is not sufficient while others reported they made savings from the LEAP grant:

Well, I received GH¢ 64. Aww, the money is not adequate to meet all the household demands. I wish I could save but given the number of children in my care, saving LEAP money is not an option. If they increase the grant in future, I will save part (Female FGD).

Contrarily, a female participant of the FGD voiced out a widely shared view:

Part of the LEAP money goes to *Dagibile* [VSLAs]. Mostly, when I receive LEAP grant, I usually increase my savings contribution with the *Dagibile* meeting group.

The interviews revealed that the willingness to save was influenced by the size of the grant and the number of children within a household.

Turning to the relational effects, LEAP programme participants emphasised the importance of psychological security in which the programme affords. LEAP beneficiaries noted that the certainty of receiving regular cash transfer every two months relieved them of worries about how to meet their daily household needs, particularly during the hunger periods. One disabled female farmer explained how the LEAP grant provides assurance because of the regular income flow:

As a farmer and dressmaker in this village, I am unable to make GH¢ 5 within a week but knowing that LEAP grant would be paid at the end of every two months gives me hope and assurance in life.

This outcome appears to give credence to Tirivayi et al. (2011) comment that cash transfers when regular and predictable are likely to mitigate the vulnerability of rural households by increasing consumption and relaxing credit, liquidity and insurance constraints.

When asked whether participation in LEAP has resulted in a change in who decides on household resource allocation, expenditure and reproductive roles, the results indicated that men still dominate decision-making process in the household. Female participants articulated that their brother-in-law has the

final word in productive assets such as land within their households. A female LEAP beneficiary articulated a generally shared view of the participants:

Women in our community do not inherit the land. Our custom also demands that the next of kin (brother-in-law) should take care of all his properties including the household farmland. I can only continue to farm on the land if I remain a widow or marry my brother-in-law. Hmm, I do not have total control our production decisions such as what to produce.

However, in LEAP female-headed households all expenditure decision-making were within the purview of the women.

Participants of LEAP explained their participation had not brought any stigma. However, the female beneficiaries reported that the attitude of some community members has changed. One female farmer explained some of the relational changes she experienced when the LEAP programme started:

Many members of the community claimed that my reading and writing ability was the basis for my selection. I wrote my name during the community interactions with the LEAP officials.

The evidence on the attitude of community members towards LEAP beneficiaries gives confidence to the argument of MacAuslan and Riemenschneider (2011) that there are elements of resentful gossip by non-beneficiary neighbours who feel entitled to transfers and other assistance that the programme may offer, but do not qualify.

In FGD sessions, when LEAP participants were asked 'has LEAP foster the creation of a new social network. The responses pointed to one direction: no

social networks have been created. Participants noted that they only meet as a beneficiary group when the LEAP officials have information for them.

The analysis of challenges associated with LEAP focused on limitations from the perspective of the beneficiaries as well as operational problems. When the LEAP beneficiaries were asked to describe the challenges, they face as participants of LEAP. The responses pointed to one direction: difficulties in accessing free National Health Insurance Scheme (NHIS). LEAP beneficiaries are to be enrolled automatically into the NHIS and have their subscription fee waived. Participants reported that administrators in charge of NHIS refuse to renew their health insurance when the request was made. Probing revealed that participants were expected to submit an introductory letter from the District Assembly's Social Welfare Department before their renewal application could be processed. However, the LEAP participants suggested that showing their LEAP identity cards should suffice for their health insurance renewal.

In terms of operational challenges, the District Assembly Social Welfare and Community Development Officer highlighted politicisation of the LEAP intervention by some assembly members. He noted that:

“Some assembly members in their quest for re-election make unreliable promises to community members who do not meet the LEAP eligibility criteria. This situation creates difficulties for the LEAP officials particularly during registration of new members’.

An examination of social protection challenges from the organisational perspective revealed that officials at the District agriculture and social welfare

departments were constrained by inadequate logistical support such as motorbikes for monitoring and limited staff capacity.

The LEAP participation outcomes discussed above included access to grant, which was used in meeting household needs such as food and educational expenses. There was evidence of mistreatment of women beneficiaries on the part of the staff in the NHIS centres. Employing Longwe's women's empowerment framework as an analytical tool, the LEAP social protection intervention would fit into what Longwe calls 'welfare intervention'. The LEAP welfare intervention has no transformatory outcome such as control of productive resources and decision-making power. Thus, LEAP intervention reinforces the patriarchal order of ensuring that women continue their care roles in the domestic space. LEAP also poses no threat to patriarchal relationships by redistributing resources that allowed women to be less dependent on men and the state. This finding confirms the socialist-feminist theory that posits that women's status in society is deeply affected by their material conditions in life and the nature of patriarchal power in their societies at the national, community as well as household levels (Connelly et al., 2000).

The results clearly show that the absence explicit connections to training and livelihood skills for LEAP adult household members represented World Bank's risk management or safety net approaches to vulnerability relief (Holzmann & Jorgensen, 1999; Devereux & Sabates, 2004). Thus, LEAP has no aim to develop beneficiaries' skills and knowledge through livelihood training beyond human development conditionalities that required children to attend school. However, in some cash transfer initiatives, such as Mexico's

Prospera (formerly Oportunidades) participants are offered employment training and income-generating opportunities (Holmes & Jones, 2013). Fultz and Francis (2013) similarly observed that such complementary services exist in Brazil's Bolsa Familia programme.

Participation Outcomes from LIPW

When asked about changes in their lives in terms of income, investment, ownership of asset and expenditure capacities, which they could attribute to their participation in the Labour-Intensive Public Works Programme (LIPW), the participants indicated that LIPW has increased their income levels than their colleagues in the non-LIPW category. At the time of the data collection in 2017, the LIPW daily rate for work done was GH¢ 10. Participants were expected to work seven days a week. The number of working days according to participants explains the increment in their income levels. The female and male FGD discussants revealed that the income from LIPW was used for providing household children education needs. A female participant of the FGD voiced out a widely shared view;

From the time I joined LIPW, my children do not leave school to the house because of food. The change in the situation is due to my engagement with the LIPW programme. I give them pocket money every day they are to go to school. My children do not absent themselves from school because of educational needs such as examination fees.

There was evidence of differential expenditure patterns of non-food items between women and men. The female beneficiaries noted spending some of the LIPW earnings on new clothes as well as food items such as tea while male participants instead spent on alcoholic beverages such as pito (sorghum beer). Female Participants reported loaning part of their LIPW earnings to friends and family relations. A female participant in explaining had this to say:

Before I joined LIPW programme, I could not afford tea as a beverage. I can now afford tea items and new clothes. As a result, we look prettier than our female non-LIPW colleagues.

From the interviews, LIPW participants explained that part of the LIPW earnings was used to buy agriculture inputs such as fertiliser. Gehrke and Hartwig (2015) argue that a greater willingness to incur risk in own production and to shift savings to productive purposes can be observed when labour intensive public works programmes create a reliable quantity of employment over a longer term. For this study context, this argument is particularly not evident.

Turning to the relational effects, female LIPW participants maintained that husbands still took charge of household decisions regarding allocation of resources such as land and assignment of the daily task within the household and on the farm sites. The theory of relative resource was flawed in explaining household production decisions. Notwithstanding the increment in women's income levels compared to that of their husbands' production decision remained in the domain of household male heads. The existence of this contradictory

evidence to the main ideas of the relative resources theory can be explained using a socialist feminist perspective.

Some female FGD discussants revealed that the most notable relational change they could attribute to the LIPW was a reduction in the physical harm perpetrated on them by their husbands. Female participants explained that because their husbands borrow money from them, they tend not to beat them again. One of the female participants emphasised that:

Before joining LIPW, my husband always beats me mercilessly. The situation is not the same after my involvement in the LIPW job. My husband has changed his behaviour because I now received money from the LIPW programme and lend some to him. I pray the LIPW programme continues forever (LIPW female FGD).

This finding gives weight partly to Blood and Wolfe's (1960) theory of relative resources which is based on the assumption that economic resources are the major factors in determining one's bargaining position in the household. Thus, the cash transfer from the LIPW programme strengthens the bargaining power of the female beneficiaries in terms of day to day decision making such as how to spend their money.

LIPW has raised the self-confidence of participants. This change stems from the income earned from the LIPW engagement and the new clothes. LIPW participants reported that the non-beneficiary community members comment on their confidence in daily interactions. A female non-LIPW respondent had this to say about the observed changes in the behaviour of LIPW beneficiaries:

LIPW beneficiaries talk with self-confidence after they joined LIPW. They think that because they are working and earning a good income, they [LIPW participants] are on top of the world.

Participants attributed the tangible and intangible changes in their lives to the participation in the LIPW programme.

In terms of LIPW challenges, evidence exists of delay in payment of the LIPW wages, particularly among the Ponyentanga beneficiaries of LIPW:

“Most of us borrow from other colleagues to buy food for our household with the hope to repay the loan when we receive the LIPW wages. We have not received payment for six weeks”

(Female FGD participant).

The analysis revealed that heavy workload and fatigue is the significant challenge confronting both female and male LIPW participants. Participants suggested that given the nature of the daily tasks at the LIPW site, they get to their farms tired with limited energy to work on the household farms. A female FGD participant shared a widely accepted view of the group:

“The daily task is too much. Though we finish the daily task before noon, we get to our farms exhausted. Hmm, I normally work less on my farm”.

In an interview with the LIPW male community facilitator at Ponyentanga, he affirmed the participants' difficulties with the daily workload:

“The most reported complain from both male and female participants was the workload. Participants often requested my

assistance to negotiate with the contractor to reduce the daily task”.

It emerged from the FGD sessions that participants after each day’s work at the LIPW site continue to work on their household farms as well. This finding suggests that the timing of the LIPW project coincides with the farming activities of participants. It also appears that the inadequacy of the LIPW earnings makes it necessary for the beneficiaries to keep on working on their farms.

Lower elements of Longwe’s women empowerment framework such as ‘welfare’ as well as ‘access’ were evident in the LIPW social protection intervention. Thus, the LIPW intervention did not only provide equal income to women and men but also provided both women and men equal access to the public works programmes. However, the engagement of women in the LIPW did not translate into higher categories of empowerment such as control over the household decision-making process.

Participation Outcomes from MEDA’s GROW Programme

To understand the contribution of the MEDA’s Greater Rural Opportunities for Women (GROW) programme to changing livelihoods and household decision-making dynamics, participants were asked what the effects of the GROW programme on the livelihoods and household interactions have been. Beneficiaries of the GROW project highlighted that CAPECS introduction of the best farmer award scheme has resulted in healthy competition as well as increase in the production of soybeans among women.

Participants described the training on how to use soybeans and incorporate it into existing local recipes as helpful. Two female GROW beneficiaries articulated widely shared views on the benefits of the soybeans:

In spite of the challenges associated with the marketing of the soybeans, we will not stop its cultivation for the nutritional value and adding to our existing recipes. We now use soybeans to prepare dishes such as soya kebab (Tofu), soybeans koose, soymilk, soybeans beverage and soybeans *tuozaafi* among others.

But for MEDA's GROW project, soybean was an alien crop in our community. I now feed my children with meals prepared from the soybeans. CAPECS thought us that soybean has high nutrition content and health benefits. I will continue to feed my children with soybeans to increase their growth.

Beneficiaries reported receiving training on best agronomical practices such as how to sow in rows and spacing of crops. As a female FGD participant noted:

Joining the MEDA's GROW's project has changed the way I plant seeds. I learned from the project how to plant in rows. This practice makes weeding easy and increases the yield. I discovered this from the soybeans farming project; however, I apply the skill to my household maize farm.

GROW's programme participants identified several gains since joining the programme. In terms of the household decisions making dynamics, some

women noted that they are now accorded respect from their husbands as a result of their participation in the MEDA's GROW programme, even if it does not transform the household decision-making processes. A female GROW beneficiary articulated widely shared view about the observed changes in her household decision-making process;

We now have a voice in the household decision though the men have the final say. Before joining the GROW project, we were not involved in most of the household decisions. Now that we earn from the sale of soybeans, our husbands accord us respect by creating space for our participation in the household decisions. This change is because we share our money with our husbands when they are broke.

Another GROW female FGD participant added that;

Before the GROW project, the men had all the power over us because we had no money and had to rely on them for most of the household needs that call for financial commitments.

The study found evidence on sensitisation of women on the need for men to participate in household care work. During the FGD sessions, the participants reported that:

CAPECS in one of their workshops informed us that men are supposed to take part in the domestic work, but it has been tough for the men to accept this proposal. Hmm..our husbands do not want to change.

Gains from training activities held in cities emerged as an important benefit of the programme. In the FGD sessions, the women emphasised the importance of participation in training workshops outside their community:

MEDA'S GROW project has given me exposure to the lifestyle and experiences of people in cities. The programme implementers occasionally select some members of our group for a training workshop organised outside this village [Ponyentanga]. I recall being sent to Tamale and Wa for further training on how to use soybeans as a recipe. Besides, the acquired skills from the training, the exposure was great. I made new friends from other communities and interacted with highly educated women.

This form of social inclusion was valued by a number of the participants and could arguably be articulated as critical for rural women given their generally lower participation in rural public life.

MEDA's GROW beneficiaries expressed challenges with the marketing of the soybeans; they explained that the supply exceeded the demand of their produce. They highlighted that the programme implementer was not buying their soybeans after the second year of the project; probing revealed that the market price of the soybeans according to MEDA's Grow project implementer has dropped drastically.

One of the female FGD participants complained about the limited market for soybeans:

MEDA has introduced us to soybeans cultivation, but there is no one to buy our produce after harvest. Why...they [CAPECS] should bring us buyers to make some returns from our sweat.

In the FGDs sessions, some participants noted that the first year of the programme implementation was challenging mainly because the actual harvest was below the expected quantity hence they were unable to pay for the services received from the programme implementers.

After taking stock my soybeans harvest, CAPECS officials told me that my harvest could not pay off the services I have received. Hmm, they suggested that they could only assist me by giving me another set of inputs. I am expected to farm to pay off the debt. I had no option than to accept their proposal.

Some participants who were unable to make profit explained that they had to use part of their returns from their regular farming activities to pay off their debts.

It emerged from the FGD discussions that access to fertile land was a constraint for some of the participants. Women who had acquired land as wives reported that they were expected to work on their husbands' farms before moving to their farms later in the day. For instance, one of the FGD participants voiced a widely shared view:

I work double in a day. The reason is that I would have to work on my husband's farm in the morning and continue on my soybeans farm. I get tired because the children only assist me

when they are on vacation. It is not easy for me, but I have no option.

Based on the Longwe's women's empowerment framework, the GROW project would be classified at a lower level of empowerment 'access and conscientisation'. Thus, MEDA's GROW project provided access to inputs (soybean seeds, tractor services), training (agronomical practices) as well as sensitisation on the role of men in domestic care work. GROW project did not result in women control of productive resources such as land.

Chapter Summary

There are several gendered outcomes of the existing social protection interventions. The VSLAs and community-managed funeral insurance fund were not transformatory because they focus on meeting women's material needs such as loans and funeral cost benefits. Loans that can be accessed easily and quickly in times of emergency may reduce household reliance on harsh coping mechanisms. The study has shown that the use of VSLAs loans and share outs are quite diverse but in most cases improve beneficiaries' ability to afford agricultural inputs, food, health and educational expenses. The study report has no evidence of participants using a loan or 'shared out' to start an income generating activity. The reason was attributed to the size of the loans and shared outs. The findings on the VLSA activities show that loans and shared outs increase household capacity to face recurrent shocks and stresses. The community-managed funeral insurance fund (*Nouriyeni*) offered participants resilience to vulnerability associated with funeral expenses. Participation in VSLAs and community-managed funeral insurance fund have not resulted in a

change in household decision-making dynamics. The study observed that men still exercise complete control over the household production decision-making process. Reports revealed that VSLAs and community-managed funeral insurance fund increased social solidarity among members over issues that concerned them.

LEAP programme participants emphasised the importance of psychological security in which the LEAP grant affords. The LEAP intervention has no transformatory outcome such as control of productive resources but instead reinforces the patriarchal order of ensuring that women carry on their unpaid domestic care work. As noted earlier, the LEAP programme delivers little in the form of giving the women new skills and extending the capacity to handle their vulnerabilities and needs.

The LIPW made significant advances in enhancing women's role in rural public works programme. The gender analysis of this study has revealed that participation in LIPW has increased the income levels both women and men beneficiaries. However, there was evidence of differential expenditure patterns of non-food items between women and men. The increment in the income levels of women has led to a reduction in the physical harm perpetrated on them by their husbands. There was evidence that also tends to suggest that LIPW has raised the self-confidence of female participants. The LIPW intervention met some challenges; delay in payment of the LIPW wages and heavy workload. The timing of LIPW projects overlaps with the farming activities of the beneficiaries. LIPW programme is not sustainable mainly because participants were engaged for a limited period. Besides, the engagement of women in the

LIPW did not translate into higher categories of empowerment such as control of productive resources as well as the distribution of benefits.

The results in this study showed that agency-led social protection such as MEDA's Greater Rural Opportunities for Women (GROW) programme has the potential to generate a variety of change processes from shift in agronomical practices to the introduction of new crops production. MEDA's GROW programme tends to increase participants sense of self-worth and exposure to the lifestyle of people in cities. A sensitisation of women on the necessity for men to participate in household care work can encourage participants to challenge unacceptable demands by other household members. However, the constraints to accessing land some beneficiaries reported that they had to work on their husbands' farms before working on their farms. The GROW project provided women access to productive resources such as inputs; however, this access did not result in women control of productive resources such as land.

CHAPTER EIGHT

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents the summary, conclusions and recommendations from the study. The first section presents summary of the study as discussed in the previous chapters. The second part covers the conclusions drawn from the findings. The final part offers recommendations to various stakeholders.

Summary of the Study

Chapter 1 presents the livelihood vulnerabilities situation of women and men. In the face of increasing social and economic cost of globalisation, the role of the state and other players in ensuring the resilience of rural household becomes crucial. It looks at the theoretical positions underpinning dominant social protection structures. Based on the literature reviewed and the researched gaps identified, the study explored the gender implications of social protection on rural livelihoods in the Wa West District of Ghana. The general objective of the study raised these specific questions: How do existing socioeconomic factors contribute to the vulnerability of rural women and men? How do rural women and men cope with socioeconomic vulnerabilities? How are rural women and men conceived in the National Social Protection Policy? How does the existing social protection mix affect the livelihoods of rural women and men? Social protection structures have the capacity (intended or unintended) to either perpetuate or eliminate discrimination and gender inequality.

Chapter 2 discusses the connection between social protection, gender and livelihoods. The discussion notes the theoretical underpinning of welfare

policy in the global North and South. It also notes that the competing agendas feed into the debates in social protection conceptualisations, approaches, as well as instruments design. Finally, the chapter discussed in detail the conceptual framework employed for exploring the gendered implication of social protection in the context of rural communities.

Chapter 3 provides a specific research context and the methodological framework for the study. The focus of the study and the need to explore the gendered implications of social protection on rural livelihoods in the Wa West District of Ghana rendered the exploratory study design an appropriate approach to adopt. The exploratory study design allowed greater opportunity for examining the social protection mix from a gender perspective. The study participants were beneficiaries and non-beneficiaries of the existing livelihood related social protection mix in the Wa West District. Others were political office holders and officers of the District Assembly's social welfare and agricultural structure as well as workers of international agency (non-governmental organisations). The data gathering methods used in this study were interviewing, focus group discussions, non-participant observation and document reviews. The narratives from the interviews were manually organised into three central themes: gendered nature of economic and social vulnerabilities; coping strategies and social protection structures and; effects of the existing social protection. For the document reviews, a qualitative content analysis was used. The credibility of the study was checked by employing multiple data sources and different methods of data gathering.

In chapter 4, the focus of the discussion shifted from global social protection discourse towards the context of Ghana. The chapter presents a description of social protection in Ghana. The chapter was also directed at seeking answers to the research question on how women and men have been conceived in the National Social Protection Policy of Ghana (NSPP). The study found that the NSPP is silent on gender as a category in conceptualising stakeholders. The policy recognised the vulnerability of female-headed households, victims of domestic violence, subsistence smallholders, rural unemployed and informal economy workers of which majority are women. Similarly, the study observed that vulnerability areas where men dominate such as urban unemployed are acknowledged in the NSPP document. The set targets of the NSPP to some extent take into account the needs of both women and men. The targets do not unintentionally integrate existing stereotypes. The study also observed that the expected outcome of the policy for women is not just an add-on but rather an integral part of the NSPP. However, the study noted that the NSPP has no clear objective on gender-specific factors such as harassment at the workplace, pregnancy, and child-care services that have the possibility of impeding the achievement of the expected outcomes.

Chapter 5 focused on providing answers to the research question on livelihoods and the context specific economic and social vulnerabilities experienced by women and men. The chapter notes that the organisation of livelihood activities were defined along traditional gender role and the cultural understanding of work. The study shows that rural household women and men engage in multiple livelihood activities. The household women and men were

mainly involved in crop farming for both commercial and subsistence purposes. Both women and men cultivate cereals such as maize and guinea corn. Women grow legumes such as cowpea, groundnuts, and soya beans. They are also required by customary practice to grow vegetables that are used for the family meals. Yam and potatoes are considered men's crops. The study noted that primary sources of vulnerabilities experienced by both women and men were climatic shocks, inadequate access to tractor services and formal education. The discussions pointed out that female-specific vulnerabilities included systemic biases against ownership and control of productive resources, unavailability of labour service and harvesting equipment for harvesting 'women's crop' such as groundnut, death of husbands, childbearing, provision education needs and physical harm perpetrated on women. Sickness and disability raised concern for the livelihoods of both women and men.

Chapter 6 observes the coping strategies at the disposal of household women and men. The principal coping strategies employed by the household respondents were shea nuts collection, sales from livestock and charcoal, the collection of forest resource for food, brewing and selling 'pito' (sorghum beer). Complementary coping strategies included food-vending, the sale of fuelwood and casual labour. Others include food compromise coping strategies such as reduction in the number of meals served each day and consumption of less preferred foods. The study found that reduction in the number of meals served each day, consumption of less preferred foods and casual labour were coping mechanisms adopted by both women and men. The discussions also pointed out that men employed coping strategies such as sales from livestock. The women-

only coping mechanism included; the collection of forest resource for food, sales from charcoal, fuelwood, food vending, brewing and selling 'pito' (sorghum beer), shea nuts collection. The differential gender roles and responsibilities of women and men were attributed to the observed differences in the coping mechanisms options accessible for women and men. There was much greater participation of women in VLSAs and community managed funeral insurance fund. LEAP and LIPW emerged as important state-led cash transfer initiatives for households' members particularly women. The study noted that agency-led social protection initiative such as MEDA's Greater Rural Opportunities for Women (GROW) project offered alternative livelihood opportunity for some women.

Chapter 7 was directed at seeking answers to the research question on how the existing social protection mix affects the livelihoods of rural women and men. The study found that the use of VSLAs loans and share out are quite diverse but in most cases improve female beneficiaries' ability to afford agricultural inputs, food, health and educational expenses. The study noted no evidence of participants using a loan or 'shared out' to start an income generating activity. The findings on the VSLA activities has shown that loans and shared outs increase household capacity to face recurrent shocks and stresses. The community-managed funeral insurance fund (*Nouriyeni*) offered participants resilience to livelihood vulnerabilities associated with funeral cost. Participation in VSLAs and community-managed funeral insurance fund have not resulted in a change in household decision-making dynamics.

The study found that female LEAP participants invest in fowls, which they keep and sell in difficult times. LEAP grants offered female participants psychological security. Participants of LEAP explained their participation had not brought any stigma. The gender analysis of this study has revealed that participation in LIPW has increased the income levels both women and men beneficiaries. However, there was evidence of differential expenditure patterns of non-food items between women and men. Heavy workload and fatigue is the significant challenge confronting both female and male LIPW participants. The study noted that the timing of the LIPW project coincided with the farming activities of participants. GROW programme participants considered soybeans production and consumption as an essential component of their coping ranges. The study observed that participation in the GROW programme also tends to increase their sense of self-worth. GROW participants were introduced to the best agronomical practices. However, the GROW project was met constraints such as access to fertile land and limited market.

Conclusions

The conclusions drawn from objective one of the study, examination of the socioeconomic factors that make rural women and men vulnerable were that women's reproductive role such as cooking and childcare are not restricted to only the private space but rather extends to crop production site. Ponyentanga and Dorimon communities experienced food shortage periods of five months. The period of inadequate household provision spanned between April and August. The organisation of livelihood activities and socioeconomic

vulnerabilities are highly gendered. Women faced systemic biases against ownership and control of productive resources, unavailability of labour service and harvesting equipment for harvesting 'women's crop', death of husbands, childbearing, provision education needs and physical harm. Unreliable nature of rainfall pattern, sickness and disability raised vulnerability concerns for livelihoods of both women and men.

Conclusions based on objective two of the study were that the differential social roles and responsibilities of women and men reflected in the options available to men and women to respond to shocks and vulnerabilities. The results show that combining VSLA activities with the community managed funeral insurance fund offers women the opportunity to strengthen their resilience to stresses. The sustainability of the VSLAs and community-managed funeral insurance fund (*Nouriyeni*) is perfect. Reports revealed that VSLAs and community-managed funeral insurance fund increased social solidarity among members over issues that concerned them. From the analysis, it can be concluded that the community based social protection system is an integral part of the Wa West District welfare mix. The VSLAs and community-managed funeral insurance fund were not empowering because they focus on the meeting women's material needs such loans and funeral cost benefits.

The conclusions drawn from objective three of the study, examination of how rural women and men have been conceived in the National Social Protection Policy were that the NSPP partially addresses the needs and risks of vulnerable women and men. The gender-specific factors such as harassment at the workplace, pregnancy, and child-care services were unaccounted for in the

policy. The NSPP operates within the existing gender division of resources and responsibilities without any attempt to change the status quo. The NSPP is 'gender-specific' because aspects of the document recognise interventions, which are designed to target and benefit a specific gender (women or men) to achieve specific policy goals or to meet certain gender-specific needs. However, the NSPP does not focus on strategic gender needs such as eliminating gender stereotypes in reproductive role and livelihoods activities.

Conclusions based on objective four of the study, determination of the effects of the existing social protection mix on the livelihoods of rural women and men were that targeting women for the LEAP programme reinforces women's role as caregivers and foster the situation of women being passive recipients of state income support. LEAP has no aim to develop beneficiaries' skills and knowledge through livelihood training beyond human development conditionalities that required children to attend school. The LEAP welfare intervention has no transformatory outcome such as control of productive resources.

The results of the LIPW programme has shown evidence of gender division labour. The analysis of the LIPW programmes revealed implementation challenges such as inaccurate targeting. The LIPW intervention did not only provide equal income to women and men but also provided both women and men equal access to the public works programmes. However, the engagement of women in the LIPW did not translate into higher categories of empowerment such as control of productive resources.

MEDA's Greater Rural Opportunities for Women (GROW) programme have the potential to generate a variety of change process from a shift in agronomical practices to the introduction of soybeans (alien crop) production. MEDA's GROW project provides livelihood opportunity for women with the potential of addressing the gendered social and economic vulnerability. However, the GROW project did not result in women control of productive resources such as land.

Finally, obtaining transformative social protection for lasting changes in the lives of rural women and men would require interventions designed to provide training and income generation schemes that addressed the contextual specificity and multi-dimensional nature of vulnerability. Indeed, findings from this study suggest progress towards the transformative goal is minimal given the gendered complexities. The reason that many social protection interventions are unsuccessful is an inadequate understanding of how gender informs the way that people make a living and manage social and economic risks. Overall, the gender analysis of this study has revealed that the existing social protection structures are not mutually exclusive and are typically employed in combination.

Recommendations

The following recommendations should be considered for the social protection mix to contribute to gender equity as well as mitigating social vulnerabilities. The recommendations put forward are based on the findings of the study.

To address the gender gaps related to the research question on how women and men have been conceived in the NSPP, the Ministry of Gender, Children and Social Protection should include informal workers particularly women in the stakeholder's consultations for a future revision of the NSSP. Targeting women's role as caregivers, and passive recipients of state income support should be reconsidered in the NSSP. The Ministry of Gender, Children and Social Protection should consider the inclusion of gender-specific outcomes such as harassment at the workplace, pregnancy, and child-care services to cater for the different realities of women and men. Another consideration for the Ministry of Gender, Children and Social Protection will be to include public care services as a critical component of social protection mix. This provision will reduce poor care arrangement and increase women's participation in productivity activities.

In tackling the present socioeconomic factors that contribute to the vulnerabilities of rural women and men, the Ministry of Gender, Children and Social Protection should ensure that the LEAP programme provides complementary services such as education, extension and rural advisory services to support the economic advancement of women effectively. LEAP programme should provide additional facilities that offer skills training and knowledge to enhance women's livelihoods. The Ministry of Local Government and Rural Development should ensure that the LIPW programmes provides social services such as crèches that enable women's mobility or reduce workloads. LIPW programme should provide skills training and knowledge that enhance participants' livelihoods after the programme ends.

The District Assembly should provide services such as the provision of agricultural labour or harvesting equipment to women farmer groups. The leadership of District Assembly should integrate community-led and state-led social protection structures, as this would assist in the establishment of comprehensive social protection mix in Wa West District. It is appropriate to understand the reasons for the existence of the individual and community-led social protection, their role before attempting integration. The District Assembly should provide subsidised inputs based on women's economic needs and provide skills training and knowledge to ensure the adoption of agricultural subsidies. Another suggestion is for the District Assembly to provide a mechanism to ensure that farmers particularly women have access to input subsidies such as tractor services.

To deal with women's constraints associated with land, credit and gender-based violence, traditional rulers and landowners should establish mechanisms that seek to transfer critical assets such as gender-responsive land reforms and livestock to women to reduce gender inequalities. Structures should be put in place to ensure women have secured control over the land transfers as well as decision-making and control over the income generated from the land. VSLAs and community-managed funeral insurance should be supported to establish linkages with financial institutions to enhance the amount of loans. Non-governmental organisations should sensitise and educate households, especially men, on the importance of giving women access and control over household lands. Non-state actors should provide legal counselling and support to prevent gender-based violence. Non-governmental organisations should

provide skills training and knowledge to ensure adequate and effective use of asset or livelihood skills transfer that leads to beneficiaries' economic advancement. Another consideration is for NGOs to link savings groups or farmers' organisations to agriculture business development agencies.

Contribution to Knowledge

The insight from this study has profound ramifications for the assumptions that feed into social protection design. In most studies, social protection interventions were examined in gender-neutral terms. This study has enriched and expanded our understanding of the social protection policy interventions and their effects on women and men. Earlier studies had a narrow focus on human development outcomes of social protection interventions such as formal education, health and nutrition. Also, many studies in developing countries discuss outcomes of social protection initiatives in terms of the number of beneficiaries or cash total transfer but rarely explore the gender effects. This study shows originality as it focused on the gender effects of social protection on livelihoods. Without such a gender analysis, many inconsistencies of Ghana's social protection policy interventions cannot be explained.

Suggestions for Further Research

Further studies should be conducted into the relationship among community-led, agency-led and state-led social protection structures. Strategies on how to scale up community-led social protection structures should be explored.

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APPENDICES

APPENDIX A: Interview Guide for Key Persons

To be answered by officials of District Assembly directly involved in programme implementation, leaders of social network groups, extension workers, NGO leaders and women leaders

Date of Interview.....

Time of Interview.....

Background of respondents

- Age
- Sex
- Level of education
- Position/title

Socioeconomic factors that make the women and men vulnerable

1. What are the main risks and shocks that are confronting people (women, men, elderly, married, single and divorced)?
2. How do seasonal variations affect the pattern of life throughout the year in terms of the main agricultural and non-agricultural activities and the division of tasks among women and men?

Discuss the coping strategies of women and men

3. How do different people (women, men, elderly, married, single and divorced) cope in face of these vulnerabilities?
4. How do women and men cope with and manage these risks and shocks?

How women and men are conceived in the existing social protection mix on the livelihoods of beneficiaries

5. Please tell us about all the social protection structures (formal and informal) available in this community.
6. Who in this household is a direct beneficiary of these interventions?
Probe why
7. Can household members benefit from more one intervention at the same time?
8. How does the social protection programme address these vulnerabilities?
9. How is the programme financed?
10. How were the beneficiaries selected? Probe
11. How do both men and women community members perceive the targeting process?
12. How are women and men involved in making and implementation of the intervention?
13. Why were women and men involved or excluded?

Gendered effects of the existing social protection mix on the livelihoods of women and men

Sources of income

14. What are the main sources of income in the household and what are women's and men's respective roles?

15. Have sources of income, their relative importance and the roles of men and women in these activities changed after the social protection programme?

16. What benefits has the social protection intervention provided to women and men?

Time use in reproductive and productive work

17. In what types of household activities and employment do women and men engage and spend most of their time? Probe; Has the programme affected their time schedules and workloads in any way?

18. Have workloads and time allocation changed after the social protection programme?

Access to credit and related financial services

19. What types of credit and financial services, from formal and informal sources, are available?

20. Who in the household is able to access these services? Probe

21. Has access to financial services changed after the social protection programme?

22. What are people (e.g. women vs men; elderly vs adolescence; married vs single, divorced) likely to spend their cash on?

Access to services and infrastructure

23. Who in the household has access to and uses various services (livelihood training, agriculture extension) and infrastructure (road, irrigation facilities)? Probe; Has access to these services and infrastructure changed after the social protection programme?

Reduce vulnerability/ resilience

24. As a result of the social protection programme, are men and women beneficiaries better able to cope with and manage risks and shocks?
25. How could the programme better support the ability of women and men to cope with and manage shocks and stresses?

Control and decision-making over productive assets and production

26. Who in the household (or outside the household) owns assets and property?
27. Which household members make decisions regarding the use and sale of household assets or property and how are decisions made? Probe; Does decision-making vary according to the size or importance of the asset or property?
28. Have these patterns changed after the social protection programme?
29. How do beneficiaries make decisions regarding agricultural production activities or on starting up a new business? Have processes of decision-making changed after the social protection programme?

Social networks:

30. Which social networks, formal and informal, exist in the community? Probe; Are these mixed or gender-specific?
31. What roles do women/men play in their social networks? Probe; Is there a difference based on gender in the importance of those networks?
32. Has this changed after the social protection programme? Probe; has the social protection programme fostered the creation of new networks?

Challenges associated with social protection structures

33. What complaints are made by women and men beneficiaries?
34. What has been your official response to these reported challenges?
35. Would you recommend a different kind of intervention? Why

Conclusion

36. Is there anything else you like to tell me concerning the intervention and your experiences?

APPENDIX B: Interview Guide for Households

Date of Interview.....

Time of Interview.....

Location.....

Background of respondents

- Age
- Sex
- Level of education
- Marital status
- Number of children
- Family size
- Livelihood activities
- Religion

Overview of vulnerabilities in study sites

1. Tell me about your normal daily activities. Probe about livelihood activities. Which
2. What challenges do face in performing these activities?
3. What may have accounted for these challenges?
4. How do you cope in the face of these challenges?
5. How do seasonal variations affect the pattern of life throughout the year in terms of the main agricultural and non-agricultural activities and the division of tasks among women and men?

6. Has anyone in your household left the community to be employed somewhere else? If so, please tell us who has left, where they have gone, for how long and why?

How women and men are conceived in the existing social protection mix on the livelihoods of beneficiaries

7. Please tell us about all the social protection structures (formal and informal) available in this community.
8. Who in this household is a direct beneficiary of these interventions?
Probe why
9. Can household members benefit from more one intervention at the same time?
10. Which these social protection structures (formal and informal) have you accessed to address livelihoods vulnerabilities?
11. How were you selected?
12. What attracted you to join?
13. How do you community members perceive the targeting process?
14. What are you expected to do before you can join the intervention?
15. How are you engage in the programme and why?
16. What is most important for you about social protection interventions?
17. What do you need most?

Gendered effects of the existing social protection mix on the livelihoods of women and men

Sources of income

18. What are the main sources of income in the household and what are women's and men's respective roles?
19. Have sources of income, their relative importance and the roles of men and women in these activities changed after the social protection programme?
20. Does cash earned belong to individuals or it control by another person?
Or it pooled?
21. Does any member of the household save? Probe; Who and why?
22. What benefits has the social protection intervention provided to women and men?

Time use in reproductive and productive work

23. In what types of household activities and employment do women and men engage and spend most of their time? Probe; Has the programme affected your time schedules and workloads in any way?
24. Have workloads and time allocation changed after the social protection programme?

Access to credit and related financial services

25. What types of credit and financial services, from formal and informal sources, are available?
26. Who in the household is able to access these services? Probe

27. Has access to financial services changed after the social protection programme?

28. What are women and men likely to spend their cash on?

Access to services and infrastructure

29. Who in the household has access to and uses various services (livelihood training, agriculture extension) and infrastructure (road, irrigation facilities)? Probe; Has access to these services and infrastructure changed after the social protection programme?

Reduce vulnerability/ resilience

30. As a result of the social protection programme, are men and women beneficiaries better able to cope with and manage risks and shocks without becoming poorer?

31. How could the programme better support the ability of women and men to cope with and manage shocks and stresses?

Control and decision-making over productive assets and production

32. Who in the household (or outside the household) owns assets and property?

33. Which household members make decisions regarding the use and sale of household assets or property and how are decisions made? Probe; Does decision-making vary according to the size or importance of the asset or property?

34. Have these patterns changed after the social protection programme?

35. How do beneficiaries make decisions regarding agricultural production activities or on starting up a new business? Have processes of decision-making changed after the social protection programme?

Social networks:

36. Which social networks, formal and informal, exist in the community?

Probe; Are these mixed or gender-specific?

37. What roles do women/men play in their social networks? Probe; Is there a difference based on gender in the importance of those networks?

38. Has this changed after the social protection programme? Probe; has the social protection programme fostered the creation of new networks?

Challenges associated with social protection structures

39. What challenges do you face as a beneficiary of the interventions (formal and informal)?

40. Who do you share your challenges with and why?

41. What has been the responses to these reported challenges?

42. What measures do you want to be put in place to address these challenges?

43. Would you prefer a different kind of intervention to the existing social protection mix? Why

Conclusion

44. Is there anything else you like to tell me concerning the social protection mix and your experiences?

APPENDIX C: Focus Group Discussion Guide

To be answered by organised farmers, beneficiaries and non- beneficiaries of existing social protection interventions

Introduction

- Welcome participants and introduce self (age,number of children, family size, marital status, educational attainments, religion and main livelihood activities)
- Explain the general purpose of the discussion and why the participants were selected
- Explain the presence and purpose of recording equipment
- Outline general ground rules and discussion guidelines such as importance of everyone submission

Overview of vulnerabilities in study sites

1. Tell me about your normal daily activities. Probe about livelihood activities
2. What challenges do face in performing these activities?
3. What may have accounted for these challenges?
4. How do you cope in the face of these challenges?
5. How does seasonal variations affect the pattern of life throughout the year in terms of the main agricultural and non-agricultural activities and the division of tasks among women and men?

How women and men are conceived in the existing social protection mix on the livelihoods of beneficiaries

6. Please tell us about all the social protection structures (formal and informal) available in this community.
7. Who in this household is a direct beneficiary of these interventions?
Probe why
8. Can household members benefit from more one intervention at the same time?
9. Which of these social protection structures (formal and informal) have you accessed to address livelihoods vulnerabilities?
10. How were you selected? or
11. What attracted you to join?
12. How do you community members perceive the targeting process?
13. What are you expected to do before you can join the intervention?
14. How are you engage in the programme and why?
15. What is most important for you about social protection interventions?
16. What do you need most?

Gendered effects of the existing social protection mix on the livelihoods of women and men

Sources of income

17. What are the main sources of income in the household and what are women's and men's respective roles?

18. Does cash earned belong to individuals or it control by another person (Who and why)? Or it pooled?
19. Does any member of the household save? Probe; Who and why?
20. Have sources of income, their relative importance and the roles of men and women in these activities changed after the social protection programme?
21. What benefits has the social protection intervention provided to women and men?

Time use in reproductive and productive work

22. In what types of household activities and employment do women and men engage and spend most of their time? Probe; Has the programme affected your time schedules and workloads in any way?
23. Have workloads and time allocation changed after the social protection programme?

Access to credit and related financial services

24. What types of credit and financial services, from formal and informal sources, are available?
25. Who in the household is able to access these services?
26. Has access to financial services changed after the social protection programme?
27. What are women and men likely to spend their cash on?

Access to services and infrastructure

28. Who in the household has access to and uses various services (livelihood training, agriculture extension) and infrastructure? Probe; Has access to

these services and infrastructure changed after the social protection programme?

Reduce vulnerability/ resilience

29. As a result of the social protection programme, are men and women beneficiaries better able to cope with and manage risks and shocks without becoming poorer?

30. How could the programme better support the ability of women and men to cope with and manage shocks and stresses?

Control and decision-making over productive assets and production

31. Who in the household (or outside the household) owns assets and property?

32. Which household members make decisions regarding the use and sale of household assets or property and how are decisions made? Probe; Does decision-making vary according to the size or importance of the asset or property?

33. Have these patterns changed after the social protection programme?

34. How do beneficiaries make decisions regarding agricultural production activities or on starting up a new business? Have processes of decision-making changed after the social protection programme?

Social networks:

35. Which social networks, formal and informal, exist in the community?

Probe; Are these mixed or gender-specific?

36. What roles do women/men play in their social networks? Probe; Is there a difference based on gender in the importance of those networks?

37. Has this changed after the social protection programme? Probe; has the social protection programme fostered the creation of new networks?

Challenges associated with social protection structures

38. What challenges do you face as a beneficiary of the interventions (formal and informal)?
39. Who do you share your challenges with and why?
40. What has been the responses to these reported challenges?
41. What measures do you want to be put in place to address these challenges?
42. Would you prefer a different kind of intervention to the existing social protection mix? Why

Conclusion

43. Is there anything else you like to tell me concerning the social protection mix and your experiences?

APPENDIX D: Observation Record Guide

Time started..... Time ended.....

1. Where is the observation taking place?
2. Who does what and why?
3. Who control relations?
4. What are the resources (equipment) used by women and men?
5. Who allocates these resources?
6. How women and men interact among themselves at the project site?
7. How are safety issues handle (e.g protective clothing, washroom)?

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