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Participatory Poverty and Vulnerability Assessment (PPVA):

Understanding the Regional Dynamics of Poverty with particular focus on Ghana's Northern, Upper East and Upper West Regions

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PPVA Preface

> **“ Only when you understand the minds of the people can you understand the policies needed to eliminate poverty. ”**
>
> **Mr. Alex TETTEY-ENYO, former Minister of Education**

“We wish to let the citizens across the country know that we have prioritised the Northern communities and that their voices have been heard”

When the World Bank proposed to undertake a Poverty Assessment, they and many other key stakeholders were keen to supplement quantitative analysis with a Participatory Poverty and Vulnerability Assessment (PPVA). We believed that voices from remote or rural areas about how poverty is experienced by Ghanaian citizens and how various programmes can help reduce poverty are a critical component of successful efforts to improve the standard of living of all Ghanaians. While Ghana has made great progress in reducing poverty though previous donor-driven programmes such as the Economic Recovery Programme (ERP, 1983), the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD, 1985) and GPRS I &GPRS II (2000-2009), and is on track to meet Millennium Development Goal One, Ghanaians’ expectations of these programmes have not yet been fully met and millions continue to struggle to put food on the table and send their children to school, particularly in the northern regions of the country. The Government is committed to using the findings of the PPVA to ensure that all Ghanaians share in the country’s growth.

Participatory Development Associates (PDA) had a network of local facilitators and had been involved in the first PPVA 14 years ago, and were therefore well placed to conduct the PPVA. With support from UNICEF, DFID and the World Bank, PDA interviewed over 2,000 respondents in 22 communities between June 2009 and March 2010. Government Institutions and Agencies provided inputs in the design of data collection instruments that guided this research.

The Research findings will inform policy decision making and financial resource allocations for development. The Ministries of Employment and Social Welfare and of Education will soon publish fact sheets based on the PPVA Report and communicate their policy responses throughout the country. Ghana intends to use the findings from this PPVA to build a national consensus with beneficiaries on the way forward for development policy in Ghana.

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Summary

“When you see a pregnant goat in the market, you know there is a pregnant problem at home.”

(Child, in discussion at Tamale)

“The goat that is already in the soup has no fear of the knife” (Illegal miner at Atta-ne-Atta)

This report aims to assess the dynamics of poverty among northern Ghanaians. In particular, it documents the findings of a *Participatory Poverty and Vulnerability Assessment* (PPVA) commissioned to contribute to a broader Poverty Assessment being conducted by the World Bank and Government of Ghana (GoG). The Poverty Assessment focuses on the regional dimensions of poverty in Ghana with a particular focus on the north. The preparation of the PPVA has been fully funded by UNICEF Ghana and DFID Ghana who have also contributed to the design and supervision of the exercise.

The PPVA set out to do two things: firstly to capture people’s experience of coping with poverty and vulnerability in northern Ghana; and secondly to investigate the livelihoods and realities of various groups of migrants of northern origin in southern Ghana (Section 1.1). It is based on information from three rounds of rapid appraisal carried out in 22 field sites between July 2009 and March 2010, with some additional material from three sites visited briefly during the initial training exercise for the research teams in June 2009. Of the 22 research sites, 16 were in northern Ghana and were selected to illustrate the living conditions of poor urban and rural populations in the three regions of the north. Four teams carried out the research in northern Ghana, two in Upper East, and one apiece in the Northern and Upper West Regions. Each team covered approximately three communities. Out of the 16 field sites in northern Ghana three were urban, three peri-urban and ten rural. An additional six sites were visited in southern Ghana by a separate team, which sought to investigate and document the realities of poverty among migrant communities of northern origin. A profile of the research sites are provided in Annex 2.

The analysis presented here is based on information collected using participatory and qualitative research methods. These are largely group-based, and ranged from simple semi-structured interviewing of individuals or groups through to exercises which enable groups of participants to develop their own analysis of poverty and its causes (Section 1.2). The information presented here is therefore based on understandings and perceptions of poverty and vulnerability among northern Ghanaians themselves -- what poverty is, what causes and sustains it, how people move in and out of poverty, and what measures might be effective in helping people and communities to improve their situations.

The experience and understanding of poverty

The research team experienced considerable denial in the southern sites about the scale and nature of poverty in the savannah and the attention it receives. The common cry is: *“Are we not also poor!”* This report helps to resolve some of these thorny and quite understandable questions through a comprehensive assessment of vulnerability, including analyses of both the relative and absolute expressions of poverty as well as its monetary and non-monetary dimensions (Section 2).

The study finds that realities differ significantly between localities, social groups and seasons of the year and that the vast expanse of the rural savannah is locked in a vicious circle of impoverishment.

The savannah is considerably less endowed -- not only with natural assets, but also with infrastructural services. Reflecting continuing asymmetries in the allocation of development benefits, densities of health, educational and road infrastructure are all considerably lower than in the south. Pupil-teacher ratios are frequently distressing and only a negligible fraction of schools have a full complement of trained teachers. Livelihoods are overwhelmingly dominated by food crop farming and yet, the savannah's farmers live with a single, increasingly erratic, rainy season. As a result, the level of seasonal unemployment is particularly high, with labour slack periods lasting a full half of each year. Large proportions of the savannah population end up in chronic poverty, with unacceptably high rates of malnutrition among children and few prospects for households to work their way out of poverty. By contrast, the south offers migrants from the north a wider diversity of year-round employment opportunities than is generally available in their home communities. Similarly, by comparison with urban areas, rural communities present fewer livelihood options and opportunities. Within households of the savannah, conditions are not uniform between members -- men have near-exclusive control over assets while women and children are socially dependent. Between the seasons, conditions at harvest time are significantly more favourable than in the lean season.

Households experience different -- and not always linear -- trajectories on the wellbeing ladder. Most households are striving as best they can to improve their livelihoods. However, disparities in capabilities, productive asset portfolios, opportunities and priorities leave households (and even their individual members) on different trajectories of wellbeing (Section 2.2). Some are poor in absolute terms (the *fara-dana*) and threatened with starvation on a near-daily basis; others (*the wahala-dana*) muddle through life, wading in and out of poverty, but unable to build up sturdy asset holdings. Yet, a few do flourish (*the bun-dana*). Further, the same household can have members co-existing at different levels of wellbeing, especially where it includes disabled or aged members.

On the basis of a synthesis of findings from the northern field sites, we offer the following stylised typology of poverty groupings, reflecting the perceptions of Ghanaians from communities in the three regions of the north:

Wealth Category	**Sub-group**	**Distinguishing features**
3. Bun-dana (flourishing)	E. Single group	Diverse assets and income sources
	D. Near-poor	Close to poverty line, easily fall into poverty (e.g. prim. teachers)
	C. Fluctuating poor	Seasonally poor
1. Fara-dana (struggle to survive)	B. Majority poor	Chronic poor able to work
	A. So-called 'living dead'	Chronic poor unable to work (indigent)

The factors driving impoverishment are varied and inter-linked (Section 2.3). The increasingly discordant climate -- with extremes of droughts, flooding and windstorms -- is, perhaps, the most significant among the multiple burdens shaping communal wellbeing in northern Ghana. As the seasons lose their shape, the dependence of the overwhelming majority of the population on single sources of provisioning (typically a single annual harvest of subsistence crops) exacerbates their vulnerability. Further compounding the disadvantage which poor people suffer are a range socio-cultural hazards such as discrimination against women and north-south migrants, stigmatisation of disability and old age, inadequate protection for children's rights and deficits in opportunities for voice and participation. Together, these adversities make it harder for the *fara-dana* to exit poverty; they also weigh the *wahala-dana* down, dragging some into spells of poverty.

While some of these impoverishing factors are primarily caused by external processes (such as the changing climate), **there are also aspects which derive from actions of local and national institutions (e.g. non-inclusive governance practices and tardiness among some duty bearers) or, indeed, poor people themselves.** These often result from perverse coping strategies which the poor are compelled to employ (§ 2.3.2) and include unregulated bush-burning, inappropriate forms of child labour and a range of social and life-course factors (e.g. expensive death rites and high fertility rates).

The production of shea butter as a coping strategy and diversified source of cash income is becoming much less effective. Rural producers have experienced problems in terms of falling price and demand for shea butter -- a critical source of livelihoods for women in much of northern Ghana. This is for two reasons. Firstly the recent global economic crisis has led to a major falling off in demand in international markets. But it is also the case that the intermediary traders are mistrusted by the poor rural women on whom they depend (Section 2.3) and are perceived as dictating prices and manipulating the market to maximise their own profits.

There are specific opportunities and assets that have helped northern households transition up the wellbeing ladder. These include properly constituted self-help groups (Section 2.4), income and remittances from migrant work (Section 3.3), secondary education and skills (Box 3.7), unfettered access to land, financial capital, diversified livelihoods and beasts of burden. On a more limited scale, labour-intensive public works (LIPW) (§ 4.2.2.2 and 4.2.2.3; Box 4.5) and functional irrigation facilities (§ 4.2.2.9) have also been helpful. It is important to note, however, that the muted impact of the last two interventions is due more to weaknesses in project conception than to innate inadequacies of the options per se.

Child poverty manifests in diverse ways -- as hunger, child neglect, irregular (or non-) attendance at school and child labour (e.g. as maidservants, head porters or farm workers). With even the most rural of locations now characterised by the cash economy, many poor parents perceive their children as a potential source of (inexpensive) farm labour or as insurance against adversity in old age. Thus, when conditions get desperate at home, children are compelled to work, often disrupting their schooling or abruptly truncating their childhoods (Section 2.5, 5.3.1.6). In mining areas such as Atta-ne-Atta and Ntotroso, JHS children participate in *galamsey* in order to earn enough to pay for food or school requirements or as a contribution to the family budget. Many child migrants end up mortgaging their future wellbeing for short-term relief in the urban marketplaces, where they endure numerous hazards including homelessness, eviction and rape, and survive without essential parental guidance.

Experience of migration to the south

Migration takes many forms, is widespread across northern households and is a response to the steep gradient in north/south endowments. The increasing ecological fragility of the savannah environment is a significant factor in the northern migrant's decision to seek work elsewhere (Section 3.2). For others,

1. However, GLSS5 data show the rural savannah trailing well behind all other zones in terms of access to secondary education (GoG, 2007: Pattern and Trends of Poverty in Ghana: 1991-2006. Accra: Ghana Statistical Service, p. 65).

migration represents an exclusive opportunity to accumulate savings with a particular objective in mind -- e.g. the trousseau (of dress fabrics, cooking pots and tableware) needed for a young woman's marriage. The spectrum of migrants is broad and ranges from short-term, through cyclic to long-term/ permanent settlers. Chronically ill persons, elderly people and others trapped in extreme poverty often have no choice but to stay behind. In the savannah communities, the scale of migration is perceived to be increasing, with more females migrating and doing so at a younger age than males. Most end up in menial jobs, suffering abuses and indignities, but their remittances are invaluable for staving off starvation in the savannah's hungry season (Section 3.3). The growing phenomenon of young girls migrating to the south to undertake market-portering is an issue of particular concern. Sleeping in the markets under makeshift structures, the girls have their own informal forms of organisation, but are clearly highly vulnerable in multiple ways.

On the cocoa farms of the forest belt, migrant sharecroppers lack power and leverage in their dealings with farm owners and are routinely exploited by moneylenders, often becoming entrapped in a dynamic of impoverishment. It is not uncommon for their liberties (and those of their households) to be obstructed through debt, reinforcing exploitative relationships (§ 2.3.2; Box 3.4). A large proportion of migrants are effectively displaced persons and continue to experience very real constraints in accessing key services such as quality basic schooling, the Northern scholarship, potable water, healthful sanitation, formal healthcare and non-toxic credit. When faced with shocks, migrants often suspend remittances, compromising their ability to call on family support in future, especially when they retire.

Where do people turn? -- Local institutions and social protection

The family is the most trusted institution by a long margin, but traditional fallback mechanisms -- particularly those of reciprocity and the ability to exert claims on kin support -- are breaking down because it is simply impossible to give or lend what one does not have. In the process, the poorest (e.g. the aged, disabled/ chronically ill and widows) are increasingly being rejected from traditional relationships of dependence, particularly by their *wahala-dana* members (both resident and migrant) as they too experience the pinch of inflation and other stresses. This steady decline in extended family support ought to be an issue of serious policy concern as it has the potential to sow seeds of widespread destitution (Section 4.1). Marriages too are increasingly coming under pressure -- for example, when a man from Walewale ends up in Bibiani as a miner and his wife in Tamale as a *kaya-yoo*, a situation reported to be having an impact on the integrity of the nuclear family.

Faith-based organisations (especially the mainline churches) and Assemblypersons are highly regarded in most communities, rather more so than traditional authorities or public institutions. NGOs are generally perceived as being supportive. There is broad support for safety nets and the immunisations, mobile health services and mass cocoa spraying are particularly appreciated. However, the communities also reported incidents of benefit leakage in LEAP and other social protection programmes. In general, there are questions around the consistency of selection and the effectiveness of implementation procedures (§ 4.2.1.1). In some cases, access is perceived to be mediated by patronage politics and cronyism.

Why the poor invest in education

Faced with the array of unrelenting ecological and economic adversities (§ 2.3.1), **poor parents and their children are looking up to the schooling system as a pathway out of their misery.** For them, schooling is principally a strategy to enhance their resilience to life's shocks and stresses (Section 5.2; Table 5.1). Parents seek to cushion themselves in their old age by investing in their children -- a strategy entailing diverse sacrifices and opportunity costs. Schoolgirls and boys, likewise, aspire to eventually escape vulnerability as adults by enduring through school, passing their examinations and finding decent, salaried employment. However, there are many challenges -- and even perverse incentives -- that make it difficult for children to attend school punctually and consistently or to concentrate on their lessons.

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2. The larger Poverty Assessment suggests otherwise, however.
3. A kaya is a head porter; and kaya-yoo is a female head porter.

Hurdles keeping children out of school

The PPVA finds that it is not a single barrier that causes a child to avoid school. More often, long or frequent absences from school (or dropping out altogether) are precipitated by a gamut of (often overlapping) factors interacting in complex ways (Section 5.3; Table 5.3). Hurdles undermining children's effective participation in schooling operate at two distinct levels -- (i) the household/ community level and (ii) the school-level.

Household and community-level barriers comprise:

- sheer **income poverty** and the resulting inability of households to pay locally imposed levies and provide their children with other basic inputs (such as uniforms and stationery) needed for school (§ 5.3.1.1; Box 5.4-5.6); in poor households, the **death of a parent or other main breadwinner** can end a child's education overnight and an astonishingly high proportion of the out-of-school children who were interviewed had been compelled to give up schooling soon after being orphaned;
- **hunger** -- especially during the savannah's long hungry season -- forcing children out of their classrooms to forage for wild fruits and vegetables (§ 5.3.1.2; Box 5.6);
- **cultural discrimination** against children with disabilities (CWD) and pressure on girls (by their fathers especially) to marry before they have completed basic school (§ 5.3.1.3) and further prejudices from teachers and mates at school (§ 5.3.2.3);
- **teen pregnancy** resulting from transactional sex (linked to income poverty), rape or persistent sexual harassment (§ 5.3.1.4);
- **long distances to school** (particularly for settler communities in the savannah), with adverse consequences in terms of punctuality, attendance and the quality of learning (§ 5.3.1.5);
- frequent interruption of a child's schooling to support their household with **labour (paid or unpaid)** or to work in order to finance their schooling (§ 5.3.1.6); as a child's capacity to provide labour increases with each passing year, poor schoolchildren often end up with fewer hours for study at the very time when they need more time for independent study towards their first major exam;
- **peer pressure** and the desire to conform leads some girls and boys to opt out of school in search of (often elusive) '*quick wealth'* (§ 5.3.1.6.2; Box 5.15);
- the **demands of religion**, whereby Muslim children attend *makaranta* (Islamic teaching) daily before proceeding to secular school or even skip school completely on Fridays to participate in *'Friday prayers'* (§ 5.3.1.7).

School-level barriers include:

- **abuse of instructional time** -- e.g. frequent teacher absences/lateness (in the overwhelming majority of communities visited) (§ 5.3.2.1; Table 5.4);
- the pervasiveness and severity of **corporal punishment** (thus, many children prefer to stay away if they know they will be caned for being late; this then contributes to increasingly low achievement) (§ 5.3.2.2);
- **insults** routinely hurled at children for the least 'offence' -- e.g. soiled or damaged clothing, being disabled, inability to answer a question in class; these add up to dent children's confidence (§ 5.3.2.2-5.3.2.3);
- recurrent **low performance** and loss of motivation precipitated by the lack of textbooks, computers and other teaching and learning materials (TLMs), coupled with asymmetries in teacher allocation and other resources (such as electrical power and school infrastructure) (§ 5.3.2.4);
- seeming **irrelevance of the schooling enterprise** when children are unable to progress to the second cycle or accomplish their aspirations (§ 5.3.2.5).

4. Livelihood Empowerment Against Poverty
5. A perverse incentive is one that proffers short-term benefits but which ultimately produces adverse -- though often unintended -- consequences for the incentive taker and/or the wider society.

As a result, many end up skipping classes or dropping out altogether to explore alternative opportunities or simply to spare themselves further aggravation. Such visceral responses are likely to impact adversely on children's life outcomes. Those who manage to remain in school often have to endure serious deficits in quality (Tables 5.2, 5.4), leaving them and their families locked in a poverty trap from which it is almost impossible to escape. The few who manage to reduce their poverty in the short term (through galamsey or transactional sex, for example) often do so at the expense of other members of the community or through means which leave them adversely incorporated in the society or economy (see § 2.3.2, 3.2; Boxes 3.3, 3.4). Local farmers too may enrich themselves by exploiting poorly paid child labourers.

Parents make very few demands of the education establishment -- in spite of the visible failings in the schooling system. This is due, in part, to the fact that most poor parents are themselves illiterate, lack adequate awareness of the performance of their schools and are effectively voiceless (§ 5.3.4). In the process, issues of schooling quality are not receiving as much attention as they deserve (Box 5.2).

Factors enhancing teacher performance

The circumstances which teachers perceive as enhancing their attendance include improved salaries, prompt payment of salaries, and teachers' housing in the school communities (§ 5.3.3). The evidence, however, is that few teachers actually accept to relocate to rural communities which lack services such as electricity, piped water and other social amenities. In general, but not always, native teachers were more punctual and demonstrated greater commitment to their jobs.

The quality of school leadership is important for ensuring that instructional time is utilised effectively. Teachers demonstrated a greater commitment to duty in schools with dedicated and disciplined leadership, a preparedness to sanction recalcitrant staff and support from the circuit supervisor/ district directorate. Regrettably, however, this was very much the exception -- not the norm. A School Performance Appraisal Meeting (SPAM) had also helped briefly at one site, but the intervention was not sustained. Strong and proactive PTAs and SMCs too can be helpful in motivating teachers and monitoring their performance. However, the overwhelming majority of these community-level institutions are very weak.

Schooling intervention priorities

Of the public interventions with a potential to advance schooling goals, school meals are the most preferred, especially in the ecologically challenged savannah (§ 5.4.1). Other intervention priorities include -- in descending order -- take-home rations, the Northern scholarship, school uniforms and girls' scholarships. Nutrition programmes in particular relieve poor parents (women especially) of immense psychological and provisioning burdens during the hungry season, enable children to study and fortify them for the day. Conversely, when food programmes end, the negative effects on attendance are, characteristically, drastic and immediate.

Labour-intensive public works (LIPW)

LIPW ranked poorly on the list of education-specific intervention preferences. Communities were anxious about the ability of LIPW projects to offer sustained employment. In communities' experience, labour-intensive projects "only happen once in a long while" and, thus, may not respond adequately to the needs of communities living with vulnerability on a daily basis. **However, assuming longevity can be assured, LIPW are highly desirable -- especially as a broader (not education-specific) social protection instrument.**

6. Parent-teacher associations
7. School management committees

LEAP *selection process*

In the majority of LEAP communities visited, the Community LEAP Implementation Committee (CLIC) is dominated by local élites -- typically the chief and Assemblyperson who have almost exclusive power to determine who benefits and who does not. Most people lack knowledge of the detailed selection criteria or of how LEAP benefits are calculated. As a result, citizens frequently presume that access is based on political patronage or is merely a matter of luck. In some communities, there is evidence that not all beneficiaries deserve to be on the register (§ 4.2.1).

Positive outcomes of LEAP

Everywhere, beneficiaries reported improvements in their wellbeing, particularly in accessing their basic needs -- typically food, children's schooling and healthcare (§ 4.2.1.2; Box 4.2). In some cases, LEAP grants have enabled beneficiaries to purchase cereals in bulk, making possible valuable savings and enhancing household food security in the hungry season. Others have been enabled to make small economic investments, thereby shoring up their resilience to vulnerability and reducing their dependence on society. In some cases, such investments have been instrumental in enabling beneficiaries to tide periods when grants are delayed. There is further evidence of the LEAP package serving as collateral, enabling some beneficiaries to raise petty loans during difficult periods. Though initially designed with protective (rather than promotive) objectives, LEAP is clearly providing opportunities for some beneficiaries to transform their livelihoods in the longer term.

Beneficiaries also identified 'softer' but equally important benefits -- improvements in self-esteem and being enabled to make nominal but vital investments in social capital. In particular, northern beneficiaries appreciate being enabled to serve cola nuts to their guests -- as prescribed by their cultures -- and to make small contributions at local funerals. By enhancing their sociability in these ways, LEAP is making it possible for some of the poorest and most neglected members of the community to access small but significant social benefits from which they were previously excluded.

Concerns and adverse outcomes

In spite of these largely positive impacts, many beneficiaries still have difficulty educating their children. This is due, in part, to the fact that the grant has not kept pace with the rising prices of goods and services. A related concern is about disbursements being irregular, a situation which creates needless anxiety and hardship, especially in the hungry season. Delays can be long (three to four months) and because communication is generally poor, beneficiaries sometimes assume that the programme has been terminated without notice. Faced with such delays, some beneficiaries return to 'begging' again for food. Others have been compelled to dispose prematurely of investment assets (e.g. sheep and goats) through distress sales, resulting in significant losses (§ 4.2.1.3).

NHIS operators are often unwilling to provide LEAP beneficiaries with fee-free subscriptions even though the indigent are, in principle, exempt from paying the annual premium. This situation compels beneficiaries to pay out relatively substantial lump sums in order to access healthcare.

Most beneficiaries perceive that the grant is a gift to be grateful for, rather than an entitlement they qualify for. This misconception is the outcome of ineffective communication on the LEAP package. Owing to their deficient appreciation of the package, beneficiaries simply accept whatever is doled out to them without question. In some cases, unofficial surcharges are deducted from beneficiaries' grants ostensibly to cover transportation costs, but beneficiaries accept these deductions without complaint.

Future of LEAP

While appreciating the grants they receive**, many beneficiaries would much rather have year-round, predictable livelihood sources (and the dignity that this affords) than depend on handouts.** Dignity

8. National Health Insurance Scheme

is indeed an issue for many beneficiaries. Thus, wherever it is possible to assist poor people develop and utilise skills effectively, this should be seen as a credible alternative to long-term handouts.
In many cases, beneficiaries cease to be perceived as poor once they start receiving the LEAP grants. In such situations, community members tend to be reluctant to assist beneficiaries when disbursements are delayed. Clearly, a casual exit strategy could backfire on destitute citizens in such communities.

In light of the multiplicity of drawbacks observed, better monitoring is required to enable corrective steps to be taken in a timely manner. For now, however, most DSW offices are poorly staffed and inadequately equipped, compelling officials to cut corners in their community engagement roles and ignore their monitoring functions.

Voice, power and poverty

Women are absent both from traditional leadership and formal representation structures (Section 6.1). They suffer gender unequal rules of inheritance, imbalances in access to land and lack control over other assets (Section 1.4, 2.3.1.3). Yet, they consistently demonstrate a higher capacity to manage scant resources. Unbalanced gender roles also compel women to work much longer hours than their male counterparts, constraining their ability to respond to opportunities.

There is widespread exclusion from policy-making processes and decisions are made by public officials without consultation or involvement of local people (Section 6.2). Downward accountability -- even to the menfolk -- is largely a foreign concept and the poor lack voice and political capital wherewith to influence priority setting and decision making in public policy processes. However, viable accountable associations appear to enhance voice for marginalised groups.

The way forward

The assessment makes a strong case for bridging asset gaps in the rural savannah and providing the area with real opportunities that give its people a truly even chance of breaking out of potentially inter-generational poverty (Section 7). Choices will, of course, have to be made as funding is never unlimited. However, given the multi-faceted, dynamic and debilitating nature of the pathologies confronting the northern poor, **remedies will have to be equally multi-pronged, combining short and long-term initiatives with systemic changes in social accountability.**

While poor households would welcome help, they consistently prioritised year-round, predictable employment opportunities as the preferred strategy for tackling poverty. This preference was underpinned by a desire for the dignity and freedom that earned income brings. A genuinely empowering education is another major priority among poor children and parents.

Enduring change will require that service planners adopt a more holistic and persistent approach to intervention delivery. *'Partialist'* and quick-fix solutions -- e.g. those which increase school enrolment and retention without commensurate attention to quality -- can be counterproductive or wasteful (Box 5.2). There is considerable evidence from the research sites of fickle development work by government and various development partners. In many cases, programmes that had begun to show results were suddenly closed and replaced by something else, thus losing the gains and the learning. An example of this is the fluctuating support for SPAMs. Much more could be achieved if support to the education sector was more consistent and harmonised more effectively.

Improvements are needed in the quality of beneficiary selection processes and citizen monitoring systems. Community engagement routines and the composition of project leadership structures will need reviewing in order to ensure greater openness and citizen satisfaction (§ 2.3.1.3, 4.2.1.1, 4.2.1.3, 4.2.2.6). Greater commitment and investment are also required for educating beneficiaries to see public social protection benefits as entitlements based on their citizenship rather than as gifts to be received without question. Only then will beneficiaries begin to appreciate that programme managers have a duty to perform and that they are accountable for their stewardship. Deliberate steps to plug

existing leakages in social protection schemes and to strengthen citizen monitoring are also essential for fostering wider public support for social protection programmes and ensuring an equitable distribution of the country's increasing prosperity -- especially as the oil wealth comes on-stream.

Similarly, appraisal processes ought to invest more in engaging with children. This is especially important in education programmes and other interventions where children are the frontline beneficiaries (§ 5.2.2). In such situations, their first-hand knowledge and experience can be critical for successful service design and monitoring.

At the end of the day, **interventions ought to guarantee access to a minimum portfolio of platform assets and services so that those who find themselves in chronic poverty by accident have a reasonable chance of climbing out safely.** This will require a deliberate policy of ring-fencing funds for investment both in social protection as well as in longer-term equity.

INTRODUCTION

"The woman is like a receptacle into which the family's poverty collects"

Photo: School children in Nyogbare waving good bye to the PPVA team

1. Introduction

> **“In all the history of my disability, this is the first organisation to come back and give us feedback; we appreciate it greatly.”**
>
> (Member of disabled group in Tamale)

This report is a collaborative pursuit between UNICEF, DFID, the World Bank and Participatory Development Associates (PDA). It summarises the results of a multi-stage Participatory Poverty and Vulnerability Assessment (PPVA) commissioned as a contribution to a larger Poverty Assessment process which is reporting simultaneously, led by the World Bank in collaboration with the Government of Ghana. The Poverty Assessment is focusing on the spatial dimensions of poverty and inequality, with a particular focus on the north. The overall assessment aims to identify likely effective interventions to reduce poverty and hence spatial inequality. These could include enhanced social protection measures to raise the capacity of households to take advantage of local economic opportunities in the north, or in urban or rural zones of the south through migration.

The report aims to document the findings from three phases of participatory research on the dynamics of poverty among northern Ghanaians (Section 1.1). While the majority of the northern poor attempt to construct their livelihoods in the savannah, significant numbers also migrate to southern settlements for varying periods. The realities of both groups are captured in this assessment.

The first phase of research (PPVA-I) took place between June and August 2009. Presentation of the preliminary findings to stakeholders working at national level raised a range of questions and provoked interest in specific aspects of the assessment, necessitating further research. A second phase (PPVA-II), conducted in October 2009, sought principally to present valued feedback to the communities who had participated in the original study, though it also offered some opportunity to collect additional data. The feedback activities enabled the researchers to validate the team’s initial interpretations and to begin exploring some questions where greater clarity seemed desirable. The third phase (PPVA-III), devoted to drilling deeper into specific education and social protection policy questions, then followed between February and March 2010 (§ 1.1.1).

It is hoped that this report will enhance our collective appreciation of the realities of poverty and vulnerability among households in the northern savannah. Further, that through this improved understanding, policymakers will be supported to identify more effective and relevant ways in which households can be assisted to exit the vicious circle of impoverishment and enter into a virtuous spiral of increased wellbeing.

9. Participatory poverty assessments (PPAs) emerged from the broader field of participatory research in the 1990s with the intent of giving voice to the lived reality of poverty within the growing field of poverty analysis. PPAs have been defined as “an instrument for including poor people’s views in the analysis of poverty and the formulation of strategies to reduce it through public policy” (see Norton, with Bird, Brock, Kakande and Turk, 2001 A Rough Guide to PPAs: Participatory Poverty Assessment, and introduction to theory and practice. ODI, London, and Robb, 1999, Can the Poor Influence Policy: Participatory Poverty Assessments in the Developing World. World Bank)

1.1 Objectives

The overall objective of the Participatory Poverty and Vulnerability Assessment (PPVA) was to:

- capture people's knowledge and experience in coping with vulnerability in Northern Ghana; and
- provide a picture of livelihoods and the realities of poverty of different categories of migrants of northern origin in other areas of Ghana.

Specifically the study focused on understanding:

- the shocks, trends and cycles which impact on poor people's well-being in different parts of northern Ghana and of migrants of northern origin;
- the assets which help them to cope with negative impacts and build resilience; and
- the institutional channels which provide effective support in times of stress.

1.1.1 Supplementary objectives

Additional objectives -- for the 'drill-down' rounds of the study (i.e. Phases II and III) -- were:

- to report back to the communities and validate the initial PPVA conclusions (Phase II only);
- to provide a picture of the realities of schooling for different categories of children in a range of areas of Ghana;
- to capture citizens' knowledge and experience in addressing access and drop out from the schooling system (examining local coping strategies and externally supported initiatives);
- to capture communities' experiences and recommendations about the range of social safety net programmes;
- to help clarify the policy implications of the initial findings.

Aged woman cracks groundnuts - Gabre

10 The first phase (PPVA-I) sample comprised 17 sites, of which five were purposely substituted during the main drill-down phase (PPVA-III) in order to respond appropriately to the supplementary objectives listed in § 1.1.1. The five new communities were selected to provide insights into the Livelihood Empowerment Against Poverty (LEAP) intervention as there had been only two LEAP communities in the first round and these had been implementing 'Emergency LEAP' (a shorter response to the floods of 2007) as opposed to the regular LEAP

1.2 Methodology

Interviews were held at 22 sites, with an additional three pre-test sites ahead of the first round assessment. The sample as a whole was geared towards areas known to suffer from seasonal stress in food provisioning, in order to maximise the information gathered on poverty and vulnerability. Of the 22 main sites, 16 are in the northern savannah and six in the south. The latter were chosen purposively to reflect different experiences of north-south migrants (e.g. cocoa sharecroppers, casual labourers, street children and agricultural services workers in the modern horticulture industry). However, it is important to note that the sample does not illustrate the full diversity of ecological and livelihood conditions in northern Ghana. Table 1.1 below outlines briefly the field sites and their primary characteristics. Annex 2 presents a summary profile of the sites visited in the first round.

Community name/ Region	District	Rural/ urban	Km to district capital
Upper West Region			
Dambolteng	*Lawra*	*Rural*	*Approx 40*
Dornye	*Wa West*	*Rural*	*Approx 35*
Gbare	*Jirapa*	*Rural*	*10*
Karni (Karne)	*Lambussie-Karni*	*Peri-urban*[1]	*District capital*
Upper East Region			
Bansi	*Bawku Municipal*	*Peri-urban*	*5*
Bongo Soe	*Bongo*	*Rural*	*7*
Nyogbare	*Talensi Nabdam*	*Rural*	*30*
Salpiiga	*Bawku West*	*Rural*	*28*
Shia	*Talensi Nabdam*	*Rural*	*3*
South Natinga	*Bawku Municipal*	*Urban*	*Close to CBD*[2]
Tempane	*Garu Tempane*	*Urban*	*10*
Tindonmoligo	*Bolgatanga Metro*	*Peri-urban*	*Approx 15 min walk*
Northern Region			
Gupanarigu	*Tolon Kumbungu*	*Rural*	*24*
Jakpli	*Tolon Kumbungu*	*Rural*	*25*
Tamale Metro	*Tamale Metropolitan*	*Urban*	*Regional capital*
Wungu	*West Mamprussi*	*Rural*	*12*
Southern Ghana			
Alikrom	*Akontombra (WR*	*Rural*	*8, on very bad road*
Atta-ne-Atta	*Asunafo North (BA)*	*Rural*	*18*
Mallam Atta	*Accra Metropolitan*	*Urban*	*National capital*
New Kokrompeh	*Atebubu Amanten (BA)*	*Rural*	*6*
Ntotroso	*Asutifi*	*Para-urban*[3]	*15*
Somanya	*Yilo Krobo (ER)*	*Urban*	*District capital*

11. A peri-urban settlement is one on the periphery of an urban settlement. Its economy and social life are often closely linked with those of the urban centre it adjoins.
12. Central business district
13. A para-urban settlement shares many of the characteristics of an urban centre -- e.g. durable buildings, moderately endowed with social/ technical infrastructure -- but does not qualify as an urban settlement in Ghana's planning system because of its small size (population under 5,000).

A wide range of field tools was deployed, suitable for exploring perceptions and understandings of poverty and its causes, generally drawn from the Participatory Rural Appraisal (PRA) tradition. Semi-structured interviews (SSIs) were the dominant research tool employed. These interviews were conducted with focus groups composed on the basis of gender, age and social status. Specific field tools employed to facilitate the SSIs were mainly visual in nature -- community maps, ranking/scoring, seasonal diagrams, timelines, wellbeing categorisation and mobility maps. Additional interviews were held with key informants such as community leaders, vulnerable households, out-of-school children, children with an experience in fostering, teachers and head teachers, circuit supervisors and PTAs/ SMCs.

The sites were selected based on a mix of thematic and practical criteria in relation to the objectives of the assessment. These included the need for a mix of sites in all the three northern regions, a diversity of ethnic groupings, rural, peri-urban and urban sites with emphasis on the rural, given the GLSS5 poverty picture. A few sites were then selected from an initial shortlist for their additional characteristics such as their reputation for a high level of out-migration, or because they were known to be recipients of social protection programmes. Lastly, practical criteria came into play, given the human constraints of the rapid periods of research -- some kind of organisational connection with the community to enable smooth community entry and trust, proximity to accommodation the team could work from, the amount of travel time the team could reasonably manage in a day during the peak of the rainy season, and specific local dialects spoken by the team to enable easy conversation and clearness.

The PPVA was conducted by five field teams. The four field teams in the north each covered three sites, while a team seeking to document experience of northern Ghanaians in the south of Ghana visited five sites. The composition of the research team sought a balance in respect of gender and specifically included members able to communicate effectively in the specific languages of the sites chosen. In addition to PDA's own staff, other members were recruited from partner organisations with a stronger presence in northern Ghana.

Immediately prior to each round of fieldwork, a team preparation retreat was organised to provide training in PRA methods, with a focus on the specific issues for investigation. New team members were introduced to the relevant concepts and the full team jointly developed the research design (typically content, key questions, field tools and sequencing) and agreed field modalities (community entry, indicative daily schedules, translation, etc). Consistent with the spirit of PRA, the training of the field teams employed shared learning techniques, with one day devoted to field-testing the instruments, reflecting on the outcome of the trials and refining the issues guide (Annex 3).

Separate interviews were held with women, men, girls and boys of different ages and social status, some extreme poor households and community leaders. The purpose of this separation was to minimise the extent to which perceptions and voices of weaker members might be influenced or overshadowed by other more vocal or powerful members of the community. Children with experiences in fostering or child work and other people with distinctly different experiences were targeted for additional, more private interviews. Together, this variety of interviews has been helpful for illustrating the livelihood choices of northern people, the vulnerabilities they face, their responses to these adversities and the outcomes on their own wellbeing and the lives of those who depend on them and on the wider community as well.

The teams were encouraged to hold brief evening reviews to reflect on each day's experiences and findings and to plan for the next. This enabled the field teams to begin to conduct some initial analysis of the data emerging from their interviews before memory loss set in. It also allowed gaps needing further investigation to be identified and pursued, and roles to be adjusted as appropriate. Members of the training team visited the field teams in turn to provide backup support and ensure quality control.

At the end of each round of fieldwork, each of the five field teams spent some additional time (one to two days) reflecting further on the data and completing their daily notes. These daily notes, together with the reflections on them, were then brought together into sites reports for each site. Once the site reports were ready, a further three-day synthesis workshop was held between the team leaders, the

14. The issues guide was designed to encourage flexibility in interviewing, allowing researchers the leeway to pursue interesting leads.

research coordinator, the research manager and the lead writer to analyse the data further and begin to draw out significant patterns, findings and the main policy messages.

Follow-up activities have included a series of debriefings and workshops in Accra, and then feedback meetings with the participating communities. These meetings provided opportunity to disseminate the principal findings to key stakeholders while clarifying grey areas and interrogating the evidence further. The final lap in this string of follow-up activities -- a couple of zonal dissemination workshops -- is planned to take place around September 2010.

The community feedback meetings deliberately combined verbal presentations with photographs (of the previous fieldwork and of the presentation to the national-level stakeholder meeting in Accra) and a map of Ghana showing the location of the first-phase sites. A slightly modified version of the summary of the PPVA-I report was also left with the leadership in each community. These all aroused great interest, excitement and commendations.

The analysis of the data draws on the capital assets framework to problematise and unpick the complex realities involved in households' livelihood constructions. In addition, the report applies a gender lens to tease out the different experiences of, and impacts on, women, men, girls and boys.

In all, over 2,000 individuals participated in the interviews -- some in groups, others as individuals/ key informants. Throughout the report, the names of informants have been altered to protect their privacy.

1.2.1 Methodological challenges and lessons

In drawing on the understandings and experiences of poor and vulnerable people to self-diagnose poverty and vulnerability, the testimonies sometimes missed the asymmetric social orders into which many women and children are locked. Not uncommonly, women in patriarchal communities merely conceded being 'inferior' to men, accepting the constraining social codes which govern gender relations. Many seemed content, overall, to cede their voices to the menfolk. This is presumably because they have become so accustomed -- even anaesthetised -- to these social codes, internalising their low social status in the process. Neither was inter-ethnic violence ever mentioned in the interviews at Bansi, even though this community's economy is closely linked with that of Bawku, where inter-ethnic tensions between Kusasi and Mamprusi sections routinely flare up into violence of lethal proportions.

The decision to deploy several small teams working simultaneously in the field meant that the interviews could be completed quite quickly. However, a critical downside of this approach is that the data received from the teams were not always comparable as different teams ended up tracking different leads or probing to varying depths. An alternative approach worth exploring in future is to use the same small group of researchers for all sites to ensure greater consistency across the study. This would, of course, imply a longer period of fieldwork.

Experience accumulated from the fieldwork further suggests that, in future research using multiple teams, it may be helpful to stagger the visits to different regions to allow for lessons from one region/team to inform the fieldwork in the other areas more productively. In addition, having the full team participate in a mini synthesis workshop at the end of the first batch of sites could be useful in strengthening field and analytical capacity. Finally, in all phases, the time in the field was not quite sufficient and the researchers were severely stretched to find time for the non-interviewing activities such as the daily team reviews, planning, preparing daily reports, travelling and rest.

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15. The results of the PPVA -- particularly the first phase -- have also informed the preparation of the overall Country Poverty Assessment.
16. In most cases, the communities used these validation meetings to re-emphasise or amplify interventions that would affect their particular community positively. A disabled participant in the Tamale meeting observed: "In all the history of my disability, this is the first organisation to come back and give us feedback; we appreciate it greatly."
17. Communities like Shia were the exception and mainly because of sustained inputs by CENSUDI and other development organisations to equalise rights between women and men.

1.3 Livelihoods

> **“Labour is active only half the year in much of the rural savannah”**

Livelihood activities are strongly rooted in the land. This applies not only in rural areas but also in the peri- and para-urban communities. Even in the urban communities of Somanya, South Natinga, Tamale and Tempane), many of the economic transactions centre around agricultural goods and services -- trading (in shea butter, smoked fish and food crops), head portering similar goods in the busy markets, working in chop bars (either preparing food or washing dishes) or providing farm spraying, traction and repair services.

While both women and men live off the land in rural and peri-urban areas, the lands women farm tend to be more marginal. Women's lands are situated in more remote locations, are less fertile and much smaller (see Section 1.4 below). In relative terms, men are more involved in cultivating tubers and cereals while women lean towards legumes, pulses and vegetables. Rearing of livestock -- cattle, sheep and goats, and guinea fowls and chickens -- is also common, particularly in the rural savannah. Here too, the number and size of animals owned correlates with sex and wealth, in part because many of the savannah's cultures forbid women from owning ruminants (Box 2.6).

At the community level, urban and peri-urban livelihoods tend to be more diverse than rural livelihoods, reflecting the superior opportunity that urban centres provide. Overall, livelihoods are also more diverse within urban households (especially Accra, Somanya and Tamale), though this varies considerably between households. In relative terms, more urban and peri-urban households are involved in petty trading. Rural women often gather and sell fuelwood and shea nuts to balance the kitchen budget.

Labour is active only half the year in much of the rural savannah. Farming activity takes place between June and November for households of the Sudan Savannah. During this period, they devote their labour to clearing and preparing the land, planting, weeding, protecting the crops and harvesting. The period from December to May is the agricultural slack season and most households cannot find productive work to do, unless they engage in migration or (rarely) have access to sufficient water for dry-season gardening. The farming season is slightly longer in the Northern Region (which lies in the marginally more fertile Guinea Savannah) and the slack season is correspondingly shorter there. In both parts of the savannah, however, much labour is intermittently idle -- even during the farming season -- as agriculture is overwhelmingly rain-dependent. It should be noted, however, that some domestic labour tasks (such as fetching water) become much more onerous in the dry season in some areas.

18. Farm size is often an indicator of one's ability to finance labour costs and tends to be a good predictor of wealth status.
19. Because women's farms tend to be much smaller, however, the relatively small proportion of a man's farm devoted to legumes may still be larger in absolute terms than that of his wife.
20. The two Upper Regions generally fall in the Sudan Savannah whereas Northern Region is in the more fertile Guinea Savannah.
21. Crops are protected mainly using indigenous pesticides such as ash and neem preparations applied to the foliage.

1.4 Culture

> “Norms of spousal succession are a further area inimical to women’s rights”

A mother is responsible for providing her daughter with the trousseau of cooking utensils, tableware and a fresh wardrobe when the latter becomes eligible for marriage. Due to the sheer scale of poverty, however, most mothers are unable to afford this seemingly small expenditure. So the girls -- some of whom would barely have attained puberty -- are compelled to make the risk-prone southerly mission to raise funds to finance these expenditures.

Children are perceived as a potential source of farm labour and/or insurance against adversity in old age. The research revealed many instances where children were exposed to long hours of work. A child who is fostered out often finds herself disadvantaged in relation to her foster family’s own children.

Spouses have separate income streams. In the north, women farm separately from their menfolk, yet are compelled -- by traditional norms governing the division of labour -- to assist on their husbands’ farms. This assistance is not reciprocated. Boys too help on their fathers’ farms, mainly with weeding, while girls help with planting and sometimes weeding. Interestingly, however, northern settlers working in the south’s farming communities tended to become more liberal about their ethnic norms, often setting the savannah’s gender roles aside in favour of the practices pertaining in their adopted communities. Here, spouses often combine their efforts on the same lands, with the men doing those jobs requiring more brawn (typically land clearing/ preparation) and women doing the sowing, harvesting and selling. Only at Kokrompeh, where the influence of Islam remains palpable, did gender roles mimic practices in the savannah.

Norms of spousal succession are a further area inimical to women’s rights. Contrary to Ghana’s Intestate Succession Law (PNDC Law 111), there are many cultures of the savannah in which a widow and her children are only entitled to an inheritance if she consents to marrying a brother of her deceased husband. Should the widow exercise her constitutional right not to participate in such a union, she automatically cedes all rights to her deceased husband’s estate. Under such circumstances, it is not uncommon for her and her children to be thrown out of her deceased husband’s home. Many northern widows are, therefore, compelled to enter into loveless unions with their brothers-in-law. However, the combined impact of urbanisation, education, migration and exposure to alternative cultures and to Christianity is diluting the influence of such traditions so that the situation is somewhat less common in the urban areas of Accra, Somanya and Tamale.

22. E.g. Alikrom, Atta-ne-Atta, Kokrompeh and Somanya.
23. Again, male settlers are compelled to take on traditionally female roles such as fetching water, even if they would only do this with their bicycles. Restrictions on women’s involvement in livestock rearing are also less severe.

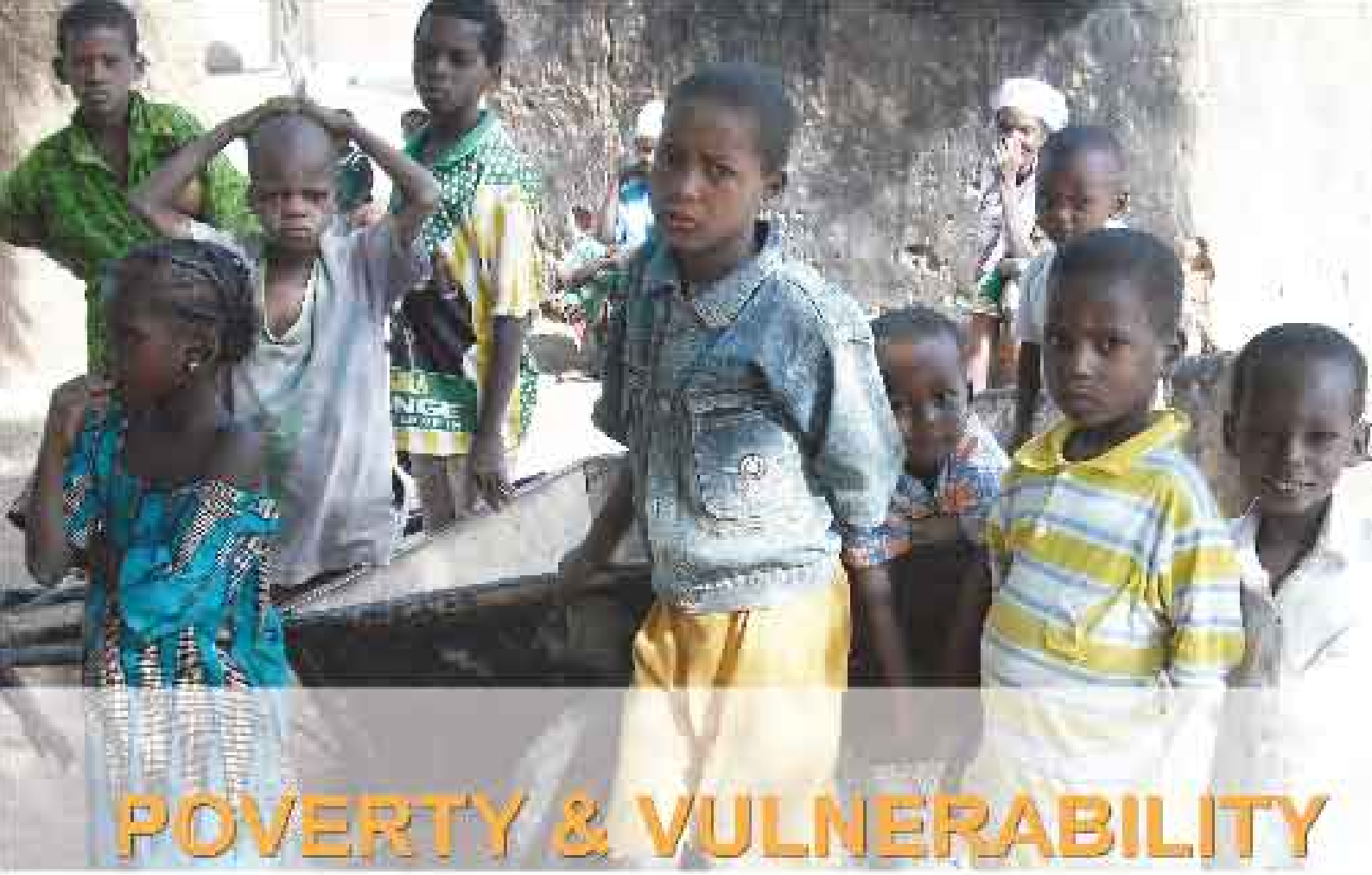
1.5 Structure of Report

The report is in seven parts. The first, this introduction, describes the purpose of the assessment, the selected methodology and provides some essential background on the livelihoods and culture shaping the behaviour of northern societies. Section Two examines the twin concepts of poverty and vulnerability. It explains how the concepts are understood and shares a nuanced discussion of wellbeing. It then goes on to identify the defining indicators, drivers and sustainers of vulnerability, their specific impacts on households of northern origin, the groups which are most affected by each and how northern people cope with these vulnerabilities. To facilitate the analysis, the adversities are categorised into four simple asset groups -- natural and ecological; economic and financial; social and life cycle; and finally personal capabilities. Some attention is given to identifying the kinds of asset that have been helpful in assisting some northern poor to make the rare transition from ill-being to well-being. The Section closes with a preliminary discussion of child poverty.

Section Three follows with an analysis of migration. After advancing a simple typology of migrants, the discussion proceeds to examine the reasons for and characteristics of migration, and its costs and benefits. Some insights on the experience and value of remittances are shared.
The next Section, the fourth, presents an assessment of potential and actual social protection institutions -- informal as well as formal -- and communities' assessments of the safety nets currently being implemented by the State. Special attention is given to the LEAP programme -- particularly citizens' appreciation of the selection process and their perception of how transparent and open the process is. Also included is a discussion of the uses to which the grants are put; the direct, indirect and adverse outcomes; and wider concerns around the programme.

In Section Five, the spotlight shifts to education as a potentially powerful pathway out of poverty. The discussion begins with an investigation of the state of education infrastructure, how this affects children's schooling, households' motivation for investing in education and the degree to which they perceive the accomplishment of these aspirations to be on track. It then proceeds to assess the hurdles undermining school retention and ends with specific public interventions which citizens perceive might best address these challenges.

The sixth Section looks briefly at the important issues of power, leadership, accountability and citizen voice and shares some relevant findings for enhancing the inclusiveness of intervention design and delivery. The discussion is intended to augment the earlier analysis of transparency in beneficiary selection processes presented in Section Four. Finally, Section Seven documents the key policy messages emerging from the communities and augments these with some recommendations.



POVERTY & VULNERABILITY

"Poverty
is like heat;
you have to
feel it to
understand
what it means"

Photo: Fulani children in Wungu - some have now attended the same schoool for more than 5 years

2. Poverty and Vulnerability

> **"In Shia, poverty is when you cannot feed your children … without 'begging'"**

"Bun-dana touch money daily," … "wahala-dana [borrow] food in the lean season [and] seed at planting time," … "fara-dana are needy all year round. [They] depend on the goodwill of others … and … are patronised by the bun-dana. They do not borrow because they can not pay back, so they beg instead" (Quotes from different focus group discussions)

2.1 Understandings of poverty

The most consistent descriptor of poverty is the inadequacy of food supplies on a year-round basis, especially in rural and peri-urban areas. In the rural communities particularly, children, the elderly, disabled people, women and men mentioned hunger as an experience characterising poverty. In Shia, *poverty is "when you cannot feed your children … without 'begging'."* Even in the more fertile southern sites -- e.g. Alikrom, Atta-ne-Atta and Kokrompeh -- the poor migrant communities from the north are afflicted by hunger. The main difference is that the duration of cyclic hunger is considerably shorter and fewer people appear to be affected by the seasonal dips in food supply. Seasonal hunger appeared to be most severe in communities of the Upper East Region such as Bongo Soe, Nyogbare, Shia and Tindonmoligo, with children being the most adversely affected (see Boxes 2.2 and 2.3, below).

Closely related to this local understanding of poverty as food insecurity, poverty is also perceived as the lack of other assets that are critical to farming -- which is the majority livelihood activity in rural areas -- and to provisioning generally. Thus, **the lack of access to year-round employment is another key indicator of poverty, as is de facto childlessness** -- which can arise when children leave home and fail to remit money to their parents/ families. Those with grown-up migrant children who remit regularly are seen as better off than others who lack this asset. But **childlessness as a marker of ill-being** is also is tied to the fact that rural livelihoods are dominated by labour-intensive agriculture (Section 1.3). Thus, households lacking labour have greater difficulty building up assets.

Poverty is also *"when people cannot afford basic needs"* such as financing their children's education, healthcare or the trousseau or bride-wealth needed for marriage. Thus, the sheer lack of income-earning opportunities during the long slack season was decried by able-bodied adult groups interviewed, both in the savannah as well as among those who had migrated south. In the southern sites, however, food insecurity was cited less frequently among the indicators of poverty. Rather, there was greater emphasis on having too few children -- to assist with farm work, especially on the cocoa farms tended by migrant caretaker farmers.

Groups interviewed also described the poor as lacking respect and influence in communal affairs (Section 4; Table 5.1).

In the study sites, ill-being manifests in varied ways. Depending on the composition of the specific focus group and the community studied, participants identified between three and seven wellbeing categories.

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24. In the southern communities, children were the most likely to identify hunger as a descriptor of poverty.
25. In relative terms, poor households rely more on migrant children (both young and old) doing menial jobs in other parts of Ghana whereas their non-poor counterparts are more likely to have children in high positions in the Ghanaian public service or even abroad.
26. Women's group at Nyogbare.
27. There are many people for whom the annual GH¢8 National Health Insurance Levy (NHIL) is a very real challenge.

2.2 Poverty and well being

“ Fara-dana are needy all year round, … depend on the goodwill of others … and … are patronised by the bun-dana ”

More typically, however, the categories ranged between three and four. While acknowledging that patterns of wellbeing are quite fluid and thus confound a strict divide, **the following broad typology -- developed from the research team's synthesis of the descriptions from the study sites -- attempts to capture the salient features that distinguish the different wealth groupings:**

Wealth Category	Sub-group	Distinguishing features
3. Bun-dana1 (flourishing)	E. Single group	Diverse assets and income sources
2. Wahala-dana (muddle through life)2	D. Near-poor	Close to poverty line, easily fall into poverty (e.g. prim. teachers)
	C. Fluctuating poor	Seasonally poor
1. Fara-dana3 (struggle to survive)	B. Majority poor	Chronic poor able to work
	A. So-called 'living dead'4	Chronic poor unable to work (indigent)

- The *bun-dana* (non-poor/ flourishing) group is dominated by men. These are the self-sufficient households. With the range of odds stacked against women (see Sections 1.3 and 1.4, above), very few -- typically those who can find the finance to invest in itinerant trading and other forms of commerce -- are able to prosper. The non-poor are also more likely than other groups to be educated, though by no means all *bun-dana* have completed (or even been to) school. Some (particularly the educated and skilled among them) are returnee long-term migrants who have made their money by working in the south. Everywhere, we were told *that bun-dana "have food to eat all year round"* and *"have more wives."* Rural and peri-urban *bun-dana* households have a more diversified portfolio of livelihood activities and assets, with investments typically including a combination of cattle, sheep and goats, guinea fowls and chickens and cereal/other farms. Their homes -- sturdy, built with cement-based walls and roofs of sheet metal -- are *"magnets to the poor".* Their farms are much larger and on land over which they have exclusive rights. They also have the wherewithal to actually finance the cultivation of their large lands. Some have donkey-carts, enabling them to transport

28. The Accra and Somanya sites (both southern urban) do not feature in this typology as the core interviews there sought to explore rather specific issues.
29. Also bon-daan, bon-dana, bun-daan.
30. See also footnotes under the bullet on wahala-dana below.
31. Also nong-dan/ nang-dana.
32. Also tarem/ ningkong.
33. Cattle have multiple uses and are the most highly prized in the list of livestock. They do not only serve as a source of meat for the market; cows also provide a source of daily income from milk, and bullocks enable farmers to plough larger areas of land.

larger loads of farm produce to the major markets for sale. Their donkey-carts and bullock-ploughs are also hired out for additional income. In urban/ peri-urban areas, they may engage in itinerant trading or own enterprises such as shops, grind-mills and filling stations. The *bun-dana* are also more likely to have migrant children who are relatively older, better educated, who are either based abroad or have settled in the vibrant cities of Accra and Kumasi and who have contributed to the household's climb into relative prosperity through regular asset-building remittances. In the words of a men's group interviewed at Karni, *bun-dana "touch money daily*," unlike the other groups whose incomes are more sporadic. Given their superior asset holdings, bun-dana households do not lack food and parents are better able to provide for their children's basic needs. Thus, at Shia, children from bun-dana households *"are able to transition to higher levels of schooling even when they do not pass their exams."*

- The wahala-dana (i.e. **security-seeking near-poor** and **transient/ seasonal poor**) constitute a fairly broad group comprising all those between the flourishing *bun-dana* and the chronically poor *fara-dana.* This band comprises the near-poor and fluctuating poor. They muddle through life, labouring unwaveringly within a disabling asset environment, and their condition oscillates between ill-being and the lower fringes of wellbeing. They have difficulty building investments owing to deficits in their capabilities (especially secondary education and skills), other capital assets (especially finance, but also land) and opportunities (e.g. value-added processing, equitable exchanges and vibrant labour markets) (see § 2.3.1.3). *Wahala-dana* households in rural and peri-urban areas often lack the finance to cultivate large tracts of land and *"they [may] beg for food in the lean season or for seed at planting time."*

- Many migrants fall in this category as do some of the untrained teachers who staff the classrooms of the savannah and those other formal sector urban workers with similar levels of education. *Wahala-dana* living in the rural savannah easily slip into poverty and hunger during the long lean season. The main difference between the two sub-groups of *wahala-dana* (near-poor and the fluctuating poor) in the rural savannah is that the latter fall back into poverty on a cyclic basis during the annual lean season whereas the frequency is less for the former, who drop into poverty mainly in the more extreme years of drought and flooding. *Wahala-dana* in the south experience dips into poverty when struck by shocks such as eviction from the cocoa farms (§ 2.3.1.3), or urban clearance and decongestion programmes by AMA (Box 3.3), job failure, work-related accidents (e.g. in the pay-dirt pits -- Box 2.12), toxic debt (Box 2.6) and funerals in the ancestral village (§ 2.3.1.3, Box 2.7). By contrast with the *bun-dana,* livelihoods of the wahala-dana are much less diversified.

- The *fara-dana* (i.e. **survival-seeking chronic poor**) experience hunger as the norm, especially in rural areas. In relative terms, *fara-dana* are represented more strongly in the rural savannah whereas wahala-dana of northern origin are to be found in a greater proportion in the economically more vibrant and productive south. School attendance tends to be erratic for *fara-dana* children, because of difficulties meeting lunch and other schooling costs -- e.g. footwear and levies. Some such children eventually drop out or do not enrol at all. Often, children of *fara-dana* are involved in some form of inappropriate child labour. Many poor parents said they would like to employ adults but were compelled to keep their children out of school to ensure a family harvest. *Fara-dana are "needy all year round, … depend on the goodwill of others … and … are patronised by the bun-dana."* They *"do not borrow because they can not pay back, so they beg instead."* At Karni, chronic poverty is known as nang sogla (black poverty) or *"poverty that keeps attacking no matter what one does."* In the southern farming communities, those matching the fara-dana description were said to be the *apaa-foo* (meaning *labourers*).

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34. … in the land, labour, financial and commodity marketplaces.
35. In this context, beg connotes borrowing. By contrast, when fara-dana beg, it is for largesse.
36. These would mostly be in the near-poor sub-group rather than the seasonally poor category.
37. In the southern migrant settlements of Alikrom and Atta-ne-Atta, farmer workers corresponding to the wahala-dana category are generally the ahweso-foo -- literally, 'those looking after other people's property,' typically as sharecroppers. Among these, those with favourable land tenure arrangements tended to be near-poor whereas the rest would be more accurately described as seasonally non-poor rather than seasonally poor as they generally crest the poverty line only in the few months following the biannual cocoa purchasing seasons.

- Among these chronic poor, a distinction can be made between the able-bodied (the average *fara-dana* in the communities visited) on the one hand and widows and those who suffer various impairments on the other. The latter -- the nong-daan kuruug *(a.k.a. living dead or God's poor)* -- often lack the ability to do physical work and *"are trapped indoors."* These are the extreme poor, the ones with the most marginal livelihoods, and include those afflicted by so-called *'strange diseases'* and other chronic infirmities, abandoned widows and the severely or multiply disabled, the elderly and orphans (Box 2.1). They are *"entirely dependent on largesse … unable to find spouses and … live in lineage-owned houses because they cannot build their own."* Sometimes, *"they are compelled to go for days without food."* By contrast, the able-bodied chronic poor (i.e. the typical fara-dana) would be capable of doing physical work if their opportunities were not obstructed by huge constraints on other capital assets.

By contrast with the *bun-dana*, the livelihoods of the working poor are much smaller and the *fara-dana* have the smallest and least diversified investments, constrained by shallow asset holdings. The majority of migrant caretaker farmers in the cocoa settlements visited would fall between the *fara-dana* and *wahala-dana* groups, depending mainly on the kind of tenure arrangements they have and the relationship with the owners of the farms they tend. While urban communities tended to be more diverse in terms of the mix of wellbeing categories, conditions were more uniform in the rural sites such as Atta-ne-Atta where Diana, an intelligent fifteen-year-old who mobilised the community's girls for our focus group discussions (FGDs), looked more like ten. Her legs were bony and her tummy protruded in a manner suggestive of *kwashiorkor* -- a disease caused by serious deficits in dietary protein. Yet her family is perceived as average in that community.

Box 2.1: Prejudices against the extreme poor can be costly

Disability is often perceived as 'punishment by the gods' for some ancestral offence. As a result, the disabled suffer stigmatisation and prejudice not only at the community level but also within the household. Northern members of the PPVA research team explained that in some parts of the savannah, children born with hydrocephalus and other congenital deformities are poisoned quietly, even in this third millennium. In their view, this explains why people with growth hormone deficiency (a.k.a. dwarfs) are so rare in the savannah.

The elderly too tend to be perceived as a drain on limited household resources, having 'exhausted their useful lives'.

A JHS student in Wungu whose mother has determinedly supported him to stay in school since infancy. She believes education is vital for people with disabilities.

38. In the few sites with LIPW interventions, women said that they use the proceeds to employ people to help them farm. Thus, when they have money, they are much less dependent on their children for labour.
39. At Dornye, this category is known as nang wonporo (literally, 'rotten poverty').
40. The expression strange diseases is a euphemism for AIDS and other diseases that defy treatment.
41. Generally, though, we found the drivers of vulnerability to be more severe and/or prolonged.

2.3 Vulnerability

> **"vulnerability is inability to withstand the hungry season without begging"**

The concept of vulnerability was rather more challenging for people to distinguish from poverty, especially if they were already living in chronic poverty. This is understandable, given the similarity between the factors responsible for triggering poverty and those which facilitate its entrenchment. But the confusion also reflects challenges which even educated planners and development workers sometimes have with the concept.

Among the northern poor, the most significant indicator of vulnerability is the *"inability to withstand the hungry season without begging".* Households who have reliable dry season livelihoods and/or incomes were seen as being more resilient to cyclical adversities. Another significant feature of vulnerability (and related to the preceding one) is the inability to cope with natural disasters -- esp. flooding, droughts and crop pests. What is clear from the assessment is that the drivers of vulnerability are varied and many, and feed off each other in complex ways, prolonging and entrenching poverty § 2.3.1). While some kinds of disadvantage are inherited, other adversities arise much later; some hazards affect limited groupings whereas others exist at a much larger scale. All these add to the complexity of the challenge. We now attempt to unpick the specific hazards confronting the people of the savannah.

2.3.1 Drivers and sustainers of vulnerability

2.3.1.1 Natural/ ecological factors

Without a doubt, the rural savannah -- with its fragile lands and declining agro-ecology -- is a hugely inauspicious place to live in. Not surprisingly, the stresses associated with this geographical disadvantage are largely covariant in nature. While policymakers consistently acknowledge this deficit, little has been done to address the savannah's vulnerabilities in a credible way.

Box 2.2: Deteriorating natural asset endowments in Upper East

Communities in the Upper East Region observed that ecological stress has become more chronic. Their rainy season has become much shorter -- from the customary four to five months of 20 to 30 years ago to a mere two or three. Yet, increasingly, flooding has become more common. This is partly because the average bout of rain is more intense than before but also because of pre-emptive spills from a hydro-electric dam site in Burkina Faso, just upstream from the Upper East Region. These flood shocks overwhelm the un-stabilised mud walls that are typical of the rural savannah's housing, causing homes to collapse sometimes while families are asleep at night. Communal buildings and farms too are destroyed, ravaging the already fragile livelihoods that poor peasants toil in the savannah's scorching sun to construct. Compared to 20 years ago, food shortages are no longer restricted to the traditional hungry period; hunger has become more insidious and extended as the climate turns increasingly discordant. Poor people interviewed see no hope of this precarious condition passing any time soon.

The increasingly capricious rains are a significant cause of impoverishment in the savannah. The rhythm of the savannah's rainy season has become less predictable and the duration much shorter. *"The rains come late but end early" i*s the well-rehearsed refrain. Particularly in Upper East and parts of Northern Region, droughts and floods stalk agrarian communities. The increasingly discordant climate

42. The rainy season can be up to two months shorter in Upper East than it is in the southerly parts of the Northern Region.
43. GoG, 2007: Pattern and Trends of Poverty in Ghana: 1991-2006. Accra: Ghana Statistical Service, pp. 40, 41.

patterns result in crop damage, low yields and acute food deficits. Shortfalls are most acute in the Upper East Region, where the rainy season is shortest, coupled with rocky and infertile soils and much higher population densities. This widely-held impression contrasts sharply with the picture in GLSS5 -- that the incidence of poverty is now significantly higher in Upper West (88%; extreme poverty 79%) than in Upper East (70%; extreme poverty 60%). However, the Multiple Indicator Cluster Survey (MICS) 2007/2008 does show stunting -- defined as height-for-age malnutrition -- among Under-Fives (U5s) to be worse in Upper East (23.4%) than in Upper West (18.9%). The 2008 Ghana Demographic and Health Survey (GDHS) likewise reflects a higher incidence of food poverty in Upper East, with a much higher stunting rate of 36% compared to 25% in Upper West. Wasting (weight-for-age malnutrition), by comparison, is 27% in Upper East and 13% in Upper West.

The most affected communities (e.g. Bongo Soe, Nyogbare and Shia) often end up subsisting on monotonous millet-based diets at the best of times, undermining their health. Even the urban areas of the north suffer some measure of food insecurity during the increasingly long hungry season. Another undesirable outcome is the effect on social harmony, especially within households. With very few exceptions, groups interviewed routinely remarked that the situation leaves citizens feeling so insecure that the youth sometimes take off on migration journeys "without as much as informing their parents, let alone seeking their consent." Commenting on the sheer magnitude of this challenge, some participants noted that even the bun-dana can be vulnerable if their investments are limited by crop farming, though this is unusual.

Box 2.3: Vulnerability to ecological change -- Mahmud's story

Mahmud is a tough-sounding migrant youth in his mid 20s, currently residing at Atta-ne-Atta, a village in the Ahafo section of the Brong Ahafo Region. Until 2007, he had lived with his parents and 17 siblings on the fringes of Sapeliga, on the banks of the White Volta, close to Zebilla in Upper East Region. As a child, he had endured the long walk to and from school each day in the hope of securing a job either in Bawku (the district capital at the time) or in Zebilla, a smaller town closer to home. Throughout his teen years, he had combined schooling with assisting his father on the family fields, growing millet and guinea corn. These were mainly for household consumption but until he was about 15, the harvests were moderately good and "there was always a bit left over to sell at Zebilla Market." In the dry season, the household took advantage of their proximity to a nearby dam to cultivate onions and watermelons for the market and Mahmud's home was considered somewhat above average in terms of wellbeing. During the hungry season, other households in the village sometimes coped by borrowing grain and/or money from Mahmud's father.

From about his mid teens, however, "flooding gradually became more persistent during the rainy season, wreaking havoc in our fields." Eventually, the combination of ritual flooding and ageing parents compelled the household to scale back on its wet season farming activities. Household wellbeing took a dip as members began to experience hunger even in the rainy season. From being an indispensable asset, the White Volta which had enabled respectable biannual harvests and facilitated this household's resilience to occasional adversities had now become a liability, destroying their crops and threatening their security. As a result, the household had been brought down from their earlier perch as lenders to become vulnerable borrowers themselves -- except that there was hardly anyone to borrow from.

After completing JSS some seven years ago, Mahmud tried to find salaried work nearby. For four years, he travelled frequently to the bigger towns in and around Bawku West, offering himself for employment. But "the effort only yielded disappointment." All the while, he continued helping on the family fields, but there was never enough to feed the household and the problem only seemed to regress.

In spite of the trauma dealt him by the environmental challenges, Mahmud initially insisted on staying at home largely in consideration for the increasing frailty of his ageing parents. But the wisdom of his decision was continually challenged by the long hungry months and the household's deepening descent into destitution. The tipping point came when the household's crops were inundated by flood waters for the third time some two years ago -- this was after the previous season's investment had been wiped out when the local dam dried up. Their debts rose to insufferable heights and

44. GSS (2009): Ghana Demographic and Health Survey 2008, Preliminary report. Accra: Ghana Statistical Service. See also http://en.wikipedia.org/wiki/Stunted_growth on the adverse effects of stunting.
45. This issue is relatively less significant in the south, where there are two rainy seasons, lands are more fertile and there is a wider spread of imported and non-indigenous foods on the market.
45. Bansi and Tempane (both in Upper East) are notable exceptions. Many explained that this is done because it is painful to both ask and give permission for your spouse or child to leave and yet there are few alternatives when the family is faced with food insecurity.
46. A ghetto is an illegal pay-dirt pit.

"everything seemed to collapse around the household." Mahmud notes that it was heart-rending watching their crops wither in the depth of one harmattan season, then the next investment of seed, labour and agro-chemicals submerged beneath floodwaters the very next season. For him, it was not a single adversity that precipitated his leaving Sapeliga but the build-up of adversities -- the persistence of a discordant climate, his inability to find work, relentless and increasing hunger and sheer hopelessness -- that finally drove him to look south for work. So the next time Uncle Baba visited home from Atta-ne-Atta, the family prevailed on him to take Mahmud with him and help him find work in the cocoa sector. They sent him on his job-seeking way with a sum of GH¢15 (equivalent to about US$15 at the time), scraped from the household's meagre resources, to help him settle into his new southern home village.

Though Uncle Baba did his level best to assist him find a cocoa farm to tend, this did not work out. He had hoped to get a loan from a local moneylender to tide him through the next few months, but the interest rate -- at 100% for three months -- was simply prohibitive. With no other options, and stalked by declining self-esteem, he accepted a job as a 'ghetto digger' in the illegal gold mining industry after becoming acquainted with some other youths from his home district who introduced him to a 'ghetto sponsor'. His income fluctuates from month to month, with an average around GH¢300 gross. He is quick to add, though, that there can be a stretch of several months when his entire labour in the 'ghettos' of Kenyasi and Nkaseim yields no return. When this happens, some colleagues relocate to Enchi, Prestea and other parts of the Western Region, where they have brothers, in search of greener pastures. Productivity also dips during the rainy season. He took up smoking and drinking largely through the influence of his galamsey (illegal pay-dirt work) peers. He admits becoming more audacious since settling in the south, attributing it to "the taunting and prejudices of the [native] Asantes."

Echoing feelings of insecurity, Mahmud describes life in the pits -- with their scant safety precautions -- as "a terrifying experience." Each morning, as he leaves home to descend into the deep and dangerous pits, he "is unsure if I will return alive and whole." There is also the risk that the security forces will clamp down on the ghetto, extorting his life's savings. Yet, he is unwilling to exchange this for "the hopeless situation I left behind in Sapeliga." Earlier, dozens could be buried alive in an underground accident, but safety has improved through the use of wood shuttering to keep the pit walls from caving in. Accidents cannot be disclosed because of the illegal nature of the enterprise. Asked why he would engage in such a life-threatening enterprise, Mahmud responds with a proverb: "The goat that is already in the soup has no fear of the knife." However, he would gladly return home if jobs were available all year round, even if the returns were only half what he currently gets. For him (and his colleagues), a decent and "reliable job close to home is preferable to migrant work in a distant land."

Further, devastating windstorms rip roofs off residential compounds, schools and other buildings, especially in dispersed settlements with little vegetation to serve as windbreaks. Traditionally, it is the responsibility of the man of the house to finance house construction and maintenance, though the direct effect of storm damage to homes affects household members equally. Additionally, children's education is disrupted when the roofs of their schools are blown off. And when floods bring down the un-stabilised earth walls, children are pulled out of school to assist with rehabilitation works (Box 2.4). The reality is that needs imposed by ecological disadvantage are not the sort that can be easily deferred in a safe way.

Box 2.4: Children in north-east reminisce on 2007 floods

Remarking on the 2007 floods, a twelve-year girl at Shia recalled, "Our parents do not have money to pay for cement for rendering the walls of our homes. So while we slept one night during the 2007 floods, the [earth] walls came tumbling down … keeping us from attending school for a whole week as we had to help with the repairs."

Another noted, "A room in our house was affected and we had to seek shelter in a room belonging to someone who has moved down south. The flood happened in the night and killed a goat." The floods also damaged crops, resulting in an early onset of the lean season and adversely affecting feeding that year.

47. A ghetto is an illegal pay-dirt pit.
48. Illegal mining is more commonly known as galamsey.
49. Typically, there are three categories of people involved in an illegal pit operation -- (i) a ghetto owner who owns the lease rights on the land, (ii) a ghetto sponsor who finances the equipment costs and (sometimes) the expense of inducing local security personnel to turn a blind eye to the operation and (iii) the ghetto workers (comprising diggers and others who work either on a yield-sharing basis or as daily-rated labourers).
50. Of the nine sites in the Upper Regions, eight had seasonal problems with water.
51. At Nyogbare, for example.

The seasonal drying up of ground waters deepens impoverishment in the two Upper Regions. Often, households in these regions of the savannah can only afford the cost of shallow domestic wells. These tend to dry up in the long dry season and during droughts, compelling women and girls to travel long distances to find water. Not uncommonly, a return trip to get a single head load of water can take over an hour. This adds to women's and girls' time burdens, costing them the opportunity to engage in productive work (foraging for fuelwood, processing shea butter, etc). The effects of this time burden on girls' schooling are already widely documented -- lateness, irregular attendance, seasonal drop outs and eventually poor achievement, low transition rates and a perpetuation of female poverty. Cattle too need to be watered (a male task); thus boys and men are also affected when local groundwater sources dry up. However, cattle are owned mainly by non-poor households and so the impact on the poor is less widespread (except where poor children hire out their labour to look after cattle belonging to the bun-dana).

Routine pest infestations have a devastating effect on farming investments. Invasions of army worms have become a near-annual ritual in parts of the north. These pests can destroy millet farms very quickly, resulting in low food incomes. In absolute terms, men's incomes may be the most directly affected when farms are attacked (by virtue of the fact that their farms are larger and most of their harvests are exchanged for cash incomes). However, since the responsibility for meal provisioning rests disproportionately on women -- and most rural households happen to be self-provisioning -- it imposes huge financial, psychological and health burdens on women when crops are destroyed. Ultimately, pest attacks deepen food deficits for the whole household. Inadequate food rations, in turn, contribute to tensions within marriages and increases stresses on the cohesion of kin networks as households become more individualistic.

Anthrax attacks hasten entry into poverty for the near-poor. Anthrax infections affect cattle populations in the north. Those most affected by this vulnerability are the near-poor and transient poor whose modest cattle holdings can be wiped out in a single season. When this happens, it leaves such households with little or no divestible assets to lean on when further shocks arise, thus setting them on a negative spiral into poverty.

Black-fly (Simuliidae) invasions disrupt farming activity in some areas. During the rainy season, black-flies invade vast areas around some riverine basins in the savannah. These flies are a scourge to farmers; their bites cause severe itching, making it impossible for farmers to work effectively. The female flies transmit *Onchocerca volvulus* parasites through their bites, eventually causing onchocerciasis (a.k.a. river blindness) with an impoverishing effect on affected households. Of the twelve northern sites sampled in the first round of the study, three are affected by the black-fly -- Tempane, Dambolteng/ Nandom and Nyogbare.

Wildfires are yet another cause of vulnerability and food deficits in rural areas. Unlike most of the menaces discussed above, this particular hazard is mostly man-made. Repeated bush burning is a land preparation strategy deliberately deployed by people who lack adequate labour and/or financial capital to finance land clearing. It is also practised by some herdsmen as a way of stimulating the growth of tender grass for grazing livestock. Uncontrolled bush burning destroys precious farms, robbing the affected households of food and income. With the savannah's single planting season, recovering from such shocks can be difficult. Whole compounds are sometimes razed by such fires -- easily so because the ubiquitous thatch roof is so inflammable in the dry season, but also because most of the housing in the rural savannah is built as compounds of contiguous rooms rather than as detached structures. While such adversities affect whole households at a time, it is the direct responsibility of the householder to find the finances and other resources to rehabilitate the damaged structures.

In some areas, arable lands are shrinking and in very short supply. Bongo District (in Upper East) and Dornye (in Upper West) fall within this category. In the former, lands are exceptionally rocky whereas the land around Dornye has been expropriated by the state for an exclusive forest reserve. In both cases, communities complained of serious and chronic deficits in their food income status.

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52. While bureaucrats insist that river blindness has been eradicated, this is disputed by residents of these areas.

2.3.1.2 Economic/ financial factors

Seasonal unemployment is high in the rural savannah. The assessment points to a crucial link between the seasonality of employment and poverty. This is because the area's livelihoods are overwhelmingly rooted in the soil and its agriculture rain-fed. Inadequate functional irrigation resources means that labour must remain idle during the long slack season, with predictable effects on household incomes and expenditures.

Increases in fuel prices affect production costs and consumer prices. According to informants, the cost of motorised ploughing services rose by about 25% in the first half of this year. This has impacted the amount of land households can pay to have ploughed and, by implication, the gross returns on farming. Those directly affected will probably not be the chronically poor *fara-dana* -- who in all likelihood are unable to afford tractor services -- but *wahala-dana* households who scrape by, slipping in and out of poverty. Upward adjustments in fuel prices also affect farming households in a second way. While powerful middlemen demand that they maintain stable prices for their produce, the prices of the goods and services which farmers purchase in return (e.g. soap, kerosene, bicycles and transport services) are invariably affected by fuel price inflation.

Unstable food prices affect the poor in diverse ways. Because northern cultures place direct responsibility for food provisioning on wives, spikes in the prices of basic foodstuffs impose psychological traumas on women married to men of northern origin, particularly those resident in urban areas. The rural poor may also be affected because, even though most of them farm and self-provision, a large proportion are food-deficient, especially in the Upper East Region. Around harvest time, when food is abundant, they are compelled to sell a part of their crop at low prices. They then buy back at much higher prices in the hungry season. Food price hikes also deplete households' assets by forcing them into the distress selling of their livestock and deepens hunger across the household, with potential long-term consequences for the development of the youngest children.

Abrupt drops in food prices can be just as detrimental to livelihoods. The finances of women involved in the commercial foodstuff industry (either as petty market traders, itinerant traders or commodity bankers) are particularly vulnerable to sudden dips in food prices. While it should ordinarily be possible to even out gains and losses arising from fluctuating food prices, illiterate women eking out a living from the food trade are not sophisticated stockbrokers with major backup assets and unfettered access to lending institutions. The overwhelming majority of women who sell foodstuffs buy their stocks on credit; they are illiterate and simply lack the management skill and financial reserves wherewith to take advantage of opportunities associated with sharp fluctuations in produce markets. With no guaranteed prices, women can lose relatively large sums of money at a stroke when there is a glut. Under such circumstances, many are compelled to contract usurious loans as restart capital (or to pay off debts to business creditors). Girls at Wungu noted in this regard: *"When this happens [to our mothers], we can't concentrate in class."* This, together with the reduction in financing for their schooling needs, was reported to impact school attendance and studies adversely. One can only conjecture what impact this will have on their life outcomes. Ultimately, such loans also have the tendency to drive near-poor women (the *wahala-dana/ nong-daan*) into medium or long term poverty.

Shea processors lack bargaining power and have suffered from price movements in recent years. Women in Tamale and elsewhere complained about shea nut and butter prices being dictated by such middlemen who insist on paying sub-production prices (Box 2.9). Shea is an important source of dry season income for northern women, an important buffer deployed for lean season provisioning. Although at the community level low prices tend to be blamed on the perceived manipulations of traders, there have been steep drops in the international price since 2008, probably reflecting the global economic crisis.

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53. The yearly Consumer Price Index (CPI) to June 2009 for non-food items was up by 19.5% for Northern Region; and 36.5% for Upper East and Upper West.
54. Crops banked include cereals and shea nuts.

Box 2.5: Prohibitive lending rates lock caretaker cocoa farmers into bondage

At the cocoa farming village of Atta-ne-Atta in Brong-Ahafo, one could see disillusionment written over the faces of migrant sharecroppers as they described their predicament. As in many other cocoa-growing areas of the forest belt, settler farmers take care of cocoa farms owned by indigenous families in return for a fixed and pre-agreed share of the crop. While local cocoa purchasing companies are usually willing to lend to their registered clients (i.e. the registered farm owners) on soft (typically interest-free) terms, this opportunity is not available to sharecroppers, who lack suitable collateral.

With no safe borrowing alternative, sharecroppers are compelled to rely on moneylenders charging usurious interest rates of around 100% (same at Alikrom in Western Region), with a repayment period of just two to three months. Any unpaid amount at the end of the agreed term is imputed as a fresh loan attracting a similar interest. Debts escalate quickly under such terms, easily reaching impossible heights and further compounding the sharecropper's disadvantage. As reparation for defaulting on their loan repayments, some sharecroppers are compelled to succumb to one form or other of bonded labour on cocoa farms. Others, stalked by the weight of the problem, simply abscond, leaving the odious debts behind and adding to the unfortunate stereotyping of migrants as unreliable people.

2.3.1.3 Social/ life cycle factors

Traditional social codes entrench asymmetries in land access and contribute to making and keeping women in chronic poverty. The general picture across the north is of native men owning the lands they farm. By contrast, women's rights are largely usufructuary, on smaller and less desirable lands located in distant locations (Section 1.3). In some communities, a woman may access temporary rights in land through marriage -- in return for which she is expected to help on her husband's farm and is responsible for ensuring that there is adequate food to feed the household throughout the year. By contrast, the man's income is largely his to spend as he sees fit, after making deductions for housing (if needed) and a single bulk contribution from his harvest towards the kitchen.

Box 2.6: Cultural barriers on women's control over livelihood assets

Unlike men, women in large parts of the savannah still face notional cultural constraints on their ownership and control over a range of other assets such as livestock, especially the larger ruminants. Even in Dornye (where disparities are less severe), women owning livestock nevertheless lack absolute control as they still need their husbands' consent before selling. Such encumbering and gender-based challenges leave women adversely incorporated in economic processes and overly dependent on the goodwill of their menfolk, making it so much more difficult for them to break free of poverty. Yet, women are consistently demonstrating a higher capacity to manage scant resources than men, despite the huge disadvantage they face in resource terms.

Settler farmers are vulnerable due to lack of secure tenure rights in land. In the southern cocoa farming communities visited, there are two main ways in which a migrant can access farmland upon payment of a cash tribute. Both options are rooted in customary sharecropping practice and often do not include formalised agreements. The first, abunu (meaning to split in half), is a system whereby the caretaker farmer tends a young farm to maturity and pays all of the running costs. In return, he is entitled to intercrop the land with food crops and can expect to share the cocoa proceeds equally with the indigenous land owner. However, land owners are increasingly moving away from this option towards the abusa system. In the latter, the sharecropper tends an already mature farm, in return for which he is entitled to a third of the cocoa produce.

The farm owner has the prerogative for marketing the produce, meaning that all payments -- both the main payment and the now ritualised 'bonus' -- are paid directly to him/her. Thus, caretaker farmers have to rely on the goodwill of their farm owners to access their fair share of the incomes accruing from their labour. Unfortunately, this arrangement leaves migrant caretakers vulnerable to exploitation as

55. These contributions are of the order of one 100-kilo sack of cereal for the entire year!
56. Abusa connotes splitting in three parts -- with a third going to the caretaker.

some farm owners fail to share the supplementary payments (*a.k.a. bonuses*) with them. Further, the caretaker farmer is unable to borrow money on regular terms as he lacks collateral. As if these do not make it difficult enough for sharecropper households to climb the ladder out of poverty, the customary agreements which they contract with indigenous land owners also leave them prone to eviction on the flimsiest excuse, dismantling their livelihoods in one fell swoop. Migrant men's and children's groups interviewed at Atta-ne-Atta reported that in cases of arbitration, (indigenous) traditional authorities almost invariably take sides with their co-ethnic owner rather than the migrant sharecropper.

Children lack voice and often bear the brunt of household coping strategies in hard times. The research threw up many examples of extreme vulnerability among children. Thus, during hard times, children's labour is readily commoditised -- particularly in large households -- and they may be dispatched into *foster homes* with virtually no background checks on the foster parents or sent off elsewhere to work for money (see Box 2.13). At the busy Mallam Atta Market in Accra, the research team found girls as young as five who had been thrust into premature independence, working as head porters. Similarly, adolescent girls may be married off in haste, in exchange for bride-wealth payments (referred to in Ghanaian English as *'dowry'*) in the form of cattle and other livestock (Section 2.5), and sometimes to lessen the consumption burden on the household. The sum of these cultural practices is that when food and other resources are scarce in the household and have to be rationed, it is women and children who bear the brunt.

Ghanaian cultures typecast certain kinds of work as women's work. Thus it is generally the responsibility of women to fetch water from distant sources and to scavenge for firewood both for sale and for domestic use. As trees shrivel from over-harvesting and from the increasingly poor rains, a round trip to gather firewood can take several hours of a woman's time. The upshot is to consign women to much longer hours in the fields than their male counterparts -- even while they carry the additional physical burden of infants strapped to their backs. This, in turn, limits their ability to take advantage of what limited opportunities may arise.

Traditional codes of succession discriminate against widows and children, and accelerate impoverishment for many. As previously noted in Section 1.4, in some savannah cultures, a widow forfeits all claims to her deceased husband's estate if she refuses to accept her brother-in-law's hand in marriage. From then on, she and her children are at the mercy of her in-laws. If she is not native to her husband's community, it may well mean that she (together with her children) may not only be thrown out of her deceased husband's home, but also from the community. It is not unusual for children of such widows to end up as child servants in *foster homes* where they suffer further discrimination, or in exploitative relationships, where their rights are trampled even further.

The death of the head of a household (or main breadwinner as the case may be) affects different members of the household in different ways. Often, the differential impact will depend on the age and sex of the deceased as well as the structure of the household. As households differ greatly in their composition and in the sequencing of deaths, the impacts can be very diverse. Nevertheless, some broad patterns emerge from the Assessment. Where the main breadwinner is the householder/ father, those most affected tend to be the widow(s) and -- especially -- the youngest children, who have no defensive assets of their own. Children may be pulled out of school and rationing of food may become more severe, affecting them disproportionately. An astonishingly high proportion of the out-of-school children who were interviewed -- particularly in the third round of the fieldwork -- had been compelled to give up schooling abruptly after being orphaned (Boxes 5.4-5.7). On the other hand, where the main

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57. Both arrangements allow the caretaker to feed his household by growing food crops among the cocoa trees on the unspoken understanding that the land owner can avail himself of an occasional helping. This lack of clarity sometimes creates misunderstandings which land owners exploit to evict the caretaker farmers.
58. The evidence suggests that girls are often treated very poorly in their foster homes.
59. At Atta-ne-Atta, members of the assessment team were persistently pressured to take children away by parents who did not even know where we lived.
60. According to the Upper East research teams, that region is an exception to this loose form of fostering.
61. In southern Ghana as well, food (especially meat) allocation traditions privilege the father above other members of the household.

breadwinner is a youthful member of the household (and different from the father/ householder), those who suffer the most are more likely to include the dependent elderly parents. Here again, the drop in finances may, of course, affect children's education as well. Some are sent to foster homes as child servants or to live with better-off relatives, where they perform domestic chores in exchange for food and, if they are lucky, an education in a State school. And in households with so-called incapacitated members (e.g. chronically ill persons or elderly persons unable to work), these too will be affected significantly by a breadwinner's death as they tend to be entirely dependent on other members for their upkeep.

Expensive funeral rites impose huge burdens on households. North-south migrants in the towns of Alikrom, Atta-ne-Atta, Kokrompeh and Somanya all bemoaned the impoverishing impact of funerals. Because they tend to be relatively better off (by comparison with those they have left behind), migrants are often are made to bear a disproportionate share of such costs, a burden they cannot easily extricate themselves from. This can drag near-poor migrants into a state of ill-being from which it is difficult to liberate themselves. Funerals can also perpetuate poverty among the fluctuating poor in the savannah.

Box 2.7: The impoverishing impact of funerals

Across the savannah and some other parts of Ghana, expensive death rites divert valuable resources away from productive uses. Not uncommonly in the north, large proportions of annual harvests have been sunk into feeding mourners for weeks on end as a mark of respect for a deceased relative. This leaves households with very little with which to manage the rest of the year. Especially where the deceased is the major breadwinner, this practice can easily exacerbate poverty and further weaken the household's resilience during the lean season.

At Nyogbare and some other parts of Upper East, death rites may further entail lengthy periods of confinement of widows (but not of widowers). While it is not obligatory, there are nevertheless psychological pressures on the widow to conform. During her confinement, the widow may not engage in economic activity, even though her husband's death plunges her into the position of de facto headship of the household.

High fertility and dependency rates further entrench poverty. Polygyny is common across the northern savannah, particularly in areas dominated by Islam, animism and non-Western religions. In a polygynous marriage, each widow's share of the inheritance is determined, among other things, by the number of sons she has from her marriage to her deceased husband. As a consequence, wives attempt to self-insure their future wellbeing by competing to have the most sons, contributing to the high dependency rates in such households. High fertility rates also increase women's health risks and child care burdens, affecting their income-earning opportunities. According to the Ghana Maternal Health Survey 2007, fertility rates for Northern, Upper West and Upper East Regions are 6.8, 5.0 and 4.3 respectively, with a national mean of 4.6. Fertility for the lowest wealth quintile is 6.3 and 6.0 for the second lowest quintile. The MICS 2007/08 similarly has contraceptive prevalence rates of 7.8%, 17.1% and 12.6% respectively for Northern, Upper West and Upper East Regions respectively. Ultimately, high fertility rates in poor households mean that there are too many mouths to feed during the lean season, when crops fail or when some other adversity robs the household of income resources. Even at the best of times, polygyny makes it more difficult to finance children's schooling and other basic household expenditures.

Inter-ethnic conflicts were not mentioned as a source of vulnerability in any of the northern communities assessed. However, it is common knowledge that perceived injustices frequently froth over into violence across the northern savannah. Examples include the long-standing tensions between the Konkomba and Nanumba, and between Kusasi and Mamprusi ethnic groups. When tensions flare into violence, compounds and entire settlements can be torched, resulting in the displacement of entire communities. People get maimed and lives are lost. Valuable infrastructure is destroyed and the ensuing insecurity

62. There are huge social costs for failing to cooperate, such as ostracism or a less-than-fitting funeral for the offender.

forces formal sector workers to pack out of the area, leading to the suspension of schooling and other vital development services. Livelihood activities are also affected when people desert their farms and communities. Among the most affected are the youth (who are often the primary protagonists), the weak (especially the elderly, disabled and chronically ill who have difficulty fleeing in haste) and children (whose education is truncated by such events).

2.3.1.4 Capabilities

Frequent interruptions to children's schooling adversely affect their life chances. Boys are frequently pulled out of school to hunt, work in the fields and pastures or help repair flood damaged walls. Girls may be required to skip school in order to assist their mothers in the market, babysit at home, forage for shea nuts, scavenge for firewood, carry water for the arduous task of extracting shea butter or work as head porters in urban markets. Children also stay away from school when seasonal streams flood accessways or when there is not enough money to pay for lunch at school (§ 5.3.1). Parents migrating for short periods -- particularly single parents -- often take their children with them and keep them out of school during their sojourns. Not uncommonly, the poorest children -- unable to afford basic schooling resources -- are sent home by teachers insensitive to their disadvantage, with potentially adverse long-term consequences.

The poor and declining quality of education contributes to perpetuating -- even deepening -- poverty. The northern savannah is disproportionately disadvantaged when it comes to educational development (Section 5.1, 5.3.2). In rural areas especially, schools are farther afield, requiring young children to walk longer distances to access a basic education (§ 5.1.1-5.1.2). School densities are even worse at the junior high level. Even when infrastructure exists, instructional time is often misused by undisciplined teachers (Table 5.4). Then too, northern basic schools have much poorer pupil/teacher ratios (PTRs). The 2005/2006 Education Sector Annual Report has primary school PTRs for Northern, Upper East and Upper West as 38.0, 48.0 and 40.0 respectively, with a national average of 35.7.

In rural schools especially, the lack of trained teachers is striking, denying the poorest children the opportunity to receive a competitive education. Even at Karni, a peri-urban settlement, the impact of schooling has been fractional, with nobody qualifying for secondary school in the last five years. This is not altogether surprising, considering that PTRs in that settlement are a mindboggling 120-140:1. Yet, the policy of compulsory basic education requires that households forego the labour their children would otherwise be providing in the farms, fields and markets. The double tragedy then is that children are 'completing' school and maturing without the indigenous knowledge needed for succeeding at the traditional rural livelihoods, the vital knowledge and critical thinking skills with which to confront poverty or the confidence needed to question unjust social orders and to participate proactively in developmental and civic processes. In the case of girls, it is worth pointing out that the complex skills of shea butter extraction are acquired inter-generationally through prolonged observation and emulation of production at the household or kin level. This means that a young rural bride (amariya) will likely lack

63. It was an issue in the southern settlement of Ntotroso, though (Box 3.5).
64. See Section 5 for a more comprehensive discussion of education constraints and how these combine to undermine children's life outcomes.
65. We heard and observed examples of children who had been sent home because their footwear did not conform to sector standards, because their threadbare uniforms could not be replaced, if they did not have erasers or pencils, because they could not afford to pay 'printing fees' needed to reproduce test papers or because they could not afford the school-based levies charged where teachers are hired by the community.
66. Infrastructure deficits in the north are due as much to neglect as to the misallocation of scarce public resources. Subsidy systems are often wasteful in distributional terms, an example being the lifeline electricity threshold which does not benefit the poor. See, for example, Government of Ghana (2004): Ghana Poverty and Social Impact Analysis: Electricity Tariffs, Phase I. Accra: Ministry of Energy, PSIA Steering Committee; also Killick, T (2008): Left on the Shelf: Evaluation of Policy and Capacity Effects of the Ghana PSIA on Electricity Tariffs. Washington DC: World Bank.
67. Studies measuring teachers' time on task have consistently shown very low rates (often under 50%), worse in the rural savannah. On 26 June 2009, the research team found teachers at Woramumuso Primary School (Brong Ahafo) chatting beneath trees during class hours.
68. Some of the rural savannah schools in our sample had PTRs ranging from 60-70:1, much higher in the urban savannah.

this skill if she stayed the basic schooling course. Thus, if her education yielded no meaningful return -- the reality for many in the rural savannah -- her ability to shoulder the household provisioning burden (Section 1.4) could be seriously threatened.

These capability deficits make the youth particularly susceptible to poverty. The transition from childhood to adulthood can be very stressful for youth branching out into independence for the first time. Weak capabilities -- the outcome of poor quality education (see above) and low investments in skills development -- interact with other asset constraints (e.g. lack of access to finance and lack of voice), denting their chances of finding decent work. However, the few who we met among the migrants to the south (especially at Somanya) who had completed a secondary education had been able to find satisfying jobs in the agricultural services sub-sector, mostly as tractor operators, equipment repairers, sprayers, security men and as supervisors on plantations involved in export horticulture. Quality education can, therefore, create superior migration opportunities, at least for some.

Box 2.8: Vulnerable and invisible

The disabled/ chronically ill, the elderly and abandoned widows are especially vulnerable. On top of the resource constraints which other absolute poor people face, most of those in the former group are incapacitated and have the additional burden of relying on other people's generosity for their mobility and upkeep, making them even more disadvantaged than other chronic poor groups. True to form, when reporting on the effects of shocks and stresses, participants invariably forgot those they had categorised as the invisible members of the community -- the incapacitated nong-daan kuruug/ tarem/ ningkong -- who spend virtually all their time indoors, hidden from public view. When these groups were captured in listings of the most vulnerable members of the community, it was often in broad terms. Most of the more detailed information on these categories came from the purposive discussions with the extreme poor.

2.3.2 Coping with adversity

This sub-section reviews the ways in which the northern poor attempt to address their vulnerabilities and examines the effects of these coping behaviours.

In the hungry season, poor households cope by progressively disposing of divestible assets such as poultry and other livestock in order to compensate for shortfalls in consumption or to free up funds for investment. In rural and peri-urban areas, women forage for and stockpile firewood and shea nuts for sale (see Box 2.9). Admittedly, these savings -- i.e. the firewood stockpiles and shea nuts -- are inadequate to support their households, but are absolutely critical as financial safety nets as they provide women with alternative income streams when earning opportunities dry up and the main crops are still maturing.

As hardship intensifies during the lean season, more and more people rely on others for foodstuffs (for a start, kin -- and then others). Rations are cut and children may be sent to work for money in the community or in distant places. With little scope for coping safely with hunger, children skip classes to forage for food. A child noted in a discussion at Dornye: *"[Our] teachers do not allow our parents to take us to farm but some of us go hunting [for] food to eat during the lean season when there is no food at home."* Desperate men are compelled to participate in *culturally inappropriate* work such as harvesting firewood for sale. As a child noted graphically in a discussion in Tamale, *"when you see a pregnant goat in the market, you know there is a pregnant problem at home."* Often, where opportunities for decent and secure livelihoods are scarce, those who manage to improve their condition do so at the expense of other members of the community. Examples are farm owners enriching themselves by exploiting sharecropper labourers, adults and children indulging in petty theft in order to stave off starvation and the youth and schoolchildren entering into *galamsey* (see Box 2.12), wrecking agricultural lands and polluting communal groundwater sources in the process.

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69. The argument is not that school is a bad thing, but rather that it must be improved because sometimes bad school can be worse than no school.
70. Across the savannah, poultry and small ruminants are generally kept as safety nets rather than as a source of protein for the household.

Box 2.9: The shea industry faces challenges of sustainability

Traditionally, the small-scale processing of shea butter has been an important alternative avenue which poor northern women use to seek relief from the seasonal rhythm of agriculture. Rural women, already saddled with multiple farming and reproductive burdens, invest considerable amounts of energy gathering nuts and fetching water and firewood from distant sources in preparation for the extraction process. In gathering the nuts, women expose themselves to all manner of risks, in sheer desperation. They climb high up into the shea trees to shake the nuts onto the ground, risking broken limbs and other disabling accidents. Even worse is the fact that the nut droppings are a favourite for poisonous snakes. Thus women searching in the undergrowth risk being bitten, sometimes fatally.

After transporting the nuts to the homestead in head loads, even harder work lies ahead as extracting the fat is a slow and arduous task. The nuts must be shelled individually, dried, cracked and ground -- all by hand -- then emulsified, whipped and rinsed, then re-whipped and re-rinsed several more times to separate out the butter. Yet they slog this tortuous circuit -- from dawn to dusk over several months -- in anticipation that the incremental returns from the sale of the butter produced will enable some relief from the seasonal dips in food supply. Unfortunately, a recent fall in global demand means that they do not receive much for their effort.

A further obstacle in the shea butter value stream is the inconsistent quality of the product as the traditional artisanal process leaves impurities and some fairly large particles in the finished product. Women benefit greatly from support from organisations such as SNV, CARE, Sekaf, GTZ, MCA and Body Shop. Unfortunately the support forthcoming reaches only a few. More women could probably do with support to reduce the sheer drudgery of the extraction process, skills to enhance value addition and power to negotiate fairer returns on their investments (such as help to enter relatively lucrative export markets). This will entail, inter alia, upgrading cottage industry skills and production systems to ensure more consistent product quality standards and, perhaps, development of viable cooperatives to facilitate the mobilisation of the financial capital wherewith to procure the relevant processing equipment and protective footwear for use while gathering nuts in the bushy fields. Incidentally, a simple mill costing about US$2,000 can reportedly deliver a time savings of over 80%, freeing time *"to engage in other economic and household activities"* (women at Bongo Soe).

Box 2.10: The impact of food insecurity on children

While poverty and food shortages affect whole households, women and children were noted as bearing the brunt of intra-household rationing. The long-term impact is probably hardest on young children, however, and not just because of the potential of malnutrition to spawn irreversible stunting. Indeed, pupils repeatedly lamented at Atta-ne-Atta, Shia and elsewhere that they are unable to learn effectively on empty stomachs. Our observations in some communities also showed children loitering during school hours because their parents were unable to provide them with lunch money. By undermining interest in and capacity for learning, therefore, food insecurity feeds the cycle of child poverty, with a potentially negative impact on their life outcomes.

Box 2.11: Poor people's coping strategies are fraught with contradictions

Although, for the most part, the stresses and shocks they face are neither their doing nor choice, it is important to appreciate that the poor do nevertheless undermine their own long-term security through some adverse livelihood and coping mechanisms they employ. The stark reality is that, when confronted with choosing between immediate relief and longer-term security, the poor simply lack the backup assets to opt for the latter or to defer action on their desperate situations. So, for example, households are increasingly reluctant to lend food to family members, thus weakening the cohesion of kin networks and undermining the family's place as a trusted fallback institution. Similarly, parents withdraw children from school to assist in the fields or to help produce shea butter, burning their bridges to a more secure future and consigning them to potentially life-long poverty. In some communities, nursing and expectant and mothers participate in hazardous activities for long hours each day in the illegal mining industry. At Kenyasi and Nkaseim, such women transport rocks on their heads from dawn to dusk, for a daily wage between GH¢7 and GH¢8. In the process, their infants are not only denied proper care but are also exposed to toxic chemicals and the possibility of disabling accidents, threatening their long-term security. The time pressures on such mothers also deprive their other young children of proper care/ parenting.

71. E.g. Atta-ne-Atta and Nyogbare.
72. The singular is kaya-yoo.
73. This is corroborated in a Metro TV documentary -- of 19 August 2009, at 7.00 p.m. -- on Accra's kaya-yei.
74. E.g. at Kokrompeh.
75. E.g. at Dambolteng.
76. We conjecture that the factors leading married women to engage in transactional sex may well include the high rate of loveless unions resulting from forced marriages -- not only of adolescent girls, but also of widows and even children.

In the hope of getting a better education, children at Atta-ne-Atta wished to be fostered again in spite of persistent abuses which many of them had suffered in previous fostering experiences. Indeed, the majority of these girls who were hoping for a second chance had even run away from their previous foster homes. The uncomfortable truth is that most had suffered mistreatment so persistently that they had come to internalise it, regarding it as normal. Young kaya-yei, compelled to sleep in open spaces beneath the night sky, were unfazed in pursuing this income-earning opportunity, despite the nightly risk of rape and robbery. Youth engaging in alcoholism in order "to booze away their sorrows" risk worsening their situations through addiction. Again, having multiple wives enhances a man's access to farm labour for sure; however, polygyny increases dependency ratios -- a huge challenge in poor households -- and raises the probability of contracting AIDS, an almost certain cause of vulnerability.

Children who solve the problem of hunger by engaging in petty theft are inducting themselves into illegality and unsociable behaviours and are more likely to end up in petty crime in their adult lives. Similarly, when desperate youth steal livestock for sale at giveaway prices, they are sowing seeds of future vice as well as leaving their victims in a more vulnerable state. Women who go along with their innocent children to extract wood illegally from designated forest reserves for sale as fuelwood are unwittingly teaching their children to flout the law. Increasingly, female migrants -- young as well as older, single and married -- reportedly 'sell themselves' to men starving for sex, "only to return home with 'strange diseases'." Then there is galamsey work which despoils the environment, creating a range of hazards with community-wide impact (see Box 2.12).

Clearly, such inappropriate coping mechanisms are simultaneously consequences and causes of vulnerability in the wider community. On the one hand, it raises questions about policy approaches which attempt to unhitch vulnerability from poverty. On the other, it means that it is unrealistic to expect the poor and near-poor to adopt safer and more sustainable coping strategies in the absence of decisive actions to mitigate their adversities. The visceral responses they employ in coping with adversity can only reproduce further impoverishment.

Associational arrangements are another way whereby poor people manage social risks and shield themselves from the worst outcomes of the shocks they inevitably face. In the south, ethnic and lineage networks serve as launch pads, offering what assistance they can to facilitate a newcomer's entry into the informal labour markets. Both at Mallam Atta (a.k.a. Malatta) Market and in Tamale, new *kaya-yei* align with existing informal ethnic-based groupings for socialisation and to access support during emergencies. In times of bereavement and serious illness, these loose mutual self-help networks can be very helpful for mobilising social and financial support to the aid of the affected member.

At some of the sites visited (e.g. Dambolteng, Karni and Tindonmoligo), local thrift savings groups are enabling poor women to strategically build up micro-capital thereby enhancing their capacity -- if incrementally -- to cope with the hungry season. Others migrate for short periods not just to escape the difficulty, but to bolster their fallback assets against future rounds of hunger (§ 3.1.1-3.1.3). For the farming households of the savannah relentlessly threatened by capricious climate patterns, seasonal and longer-term migration help to moderate the dips in household income streams by complementing provisioning in the hungry season. Overall, migration seems to be the most successful strategy employed by vulnerable people to build resilience and to project themselves out of chronic poverty.

A couple of other points deserve mention. First is that those with access to functional dams and other irrigation sources tend to be less vulnerable as their farms are productive all year round (Section 2.4). Also, that even food-insecure households involved in subsistence agriculture often sell food (while subsistence needs remain unmet) in order to meet another need, ultimately increasing the size of their food deficit during the lean season when prices are considerably higher.

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77. E.g. at Nyogbare, Atta-ne-Atta, Nangodi (from Shia), Prestea (from Dornye) and in Burkina Faso (from Bongo Soe).
78. According to our informants, the situation is similar in galamsey localities across the country.
79. At about 8.00 p.m. on 25 June 2009, we came across a throng of youths who had just closed from the pits around Kenyasi and were heading home in the rain.
80. A.k.a. Bairnsdale ulcer or Searl ulcer.
81. Because of the huge risks involved, this type of work tends to be avoided by the native Asantes, who are much less desperate and who have more livelihood options available to them.

Disabled people were somewhat more likely to interpret vulnerability in terms of a person's/ household's inability to participate in the labour market as a way of building their resistance to adversity or to lift themselves up when adversity strikes the community. While many in the rural savannah have a slack season lasting about half the year, disabled people often find themselves with no work throughout the year.

Box 2.12: Adverse incorporation in the galamsey industry

Large numbers of northern male youth are involved in illegal pay-dirt work (known as galamsey, a.k.a. gala) around Kenyasi in Brong-Ahafo. In an interview with four such operators, they spoke in dejected tones of the sheer desperation which had driven them from the rural savannah and the unthinkable risks associated with their current livelihood activities. They described galamsey as a last resort adopted when the doors on other safe and decent livelihood options are closed. It is "work into which we are trapped by desperation, not one entered into by choice." Thus, northern migrants are far more likely than local people to opt for livelihoods in the illegal pits (known in the industry as ghettos). Our informants suggested that the ratio of migrants to local people in galamsey work at Kenyasi is around 7 to 3.

Galamsey is widely perceived as operating at cross purposes to established norms of decent work. To many, gala workers are merely selfish miscreants, hell bent on making a fortune at everyone else's expense. Less evident, however, is just how hazardous it is and its potential feedback effect on poverty:

- Gala operators burn the candle at both ends in their bid to get all they can before they are evicted or before the ghettos eventually become unproductive. Often, they get to work at the crack of dawn and do not leave till well after dark. Striving to maximise their returns, they cannot afford the luxury of rest so breaks are brief, just long enough for a quick meal.
- Because it is illegal work, labour arrangements are entirely unregulated and ghetto workers are totally dependent on patrons (known as ghetto sponsors) and can be fired without notice.
- Gala operators use mercury in the extraction process, a chemical known to pollute ground water supplies, with possible adverse impacts on the wider community. People in the area suspect that this may be responsible for the increasing incidence of buruli ulcer, though this cannot be confirmed.
- The lack of protective clothing (e.g. gloves, masks, boots, overalls and helmets) increases the risk of disabling injuries, with the threat of death constantly looming from inexpertly-activated dynamite explosions and loose rocks crashing down to the pit floors. As a result, ghetto workers have a tendency towards alcoholism, which they attributed to its dis-inhibiting properties.
- There is a constant fear of harassment by law enforcement agencies; and when they are not being harassed by self-seeking authorities, they are simply treated as invisible, neglected by the state.
- They reportedly suffer frequent ill-health. This is likely due to a combination of the long working hours, the frequent contact with mercury, the suffocating conditions in deep, poorly-ventilated pits, the abuse of alcohol and the sheer anxiety associated with their risky livelihoods.
- Some exhausted pits are simply left uncovered, posing a threat to unsuspecting children and offering breeding grounds to anopheles mosquitoes.
- However, the regularisation of local galamsey operations (where assessments indicate that it could be safe to do so) would facilitate improvements in labour and environmental standards by ensuring that investors and employers take steps to better safeguard the health of pay-dirt labourers, protect communal water resources and contribute to restoring the environment despoiled by their operations. Regularisation could also foster mutual respect between state and operators and facilitate a more harmonious co-existence of competing land uses by improving the enforcement of surface mining controls.

A poor man in Gupanarigu.

82. However, GLSS5 data show the rural savannah trailing well behind all other zones in terms of access to secondary education (GoG, 2007: Pattern and Trends of Poverty in Ghana: 1991-2006. Accra: Ghana Statistical Service, p. 65).

2.4 Opportunities for moving up the wellbeing ladder

"the construction of a dam in 2004 has enabled us to do dry season farming which has helped to curb migration to Kumasi."

From the characterisation of poverty in Section 2.2, we can begin to identify certain opportunities and assets that may be significant in helping northern households transition up the wellbeing ladder. For example, **well-organised associations have helped some poor groups improve their situations.** The ubiquitous extended family, faith-based networks (e.g. Catholic Action) and informal peer groupings (e.g. of local *kaya-yei*) all provide vital social and psychological support in times of adversity. But it is the properly constituted self-help organisations which are most effectively enabling the poor to improve their condition (rather than just cope), though such organisations take time to mature. At Karni, disabled people have joined up under an association to shell groundnuts, with some success. Similarly, coming together has enabled a women's livelihood group at Tindonmoligo to access skills in alternative lean season livelihood activities such as basket weaving and *dawadawa* processing. And at Bongo Soe, women have been able to make significant savings in the time spent manufacturing shea butter through an association which has enabled them to acquire a processing mill. At Wungu too, the disabled are beginning to be heard for the first time through an association they have formed.

Others helpful assets include migration and migrant remittances (Section 3.2)**, secondary education and skills** (Box 3.7), **unfettered rights/ access to land, financial capital, diversified livelihoods and beasts of burden. Labour-intensive public works** (LIPW) have been helpful in some cases (§ 3.2.2; Box 4.3). Additionally, in some Upper East communities with **functional irrigation facilities** (e.g. Bongo Soe and Tempane), households have been able to improve their situations by cultivating vegetables beyond the traditional farming season. At Bongo Soe, a woman observed how the construction of a dam in 2004 *"has enabled us to do dry season farming which has helped to curb migration to Kumasi."* Though highly desired by the northern poor, labour-intensive public works and irrigation facilities have, in many cases, not been as helpful as one might have expected. Available evidence suggests that this muted impact has resulted mainly from weaknesses in project design and implementation. Dams and dugouts are discussed in some more detail in § 4.2.2.9.

2.5 Child Poverty

"when a household is poor, it is the children who suffer most"

In the communities studied, child poverty is understood not just as a present experience but also in terms of its impact on a child's future. In both understandings, child poverty is perceived to be a largely transmitted phenomenon. Thus, children with *fara-dana* parents face similar deprivations as their parents, only deeper. Women at Dornye concluded that *"when a household is poor, it is the children who suffer most,"* a statement echoed in other interviews at Jakpli and elsewhere. Another direct cause of child poverty is the death of a parent (§ 2.3.1.3).

Child poverty manifests in various ways. At the household level, it is most evident as hunger, but also as child neglect, irregular (or non-) school attendance and a lack of other basic needs. Beyond the community level, it is probably more visible in the various forms of urban child work -- for example as contract maidservants or independent head porters.

Schoolchildren lose concentration when they are hungry. In all communities visited, hungry children either interrupt their schooling to forage or beg for food, or are compelled to enter into the labour market prematurely (see below). Girls' attendance was reported to have dropped since the closure of school feeding interventions by Catholic Relief Services (CRS) and a diversified source of cash income and the World Food Programme (WFP). Poverty also means that parents may be unable to provide their children with other basic items which they need for school. When children lack basic items such as exercise books, pencils, erasers, uniforms and footwear, it undermines their participation in schooling. Even where such children remain in school, they are *"timid and detached,"* according to their teachers. Others are compelled to engage in petty theft to get by.

Children are compelled to work or can be otherwise commoditised when conditions get desperate at home. As noted in § 2.3.1.3 (also § 5.3.1.6), children are a potential source of farm labour, other household income and insurance against adversity in old age. Their options are at the discretion of their parents, foster parents or other carers. If a caretaker farmer lacks adequate labour to tend the cocoa farm, for example, he can simply require those who are in school to join him on the farm, affecting their participation in schooling. He may also be compelled to marry off his daughters (even those who are legally minors) in exchange for bride-wealth. Young girls at Shia expressed their dissatisfaction with this practice, though they did not state what the bride-wealth actually entailed. However, at Bansi (also in Upper East), four cows are required as bride-wealth. Men in that community noted that bride-wealth helps a father-in-law *"to improve his wealth status as the cattle can be used as bullocks for ploughing."* Other parts of Upper East are known to demand a combination of cows and sheep/ goats as bride-wealth. In a focus group discussion at Tempane, a woman complained however: *"Unfortunately some men sell the cattle and pocket the money, which does not benefit the household."* In any case, it tends to be significant for poor households and has been the cause of many young girls leaving home unannounced or being driven out of their homes because they would not concede to such infringements of their rights. In some of the sites visited (e.g. Bongo Soe and Wungu), the study team found extreme poor households in which the main breadwinners were school-age children.

Explaining why children are sometimes withdrawn from the classroom, an informant observed: *"To allow all the children to go to school daily would mean locking the animals up till school closes around two o'clock".* Thus, a poor household may be compelled to choose immediate survival over long-term security, undermining their future in the process.

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83. At Dornye in Upper West, men described local bride-wealth costs as "very expensive", observing that it has been rising lately because of "competition among the youth", compelling some to migrate in order to find the required money to finance the cost. In one interview, it was said that some fathers demand as many as twelve cows.

Box 2.13: Girl child 'fostering'

Orphaned and neglected girls tend to be given out for fostering as maids in the homes of better-off relatives or the urban middle classes. In the case of kin fostering, foster parents focus their attention mainly on their own offspring. In the other type of fostering, hardly any checks are performed on the potential foster parents before the child is given away. In the worst cases, the rights of neglected children may be further violated by selling them out in trafficking arrangements or by abandoning them to their fate. At Atta-ne-Atta, the assessment team were offered children to take away, with absolutely no previous knowledge of or background checks on the team. And at Wungu, accounts were shared of agents regularly calling at the community to scout for children to take away. Some return, others are never seen or heard of again.

Poor children often have their childhoods abruptly truncated by work, with many working children ending up in premature independence, thereby missing out on safe parenting. For the young *kaya-yoo* struggling to construct her livelihood at Mallam Atta Market in Accra (Box 3.3), life in Accra seems expensive and cruel. Probably for the first time in her life, she finds herself paying for things she had taken for granted. *"Here, we have to pay for everything. We pay to take a shower, to have a drink of water, to relieve our bowels … even for the bare ground on which to pass the night."* So the girls immerse themselves in work, subsisting on monotonous meals of cold street food with attendant bouts of diarrhoea and anaemia. Pregnant girls fail to enrol for ante-natal services and young mothers keep their children out of school. According to nurses interviewed at a clinic nearby, it is only when illnesses are at an advanced stage that the girls make time to seek medical assistance.

Such premature independence can result from various factors -- household destitution, temporary adversity, escaping the threat of a forced marriage or even being thrown out of home for flouting inappropriate orders. When young girls -- mostly in their early teens (but a small minority were five or six) -- have to seek work in distant locations, they are maltreated by unscrupulous patrons and are at very high risk of sexual abuse and several actual instances were reported. Girls at Atta-ne-Atta recounted tearfully how they were overworked and deprived of schooling in urban *foster homes*, mostly by non-relatives but, in some cases, by relatives. For the typical *kaya-yoo* encountered during the study, the night is spent in an open stall in the market, with little protection from the weather. As this space is only available after dark, a sick child has nowhere to rest during the day. The possibility of finding regular accommodation is effectively non-existent for most of these girls as they lack the contacts and financial resources needed to compete in the constrained urban housing market.

The young *kaya-yoo* has all kinds of other decisions to make -- all without the benefit of parental guidance. Scorned by society, and lacking options, she learns to survive through controversial social networks. Most young girls rely on their more established colleagues (mostly middle-aged women) for the safekeeping of their earnings. In many cases, they get back less than what is due them when the time comes to retrieve their savings, but they have few alternatives on that front. While her new friendships and networks enable her to receive a measure of emotional support, this support system is nevertheless unsatisfactory as it exposes her young mind to unsavoury influences. Should she fall into bad company at such a tender age, chances are not particularly bright that she can successfully fend off negative influences.

Kaya-yei tend to stick to the cheapest and often monotonous diets, eating as sparingly as possible. In a bid to maximise their savings, many avoid meat and fish because these are relatively expensive. Foods are simply bought cold around the market, close to drains or decomposing matter, with attendant health implications. Unsurprisingly, the local health post at the Mallam Atta market identified diarrhoea among the main ailments presented by sick *kaya-yei*.

Net enrolments are low in settlements without schools. In the migrant communities in the south such as Atta-ne-Atta and Kokrompeh Zongo, children do not start school till they are old enough to get

84. CENSUDI, an indigenous NGO in the region, is known to be working actively with communities to reduce the size of bride-wealth because of its potential to further impoverish vulnerable households.
85. Elsewhere, a minority of children engage in risky work at illegal mining sites or consent to transactional sex, either to survive or to finance their migration journeys to the south, both before and after actually travelling.
86. Kaya-yei at Mallam Atta spoke of girls sometimes arriving "in their hundreds in articulated trucks." Other members of the market community who were interviewed described the girls as "not … bother[ing] to take care of their children's food and health needs."

to school safely by themselves. In the former, schools are a long way from the community along a trunk road linking two district capitals; in the latter, children have to cross a busy road, creating safety challenges for young children. Thus parents often wait till their children are at least eight years old (sometimes ten) before enrolling them in school. Unsurprisingly, net enrolments remain very low in many schools -- particularly in the rural savannah -- in spite of the gains following the introduction of the education capitation grant. Also, while the grant has had a major positive impact on enrolment, attendance remains unaffected.

In some cases, state schools simply do not exist. At Alikrom -- a southern community of some 500 settlers (mainly Busangas, Kusasis and Mossis) from Upper East -- there is no state investment in education and the community has been left to provide and resource its own school, which runs only up to Class Four. Owing to continuing shortfalls in teacher supply -- particularly in the most remote areas -- residents of Atta-ne-Atta, Bansi, Bongo Soe, Salpiiga and Wungu have been compelled to recruit fill-in teachers (a.k.a. *community teachers*) from their own pockets, thus subsidising the state's free education programme. When communities bear the responsibility of paying teachers, the poorest children attend less regularly as those who are not up to date with their fees/ levies tend to be sent back home. Transition rates are also affected where school densities are exceptionally thin. Alikrom, Atta-ne-Atta, Dambolteng, Gupanarigu and Nyogbare all lack junior high schools (JHSs), reducing the motivation to keep children in school beyond Primary Six. Faced with these diverse challenges, it is unsurprising that children's school attendance was sub-optimal at most of the sites visited.

Box 2.14: Poverty compels parents to compromise their children's futures

The assessment found that most poor people -- particularly women and children themselves -- actually appreciate the value of education (§ 5.2.1). However, the sheer depth and persistence of poverty compels parents to default their responsibilities or to prioritise short-term gains above consistent schooling. At Atta-ne-Atta, children as young as ten sometimes have to be pulled out of school to assist with carrying cocoa pods or drying the beans during the cocoa season. Girls, especially the older ones, may be bundled up into foster homes as house maids or forced to leave home to work as kaya-yei (female head porters) in the bustling markets of the south. In the north, boys may be made to herd cattle for the bun-dana or to work on their farms in exchange for food or milk. In the process, they condemn their children to a future of almost certain impoverishment and undermine their long-term resilience to hazards.

Children of mixed ages in their classroom take part in a discussion at Dornye.

87. There is evidence, for example, that a significant number of the male street youth at the Mallam Atta Market are actively involved in lawless acts such as the consumption and distribution of pornography and wee (i.e. weed or marijuana).
88. In some areas, they are known as 'community teaching assistants' (CTAs) or 'volunteer teachers'.

MIGRATION

"Home is still
the best place
to be ...
if you have
adequate
employment"

Photo: Fulani children out-of-school in Wungu, drawing water to support household income.

3. Migration

“ Every animal grazes towards where it will find peace of mind. ”

(Woman at Nyogbare)

“Here, we have to pay for everything. We pay to take a shower, to have a drink of water, to relieve our bowels … even for the bare ground on which to pass the night”
(Kaya-yoo at Mallam Atta Market)

Over and over again, migrants emphasised that leaving home is neither a pretty choice nor one entered into lightly. Rather, it is a reactive strategy that people explore when they perceive that they have run out of options wherewith to address risk or to construct their livelihoods securely. Consistently, migrants -- especially men -- remarked that they would not have left their home communities if farming in the savannah provided adequate returns and year-round security. What is clear is that migration has both costs and benefits.

Migration takes many forms and is practised in many northern households. While the precise objectives and livelihood constructions of migrants vary greatly, the common denominator in the migration equation is coping with vulnerability. More specifically, there seems to be a strong relationship between much of the north-south migration currently taking place and the deteriorating farming environment.

Girl on bicycle carrying grains for milling (Karni)

89. Even migrant children born in the south are hoping to return permanently to their northern roots someday.
90. This expression is from the Mamprugu part of the savannah.

3.1 A Typology of Migration

"When settlers grow old or become chronically ill, "we retire to our home villages," leaving the rest of their families behind."

The spectrum of migration patterns is broad and fluid. There are also many who start off on one path and graduate to another. The overwhelming majority of migration among *fara-dana* and *wahala-dana* households is in-country, with relatively small numbers going to Cote d'Ivoire and Burkina Faso for sex work and *galamsey* respectively (see below in this subsection). The typology below -- constructed from the research team's synthesis of the field data -- attempts to illustrate the different patterns of migration among people of northern origin, beginning with those who leave for the shortest periods.

3.1.1 'Tide' migrants

The first category are the *ayobga* -- or *tide migrants* -- who migrate for short periods in search of material resources wherewith to tide themselves or their family through an immediate adversity. Women were said to dominate this category. Typically, *tide migrants* return once conditions at home are relatively secure, which may take rather longer than people forecast when they are leaving home. The distances these migrants travel are relatively short (usually to the district capitals and major towns of northern Ghana rather than all the way south). From Upper East, some travel to Tamale, for example, to thresh millet in exchange for a share of the grain. Similarly, children at Dornye, some as young as eight, travel to the district capital (Wechau, some 35 kilometres away) to work on the streets or in the more fertile farms during the hungry season. A study assessing the impacts of the global financial crisis also found women in Upper West Region who are compelled to migrate to another village for up to six weeks during the shea season . This happens when the harvest in the area around their village is low. They then migrate to another village where they stay with a sister or in-law's family, gathering shea nuts in order to assure a household supply for the year. Others migrate for non-material reasons -- like those fleeing perceived threats of witchcraft (who are forced to stay away till their adversary has died) or pregnant women with a history of unsuccessful pregnancies who migrate to deliver (returning after a successful birth) or those escaping from spousal conflicts or other intra-household problems. At Bongo Soe, we were told that sick members sometimes spend moderate amounts of time in Burkina Faso seeking herbal treatment.

3.1.2 'Target' migrants

Target migrants constitute the second category. These are mainly pubescent girls and middle-aged women (and to a lesser degree youthful men) who relocate (often to the southern urban centres) with a clear agenda of raising capital wherewith to finance a *specific* expenditure. Typically, girl migrants would be targeting funding for the cooking utensils without which they are ineligible for marriage. Others, male and female, go to raise funds to finance their schooling or to start a micro-enterprise. Youthful males migrating to forest areas typically provide *by-day* wage labour in farms or rent farmland on which they

91. Tony Dogbe and Celia Marshall (July 2009): A Rapid Assessment of the Impacts of the Global Economic Crisis in Ghana, PDA, available at: www.pdaghana.com.
92. They complained about the disruption this causes to their family life as they are not at home to cook and their children are not so well cared for while they are away.
93. Post-primary students were reported to practise cyclic migration during the long vacation months between June and August.
93. The immediate target may be to acquire fancy crockery or a more alluring wardrobe in order to compete more successfully against their rivals/ co-wives.

cultivate their own crops. In this regard, migration is also a proactive strategy to diversify household economies so that household survival and wellbeing are less dependent on the timing of volatile rains. The frontier market towns of Kintampo and Techiman are popular with *target migrants*.

If income returns appear to be too low, *tide* and *target migrants* may explore their chances further south in the larger cities -- typically, Accra and Kumasi (where incomes are reportedly higher) -- or take up riskier but higher-return options such as *galamsey*. In polygynous households, competition for a husband's attention drives some women to migrate in a bid to build their nuptial assets. Some women travel to Cote d'Ivoire or Kumasi to offer services, in anonymity, in the commercial sex industry, not infrequently returning with *strange diseases*.

3.1.3 'Cyclic' migrants

Others, mainly male youths and somewhat younger girls, are *cyclic migrants.* Many of the energetic young men follow work during the four- to six-month slack season, returning at the start of the savannah's farming season in time to reinvest their energy in the family fields. They are known as *kanako*. Typically, these go to the nearest fertile areas in Brong Ahafo or to the few irrigated valleys in the Guinea savannah. At Atebubu, for example, they may lease an acre of farmland for an annual rental of around GH¢10 or work as *by-day* wage labourers. Many such migrants were found in the Kokrompeh area. The typical *kaya-yoo* interviewed at Malatta painted a similar picture of constructing her livelihood around a cyclic pattern of migration, though it is also known that many girls spend some years away. The *kaya-yei* interviewed at Malatta generally move south for two to three months at a time (mainly around the peak shopping seasons of Christmas and Easter), retreating when business in the southern markets has settled back to a more normal pace. Some will have started their cyclic sojourns in Kintampo and Techiman, acquiring the resources and/or experience needed for the more hazard-prone adventure to Accra or Kumasi.

3.1.4 'Long-stay' migrants

Then there are the *long-stay* or *multi-year migrants* who settle for longer periods into the destination communities -- even if, at the outset, most do not expect their sojourn to be that long. These too are mostly men, though some *kaya-yei* outside the PPVA sample also fit this category. Many *long-stay* male migrants start out as shorter-term migrants seeking employment in the agricultural labour market -- as casual labourers in plantations owned by indigenous families and other investors. Plantation owners who are keen to retain the services of these hard-working migrant farmers will often permit -- even encourage -- them to establish small homesteads on the land. The research team came across many such *long-stay* migrants in the southern settlements of Alikrom, Atta-ne-Atta, New Kokrompeh and Ntotroso. Another group of *long-stay* migrants are those who leave the north with good credentials (see Box 3.7).

Many *long-stay* migrants wrestle with the demands of keeping and developing two homes with different sets of responsibilities, divided families and having to secure their rights in their new home community. Some shuttle between the two locations, others struggle to keep their status in their place of origin. Over time, many migrants end up as settlers, either on the farm or in the *zongo* and assimilate features of their adopted homes. Some return to bring their wives and then the rest of their families over. They may also give their children names from their adopted southern communities in a not-so-successful bid to help them integrate more seamlessly. When settlers grow old or become chronically ill, *"we retire to our home villages,"* leaving the rest of their families behind. Thus, in Alikrom, there was a striking absence of elderly people. However, settlers who *'forget home'* (i.e. those who have not been faithful

95. Zongo is Hausa for 'strangers' settlement' and refers to the ubiquitous migrant enclave typically inhabited by northern people.
96. Men's group at Alikrom.
97. Interview with older men at Alikrom.
98. According to the 2000 population census, there were some 700,000 migrants from the northern savannah living in the south at the time.

in remitting money to help those they left behind and those who have not invested in building a house back home) *"find it difficult returning."* Such situations arise during shocks like fuel price hikes, with the follow-on inflation in the prices of other goods.

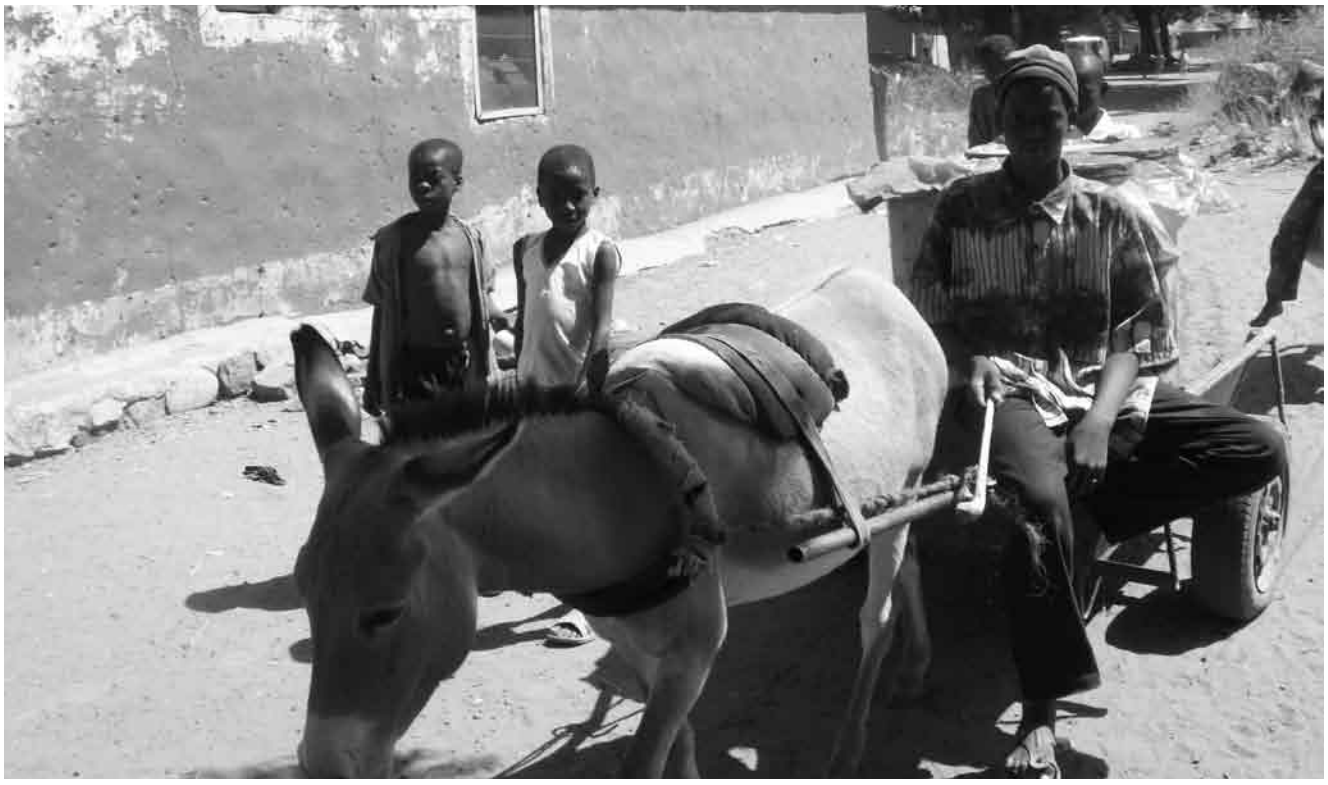
But the disabled/ chronically ill persons, elderly people and others trapped in extreme poverty often have no choice but to stay behind. Among the factors limiting their locational options are the complexities associated with the migration process and the sheer lack of requisite assets (courage, strength, knowledge/ skills, finances and networks) needed to make the often hazardous journey and then to secure and pursue a risk-prone job on arrival at the destination community.

Box 3.1: Youth are leaving the north

In many of the sites visited, participant groups described conditions depicting a decline in wellbeing, despite the general reduction in poverty levels reported by GLSS5. Increasing vulnerability is having a telling effect on the demographic structure in some villages. While north-south migration is not new to communities of the rural savannah, decades of economic under-investment and increasingly capricious rains have made life in the savannah increasingly challenging. Drought has become more endemic with the steady deterioration in environmental conditions, increasing the vulnerability of agricultural communities. As a response, local youths are leaving in droves to seek work and solace in the more urbanised south, where prospects for work and income are perceived to be much brighter. In an interview at Wungu, participants observed: "In the past, children never left home to the urban centres without permission. But now they just pick up their bags and leave for Kumasi or Accra without even telling their parents."

Consistently, migrants from the north presented migration as a last-ditch strategy, not some impulsive decision in response to the pull of the urbane lifestyle of the southern cities. Across the southern towns and villages where we met youth migrants (Accra, Atta-ne-Atta, New Kokrompeh and Somanya), they were emphatic that they would not have left the north if farming offered year-round livelihood security or if they had jobs providing a basic minimum level of security. Most said that north-south migration is accompanied by a loss of dignity.

Most start out intending to be away for a brief spell, during which they expect to make enough money to help themselves and their families bolster their resilience to further adversities. In practice, however, they are staying for increasingly longer periods (or going more regularly). It is also somewhat ironic that it is those with the most energy and potential -- the youth, the most courageous and resourceful -- who are first to leave on long-term sojourns, leaving the weakest behind. This loss of cream labour assets was reported to have telling effects on the quality of labour resources available to their families.



Fulani children out-of-school in Wungu, drawing water to support household income.

3.2 Reasons and profile of migration

> **“ migration was said to be taking place more often because “there is not enough food to feed the household,” ”**

Environmental push is significant in all four forms of migration. Pull factors (such as peer pressure and a desire for exposure and modernisation) do indeed have a role in the migration equation. However, ecological push came up far more strongly in the assessment as the driving force behind most migration. As discussed in § 2.3.1, the environmental push factors afflicting the savannah include declining availability of fertile farmland, capricious rains (timing and duration, increase in droughts and storm damage and flooding) and a declining productivity of the soil. The long agricultural slack season is another major push factor. The combined force of these pressures can be better appreciated if one recalls that small-scale agriculture is by far the majority livelihood activity across the rural (and even peri-urban) savannah. Thus, the purported prioritisation of agriculture by the incumbent government, the recognition of the sector’s vital role by the recent Sirte summit of African Union leaders (in Libya) and the commitment made at L’Aquila by G8 nations to increase food aid -- coming back to back -- is heart-warming. That said, the structure and content of agricultural investment in northern Ghana ought to be informed by the voices of the savannah’s poor (Section 7).

The scale of migration is increasing. At Shia, migration was said to be taking place more often because **“there is not enough food to feed the household,”** an opinion repeated in virtually all communities. At Wungu, the youth were reported to be *“leaving in droves for the south.”* Indeed, virtually all households in the northern sites sampled had experienced one form or other of migration. There is a sense that there are relatively more migrating from Northern and Upper East than there are from Upper West, though numbers for Upper West also appear to be rising.

At Atta-ne-Atta, a migrant destination in the forest belt, the character of in-migration is changing. Previously, it was relatively easy for migrants to find employment in the cocoa sector, as share-croppers. Newer migrants spoke in alternating tones of how much more difficult it has become to access such jobs, compelling them to turn to illegal and less safe options such as *galamsey.*

Generally, communities perceive that there are more females than males migrating and at a much earlier age. From the synthesis workshop following the first round of fieldwork, female migration appears to be facilitated by the impression that there are more opportunities open to young girls and women (albeit mostly in low-paid work -- e.g. exploitative fostering as maidservants, head portage, transactional sex and washing dishes in chop bars). At Bansi, girls were reported to migrate from about age 12-15 whereas their male counterparts wait till they are between 20 and 25. Again, girls were said to leave from age 15 at Nyogbare, more like 20 among the male population. At Bongo Soe, it was estimated that six in ten females migrate (compared with four in ten men), with most of the girls reportedly ending up in dish washing, bar attendance and head portage jobs. Men at Shia opined similarly, that of every ten migrants, some seven were female and in jobs similar to those identified for Bongo Soe. The *female* jobs described were perceived to require little or no capital outlay -- mainly a reasonably fit body -- and are in relatively high demand in the larger towns and cities. But the relatively higher female migration rate is also due to the fact that women bear a disproportionate share of routine

99. This is generally between January and April in the Northern Region (Guinea savannah) and December to May in the Upper Regions (Sudan savannah).
100. Among the migrant caretaker farmers at the southern sites, the overwhelming majority were from Upper East, where ecological disadvantage is most acute.
101. The Vice President has repeatedly affirmed the NDC government’s determination to double agriculture’s share of the budget, from five to ten per cent of GDP.
102 http://www.africa-union.org/root/AU/Conferences/2009/july/summit/13thsummit.html
103 http://www.g8italia2009.it/static/G8_Allegato/LAquila_Joint_Statement_on_Global_Food_Security%5B1%5D,0.pdf

household provisioning costs in northern Ghana, even though they have fewer assets (Section 1.4). In Bole, for example, the deficit in young women is purportedly palpable. The imbalance is also partly explained by the fact that the social code obliges older men, as family heads, to stay back *"to defend the land and protect their [*extended] *families."* Whole households hardly ever migrate together for this reason. Overall too, women and children are more likely to migrate to urban areas whereas men opt for rural destinations.

Younger females end up in menial jobs. When girls and younger women migrate to the cities of their own volition, it is usually to provide low-paid services in head portage or in washing up at the ubiquitous *chop bar*. This is particularly common among girls originating mainly from the Northern Region (esp. Dagomba and Mamprusi), but also Upper East (Fara-fara and Mamprusi). By contrast, those who are sent off by their parents typically end up in *foster homes* as house maids to urban middle class households, some of whom may be relatives of the foster child. This form of work is reportedly more common with girls from Upper East. With a few exceptions, girls who had participated in such experiences typically described their foster homes in unflattering terms. The uncomfortable truth is that migrant girls are overworked in most foster homes and are treated very poorly in comparison with the foster parents' own children. Often, child servants are late to school as a result of being overworked in the home. Or they may be sent onto the streets to hawk petty goods while the offspring of the madame are chauffeured to school. The realities of the migrant girl child are described more fully in Section 3.3 below.

104. Both women and men at that site said that women had now overtaken men in terms of migration, a situation they described as a reversal of what it was about 20 years ago.
105. In two communities of Upper West, males were more likely to migrate -- mainly to work on farms in Brong Ahafo (but also Northern) Region. But in Dambolteng "boys below 15 do not go because they cannot farm."
106. This was not one of our core sites, however.
107. A few go to the southern markets to work as turoko (derived from truck, as in truck pusher).

3.3 Experiences of migration

"members of a women's group at Wungu noted of kaya-yei in Tamale that some may not bath for three days because they do not have money to pay for water."

Migration is often, though not always, with the consent of the household head. In general, migrants leave *"with the consent and blessing of their households and protection of the ancestors."* In such instances, remittances are not only to be expected but also tend to be better planned and more consistent. However, where someone desiring to migrate has a strong feeling that the family will be a stumbling block, they often leave unannounced. This applies to adults as well as children, to married as well as single women. In such instances, migration has often resulted in a serious souring of intra-family relations -- at least in the short term -- or even outright ostracism. Nevertheless, it is sometimes possible to repair this damage once the migrant has found a way to send back remittances on a regular basis to shore up the household.

Box 3.2: Effect of women's migration on men

Vulnerability is compelling women to leave to find migrant work without the consent of their husbands, spawning rifts in marriages. At Shia, the men's group observed thus: "Twenty years ago it was taboo to travel without informing your husband … but this has changed". Because spousal roles are highly gendered in traditional communities, the equilibrium of the household can be seriously upset when married women migrate. A youthful husband so affected lamented: "It worries me that I have to perform the duties of a woman -- bathing the children, cooking, fetching water and also firewood. When my wife is away, I am compelled to return early from the farm to care for the children. Then too, after a hard day's work, there is no-one to massage me at night." Another group of rural men described the impact saying "a house without a woman is like a refuse dump."

In general, migration enables individuals and households to improve their resilience to further adversity. More specific gains reported include:

- support to family subsistence and forestalling of starvation (of crucial importance when well over one-half of households are absolutely poor in the two Upper Regions);
- financing of new homes and/or home upgrading (especially leak-proof sheet metal roofs and cement renderings to crude earth walls);
- support for healthcare for aged parents;
- finance for own/ other children's schooling;
- funding of funerals;
- accumulation of funds for small business start-ups;
- esteem enhancement for returnee migrants whose conditions have improved;
- exposure to alternative cultural values, including more equitable gender relations;
- exposure to alternative technologies;
- some measure of relief (for females) from harmful and discriminatory traditional practices.

Not uncommonly, entire communities (not just migrants' families) benefit from the largesse of their migrants. Thus, at Shia, it was reported: *"Those who have migrated out of the community have helped us by paying for cement to rehabilitate of one our primary school buildings."*

Some downsides of migration were also mentioned:

- the haemorrhaging of prime farm labour -- e.g. when youthful migrants, with their relatively superior quality labour, prolong their southerly sojourns beyond the agricultural slack season;

108. GoG, 2007: Pattern and Trends of Poverty in Ghana: 1991-2006. Accra: Ghana Statistical Service, p. 40.
109. However, migrants often saw this as an unwelcome cost, with a potential to drag them [back] into poverty.
110. Even on the PPVA team, some well-educated northern members had experienced overt prejudices in the south.
111. For example, we found a man at Mallam Atta who had fractured his neck from the weight of an unsafe head load.

- deterioration in personal care for the elderly (when remittances are not frequent; this is typical when migrants are hit by shocks or when elderly migrants return home, leaving behind families trapped in poverty in the southern cocoa farms);
- prejudices and harassment experienced by migrants in their destination communities (Box 3.5);
- insecurity of employment (caretaker farmers, *galamsey* workers and former child servants all reported working in constant fear of losing their jobs at the stroke of a pen);
- unsafe, accident-prone and the illegal nature of many migrant livelihoods (e.g. carrying excessive weights, loading cargo onto the roofs of vehicles, *galamsey* and commercial sex); the market for decent work is quite constrained and northern migrants generally lose out to indigenes and southern migrants because of deep-seated prejudices and inability to communicate in the southern language;
- unplanned and fatherless pregnancies contracted by adolescent migrants (both female and male);
- in the case of young migrants, loss of parental guidance, resulting in objectionable peer influences and some becoming trapped in lawless lives (e.g. drug pushing and abuse, distribution of pornography, robbery and prostitution);
- where it is a parent who migrates, this can again deprive her/his children of quality parenting; this condition was pinpointed in various communities as a cause of irregular attendance and poor achievement among some schoolchildren;
- homelessness and related poor hygiene among street children (mentioned by nurses interviewed);
- erosion of indigenous cultural values (said of the youth, by older men). An elderly man at Shia decried this unwelcome impact of migration, saying "our youth who go away tend to lose the values of the community, especially if they remain in the south for lengthy periods."

The *kaya-yoo* is arguably the most conspicuous north-south migrant in the bigger cities. Some are as young as five, a situation which was unknown before the new millennium. With the combination of poverty and the physical work they do in the sun, they come across as dirty girls and tend to be perceived as vagrants and, thus, undeserving of sympathy. Speaking from experience, members of a women's group at Wungu noted of *kaya-yei* in Tamale that *"some may not bath for three days because they do not have money to pay for water."* Box 3.3, below, is a summary of the situation of kaya-yei at the Mallam Atta Market.

Box 3.3: Kaya-yei at Mallam Atta Market

Mallam Atta (a.k.a. Malatta) Market is a cacophonous open-air market on the southern fringes of Accra New Town. The market and surrounding streets offer an array of foodstuffs and household goods at competitive prices, making Malatta popular with Accra's growing population of working class and middle-class households. The combination of brisk business and crowded snaky alleys presents kaya-yei with an opportunity to eke out a living by providing head portage services in exchange for small tips. With its negligible start-up costs, the head portage business is one of very few livelihood strategies open to poor migrant girls seeking self employment. More decent work remains out of their reach as they lack the skill, deportment and bridging networks with which to compete favourably in the labour market. The girls are to be found carrying bulk goods from delivery vans and trucks to the shops and wooden stalls or, even more likely, relieving weary shoppers of the weight of their shopping while navigating the maze of stalls selling just about anything -- from pungent salted fish, palm oil and intense local spices to delicately arranged stacks of imported infant formula, toiletries and enamel bowls decorated in flaming colours.

The majority of the *kaya-yei* at Malatta are school-age girls from the Mamprugu area of the Northern Region. Over time, they have completely supplanted the male *kaya* who were more visible before the nineties. Many of the first-timers would have financed the southward journey through a season's pickings of shea nuts gathered from the fields. Others are cyclic migrants who return to the savannah after the peak shopping seasons. (The periods from Christmas to Easter and again between the Easter and Christmas shopping seasons tend to be rainy, affecting the vibrancy of shopping and, thus, the head portage business.)

At the time of the assessment -- in early July -- the *kaya-yoo* population at Malatta (and its surrounding commercial streets) was estimated to be around 100. During the peak shopping seasons, the numbers are considerably higher.

112. This can affect both the woman who gives birth and the parents of man who fathers them. Some said they come to *'dump' t*he child back home, adding another mouth to feed.
113. Common illnesses include diarrhoea, malaria, anaemia, STDs, yaws (a.k.a. *thymosis or pétasse tropica*) and other communicable diseases.
114. The original *kaya* were male porters from Nigeria and Togo.

With no access to housing at night, the overwhelming majority sleep rough -- converting vacated market stalls and shop fronts into sleeping places. Some of the most established (older and settled) women have been able to acquire plywood kiosks as housing. These kiosks are located in illegal, often unsafe locations -- like along the banks of the city's major drains -- exposing the occupants and their belongings to huge risks whenever Accra floods and leaving the owners at the mercy of AMA's urban control enforcement teams. For the younger and more recent entrant, having no home (or even a day shelter) can be a huge challenge, particularly when she is ill or convalescing. The open sleeping places also expose *kaya-yei* to undue threats from male predators looking for easy sex, leading to many teen pregnancies.

In spite of the challenges they endure both in the day and at night, they remain focused on their agenda of saving money and are quite happy with their daily earnings of around GH¢3 (a little over US$2). These earnings are much better than what their counterparts doing housemaid jobs get. The girls' savings (of GH¢200-300 per visit) enable them to acquire the pots and pans they will need for marriage and/or to help their families make it through the next hungry season and/or to accumulate a little capital to invest in a micro enterprise (in petty trading or something similar) back home. The remittances they make from their earnings from the Easter shopping season are particularly helpful for averting starvation as this coincides with the peak of the hungry season.

Migrant support is a significant source of income for the families left behind, even if the impact of remittance flows on northern asset portfolios is dampened by large household sizes cum dependency ratios. The evidence shows that migrants worry greatly about those they have been compelled to leave behind, which is why they make the effort to remit back home. Predictably, remittances slow down when life gets tough in the south. Temporary unemployment, debt and hikes in the price of fuel (with its knock-on effects on transport fares and prices of transported goods) are different shocks experienced by migrants. Suspending remittances comes at a cost even to migrants themselves, compromising their ability to call on reciprocal family support, especially when they retire. When remittances are put on hold, it also translates into a loss in welfare for family members left behind in the savannah.

The more established migrants are better off than newcomers. This is so within each occupational group (e.g. *kaya-yei,* caretaker cocoa farmers). However, injustices experienced by migrant sharecroppers are making the cocoa sector less of the *lifeboat destination* that many had imagined. All told, migration benefits the bolder and more energetic youth most.

There are several actions migrants take to enhance their acceptance in their destination communities. To counter the stigma, abuse and other prejudices they face in southern communities, migrants (especially settlers) tend to trade off aspects of their savannah cultures. Thus, religious and traditional practices are not practised as intensely as they are in the savannah. This means that the savannah's strict gender roles may become more relaxed, spousal asset streams may lean towards greater convergence and other discriminations against women and children may become less pronounced. Not uncommonly, migrant settlers even adopt southern names to facilitate their assimilation into their destination communities.

Box 3.4: Migrants are adversely incorporated in economic and social processes

Very few north-south migrants have a good quality education. Locked out of the more lucrative job openings by a lack of skill and other capital assets, short-term migrants especially are restricted to the least desirable and/or lowest-paid jobs. In their southern settlements, most lack access to quality basic services (e.g. potable water, functional schools and healthful sanitation). In the urban areas, their accommodations are frequently located on the most marginal lands, often illegally. On the farms, migrant sharecroppers generally lack tenure security and their livelihoods are characterised by dependency on the owner-patrons and by toxic borrowing in sharkish credit markets. Even as settlers, north-south migrants tend to be weakly integrated in the recipient communities and endure repeated prejudices ranging from taunting to open hostility and persecution. It is common for migrant liberties to be obstructed (e.g. in exploitative relationships on cocoa farms or in forced fostering). Indigenes see them as *"strangers"* or *"not part of us"* and their voices are perceived as a nuisance by many of the other residents. While solidarity can be strong within their livelihood and/or ethnic networks, migrants are rarely organised sufficiently to constitute effective movements whose voice matters to indigenes or policymakers.

The team experienced widespread denial and resentment in the southern communities about the scale and nature of poverty in the north and the attention it receives. The common cry is *"are we not also poor!"* In some of the mining communities in particular, where migrants have been coming for several decades to work and then settle, the tension was palpable. This is clearly an issue that will not go away by itself.

115. At Atta-ne-Atta, migrants reported paying an incredible GH¢0.40 for a 50-litre basin of water.
116. For example, sharecrop labourers finding themselves encumbered with unsustainable debt are sometimes required to put their children to near-full-time work on the fields they tend.

Box 3.5: Baba -- Living with prejudice at Ntotroso

Baba, a migrant octogenarian from the northern savannah, recounted a cruel tale of prejudice and pain. He recalled migrating to Ntotroso, in Brong Ahafo, with his parents soon after Independence, some 53 years ago. His father had been a cocoa broker travelling around the cocoa-growing areas of southern Ghana purchasing the dried beans for resale to exporters.

The *zongo* was already established when they arrived and relations between indigenes and migrants were cordial. With cocoa flourishing in those days, Baba immediately found work as a *by-day* (wage) labourer on some local farms. The pay was decent and Baba soon became independent of his parents. He even managed to build himself a house. After about ten years working as a farm labourer, he rented a seven-acre lot on which he cultivated cassava and maize, most of which he sold at the vibrant Tepa Market. With regular good harvests, he could often spare a basketful of his harvest as a tribute to his landlady, a childless native woman. Around the turn of the century -- and as a result of the cordial relationship with the landlady -- she decided to gift the land he was farming to him. Around the same time, Newmont Gold Ghana Limited (NGGL) started prospecting for gold in the area and land values began to rise steeply. That was the turning point in his relationship with the indigenous leaders.

Dissatisfied with the decision of Baba's landlady, the chief caused Baba's farm to be destroyed. Determined to protect his rights, Baba complained to the police, but nothing came of it. Instead, his action attracted the wrath of the traditional authority, who perceived it as an affront to the Ntotroso stool. Baba was hauled before the chief's court and ordered to vacate the land. Ignoring their demand, Baba continued to farm the land. Eventually, the case was tried at the chief's court and Baba's landlady won based on the testimony of two witnesses. Baba was relieved, thinking that was the end of the matter. But he was grossly mistaken.

A year or so later, the case was resurrected by the chief's nephew. Baba was arrested and detained for the day at the local police station. Curiously, his native landlady was left out of the complaint on this occasion. He was bailed by the chief imam, an act which was interpreted by some natives to mean that the *zongo* community, almost entirely Muslim, was taking sides with Baba. Old Baba was sued at the Kenyasi Circuit Court. Again, eight out of twelve witnesses confirmed the landlady's title to the land. As a result, the court ruled in Baba's favour.

Not long after -- and in a brazen abuse of authority -- a newly enstooled chief mobilised two busloads of soldiers to assault members of the *zongo* community for daring to express their displeasure at persistent acts of discrimination in the apportionment of local assets and opportunities. The situation had come to a head because migrants were consistently being denied due compensation for livelihoods wrecked through Newmont's mining operations (see Box 3.6). Baba was arrested, taken to the personal residence of the chief and charged with inciting discontent against the traditional authority. Intriguingly, a senior police official was present at the chief's residence when Baba arrived there but did nothing to intervene when the chief gave orders for the soldiers to molest Baba and the residents of the *zongo.*

As the soldiers rampaged through the *zongo* settlement, frightened residents -- young and old alike -- sought refuge in the surrounding fields and bushes. Not even nursing mothers were spared the ensuing brutality. After a couple of hours the soldiers left town, but not without bundling away some eight members of the *zongo* community on an army pickup truck. These eight, including a nursing mother, were to be detained illegally for the next two days and further brutalised at Sunyani Police Station, in blatant contravention of the country's Constitution. During the period, the four women among the detainees were stripped to their underwear.

Eventually, the eight were permitted to leave on bail, but only after the *zongo* community had dumped the motherless baby on the doorstep of the chief's palace, threatening that he would be personally liable if the child suffered any mishap. Apparently fearing the consequences, a senior police officer at the Sunyani Police Station then offered to pay the medical costs of the bruised detainees. However, no payment ever reached Baba or his colleagues. Since that time, Baba has suffered pains in his sides and abdomen.

The memory of that dark day has effectively cowed the migrant population into capitulation, smothering any further expression of discontent. Restrained from airing their grievances publicly, frustration is brewing among the *zongo* population. An atmosphere of uneasy calm merely masks deep anger, pain and mistrust of the native population -- particularly its leadership.

Box 3.6: Migrants dispossessed of livelihoods by Newmont

Only the native population own land at Ntotroso. Migrants either lease land or work as sharecroppers on the lands owned by the indigenes. The arrival of large-scale mining by Newmont has deepened pre-existent divisions and inequalities between the native Asante majority and the sizeable northern migrant population.

According to an official of Opportunities Industrialisation Centres International (OICI), which serves as a community development agent to Newmont, arrangements have been instituted *"to pay compensations to all mine-affected households for livelihoods lost through Newmont's mining operations."* However, the reality is very different. The procedure for compensation includes routing one's claim through a local Validation Committee appointed by the traditional authority in consultation with Newmont/OICI. This committee comprises three persons -- a representative of the chief, the local Assemblyperson and the Youth Leader -- all from the indigenous Asante population, even though migrants constitute a full third of the settlement's population.

Compensation for a parcel of land expropriated by NGGL can only be paid to a single party, either acting on her/his own behalf (as holder of the apposite land title) or on behalf of the land-owning lineage. Thus, it has been the indigenous population (as landowners) who have managed to secure compensation for lands taken up by Newmont. Under a

programme known as the [Newmont] LEEP, much of the compensation has been in the form of land reimbursement, business capital, training in improved farming methods, fertiliser, some labour and other inputs. Migrants who have lost their livelihoods -- as tenants and workers on the land -- are, in practice, unable to claim for compensation under this skewed arrangement managed exclusively by indigenous leaders. In a few instances, where migrants have made the effort to demand compensation for the loss of their crops and lifetime livelihoods, they have been summarily silenced by the indigenous chiefs and leaders, and depicted as rabble rousers.

In addition to the LEEP which compensates resident farmers for expropriated lands, Newmont also offers jobs to the local population as additional compensation. Commenting on the operations of the all-native Validation Committee, a migrant resident observed: *"It is more difficult for a migrant who has lost ten acres to access a Newmont job through the Committee than for a native who only lost half an acre …. We are treated as outcasts."* Similar sentiments were expressed in relation to subsidised trainee positions at the Newmont-supported vocational training institute (a.k.a. Youth Training School) at Gyedu. In an interview, the Assemblyman conceded that the Validation Team sometimes approved applications for subsidies knowing full well that the applicants were not from the community. According to the Assemblyman, such situations usually resulted when powerful indigenes kept up persistent pressures to assist extended family members living outside the community. Clearly, such a team of *'representatives'* appointed without broad-based consultation cannot be trusted to work in the best interest of the most eligible and/or most vulnerable members.

Among residents of the *zongo*, there were repeated accounts of the Validation Committee taking bribes of the order of GH¢200-300 to fiddle eligibility registers in favour of non-residents and local people desperate to access these opportunities. In three separate interviews with an official of OICI, a local leader and a member of the well-regarded Justice and Peace Commission (JPC) at Gyedu, the pervasiveness of graft and manipulation of ethnic advantage and status were confirmed.

Together, these experiences reinforce the view repeatedly expressed in the southern communities of Alikrom, Atta-ne-Atta and New Kokrompeh that the native leadership cannot be relied upon to deal fairly with northern migrants when there are scarce resources or interventions (e.g. LEAP, NYEP, training opportunities, compensation funds) to be shared.

Box 3.7: Successful migrant workers in the export horticulture industry

A group of twelve male migrants were interviewed at Somanya in the Eastern Region. Each had completed a secondary or technical education in northern Ghana before migrating south. Most were employed full-time on mango plantations as tractor operators or supervisors. The others too were engaged in providing some form of service to the same industry (e.g. as repairers of traction or spraying equipment). Though there is a large enclave of other north-south migrants in the Somanya area, the credentials these twelve possessed had been highly facilitative in their search for employment. Despite the fact that most could not speak the native language, Krobo, local plantation owners compete for their services in their bid to meet the stringent farm management and sanitation standards required by European supermarkets.

These twelve migrants all arrived separately, the first in 2002 when the cultivation of exotic Keitt and Kent mangoes started in the area. All said they came purposely to settle as long-stay migrants and had, thus, brought their families down as soon as they found jobs, mostly within days or weeks of arriving. Though from different ethnic groups, they have formed strong bonds and have a common informal leader. Occasionally, some of their younger kith and kin come over during school holidays to work on the farms, returning when schools reopen.

Most of those in full-time employment are paid daily wages, but because of their superior credentials, are better able to negotiate fair terms of employment. Some receive bonus payments based on output. The high harvest volumes and rigorous standards required for plantations to retain their GlobalGAP certification -- including intensive annual farm audits by local and international inspectors -- also means that there is often extra money to be made by working overtime. Apart from their wages and bonuses, some are even entitled to the fruit tailings (i.e. mangoes which, towards the end of the harvest season, do not meet the high standard required on the export market). Some have even been enticed with free accommodations by employers eager to keep them sweet and happy.

Taking advantage of their expertise, some of the full-time employees undertake occasional petty contracts for other farms. Others have been able to negotiate concessional access to their employers' tractors, thereby establishing their own food crop farms on the side, which provide food and additional income for their families. Some also said they invest in small farms back home and that these help maintain their parents. They acknowledged that these diversified sources of income assist them to withstand potentially tough times such as during equipment breakdowns or seasons when the trees fail to fruit because of irregularities in the delicate balance between wet and dry weather or when harvests are rendered unsuitable for export through fruit fly invasions, as happened in 2007. Even in difficult times, they noted that they do not have to cut down on the food they eat as they did back home. The remittances they send home are mainly for feeding and to support with schooling costs.

Most of them have their children in private schools and at least one tractor operator has his toddler at the imposing Carol Gray International School (photo at http://travel.webshots.com/photo/2113364110061114663syzBdu) on the outskirts of Somanya. They are not perturbed by the fact that they have to pay higher costs for their children's education. Another has graduated to the position of Farm Manager in the relatively short time since arriving in Somanya. This he sees as a sign of how highly his services are valued.

117. http://www.globalgap.org/cms/upload/The_Standard/IFA/English/CPCC/GG_EG_IFA_CPCC_FV_ENG_V3_0_2_Sep07.pdf
118. http://en.wikipedia.org/wiki/EurepGAP
119. The group discussion took place in one such compound.
120. The wage workers among them do not get paid when the equipment they have been employed to operate is out of service
121. This school runs the British National Curriculum..

SOCIAL PROTECTION

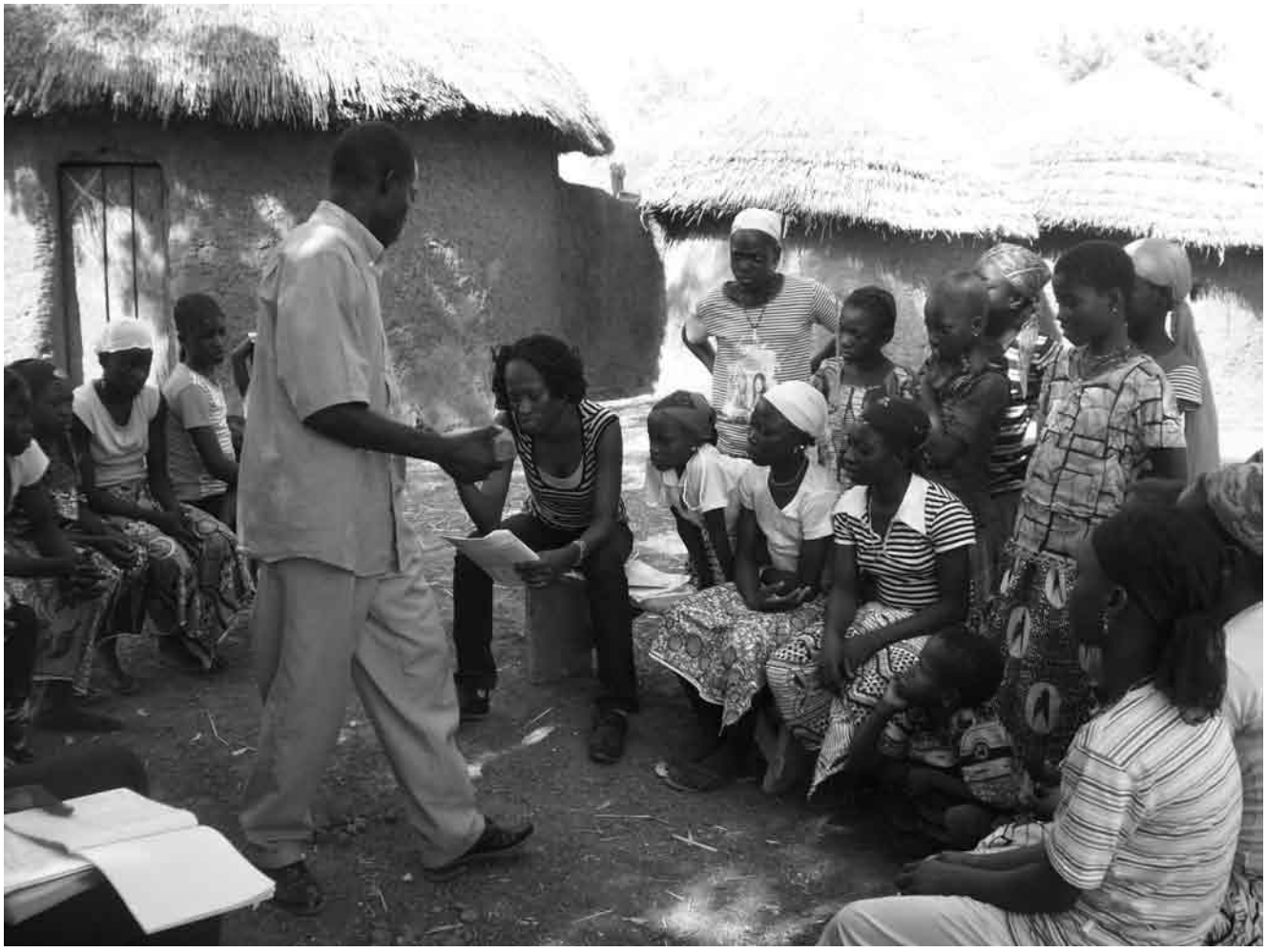
"The family is the most important institution,... the first port of call"

Photo: Group of LEAP beneficiaires in Gupanarigu

4 Social Protection

"If you are not full, you do not leave some of your food for someone else" (Man at Alikrom)

"A lump of shea butter does not remove another from the fire; they will both melt" (Participant at Dambolteng)



Focus group with out-of-school girls

112. In the sense in which the expression was used by participants, it refers more accurately to the lineage rather than the nuclear family.
113. Norton, Andy, Ellen Bortei-Doku Aryeetey, David Korboe, D.K. Tony Dogbe (1995) Poverty Assessment in Ghana Using Qualitative and Participatory Methods. World Bank, PSP Discussion Paper Series, 83.

4.1 Supportive institutions

> “ [a lump of] shea butter does not remove another from the fire; they will both melt. ”

An institution’s perceived approachability and willingness to offer a listening ear was a key determinant in people’s decisions regarding which institutions to turn to in times of need. Traditional societies also value their integrity and are uneasy about compromising their privacy when seeking assistance.

The family is the most trusted institution by a long margin. Consistently, groups noted how *“no family secrets have to be spilled in the open”* when people turn to the lineage for support. Within the family, migration shows up strongly as an important, if informal, safety net. As noted elsewhere in this report, migrant remittances are valued highly for their role in mitigating hunger during the lean season. The large majority of these remittances are from within the country.

However, the family’s role as a source of refuge for the poorest is reported to be waning. Three main factors were identified as fuelling this disturbing trend -- the modern/ urban economy (with its focus on the individual rather than the household), the influence of westernisation (and its preference for nucleation) and the persistence of vulnerability (which is causing people to become less charitable). In particular, support from *wahala-dana* members (both resident and migrant) was reported to be thinning as they too experience the pinch of inflation and other stresses. At Alikrom, a man observed: *“if you are not full, you do not leave some of your food for someone else.”* In another interview at Dambolteng, a participant noted: *“[a lump of] shea butter does not remove another from the fire; they will both melt.”* In the process of declining support, poor family members left behind in the savannah are being increasingly rejected from traditional relationships of dependence. Again, competition between co-wives in polygynous marriages seems much keener than it was at the time of the seminal participatory poverty assessments (PPAs) funded by UNICEF, DFID and the World Bank in 1994-95. Like the family, traditional pooling practices for farm work (known in southern Akan areas as *nnoboa*) were not mentioned nearly as frequently as they were in the earlier PPAs fifteen years ago. Again, it is quite conceivable that the combination of shorter farming seasons and the out-migration of the area’s youth (with its effect on the availability of labour) has a role in feeding this tendency towards individuation. What is undoubtedly important is that this insidious situation has the potential to sow seeds of widespread destitution.

Churches and, to a lesser degree, mosques have also been helpful in providing material, social and spiritual (prayer) support. Material support has come mostly from church institutions and sometimes Islamic leaders, whereas the other forms of support come mainly from church-based associations. These faith-based networks tend to be most proactive at the three key stages of the life-cycle in the savannah -- birth, marriage and death.

Assemblypersons too are highly regarded in most communities, more so than the Assembly itself and the chief. It is instructive that while local Assembly representatives (and Unit Committee chairpersons) featured quite regularly among the institutions which people turn to in times of difficulty, District Assemblies (DAs) generally did not. Yet, they are ostensibly part of the same institution. Assemblies generally came across as remote in citizens’ assessments. Even chiefs did not rank as highly as Assemblypersons in people’s assessment of their local institutions. In general too, chiefs and traditional authorities were regarded more highly in mono-ethnic communities than in multi-ethnic settlements.

One crucial lead which the local Assemblyperson/ Unit Committee chair has over both the DA and the traditional authority is the fact he/she can be contacted directly by their constituents whereas people have to go through multiple layers before reaching the chief, compromising their secrets in the process. It is also the case that Assemblypersons often take credit for what little development assistance there is at community level. Further, the Assemblyperson is elected directly, thereby legitimising their

constituency and enhancing their accessibility and downward accountability. But even more, the low opinion of DAs is also, in part, because decisions ostensibly emanating from *the District Assembly* often come from its secretariat rather than the representative arm. DA officials are also more likely to have élitist attitudes and are unlikely to be well known to humble villagers. Yet another factor adding to the perceived remoteness of that institution is the fact that the DA can only be reached by travelling to the (often distant) district capital.

While traditional authorities are accessible in a spatial sense, there are various cultural barriers which constrain citizens' access. For example, women seeking audience with the chief must go through several intermediaries, compromising their privacy in the process. Even the average man cannot address his chief directly and must do so through a linguist and/or the elders. The Assemblyperson/ Unit Committee chair, by contrast, can be approached directly by anyone, regardless of gender and age, and without any fanfare or intermediary.

There is evidence from one site, however, of serious abuse of this trust by a Unit Committee chairperson. Citizens of Shia perceive that *bon-daan* -- i.e. not just non-poor, but the rich -- constitute one-half of LEAP beneficiaries in that community. Indeed, *'community participation'* in the selection process stopped well short of the beneficiary approval stage. Thus, while it is important for Assemblypersons and Unit Committees to continue to have a role in local screening and decision-making processes, it is also clear that more effective safeguards are needed to ensure that the trust reposed in them is not abused and that they are more accountable to their constituencies.

Among institutions that are not community-based, NGOs scored relatively highly. They are perceived to be more adaptable than the state and more responsive to people's livelihood priorities. According to a disabled man, *"you (referring to NGOs) are the only ones who can help us."* At Bongo Soe, women and men were full of praise for World Vision Ghana (WVG), with assertions such as *"but for [WVG], we would not be alive."* However, perceptions were generally more favourable among women's groups than men's. This difference is due, in large part, to the tendency among NGOs to isolate and support women to the apparent neglect of men. In some cases -- e.g. at Karni -- NGOs were seen as *"empowering women to the relative disadvantage of men."* Often, this *empowerment* comes in two strands -- as financial and entrepreneurial support on the one hand and as education targeted at advancing gender equality on the other. In some one-half of the northern sites, interventions aiming to empower women financially have spawned divisiveness among couples, with husbands shirking their financial responsibilities on the grounds that *"women now have money"* and should, thus, be able to finance a larger range of household expenditures. NGOs thus need to improve on their engagement practices. In several cases, they have facilitated the empowering of the youth to negotiate with the traditional leadership. In those instances, the youth are now better represented when the traditional authorities are making major decisions. Clearly, therefore, there is a role for NGOs to support the development of legitimate grassroots civil society; however, it is important that this should be done in a manner that is more sensitive and which does not carry the negative spin-offs for women. Making space to engage openly with men's groups as well has greater chance of success and a lower likelihood of backfiring.

One rather surprising finding is that the State is strikingly absent from poor people's lists of institutions they trust and choose to fall on during adversities.

114. In some cases, prayer is valued as much as material support.
115. Those mentioned most frequently were the traditional (a.k.a. mainline) churches rather than the evangelicals (a.k.a. 'charismatics').
115. Especially CRS, WVG, CENSUDI.

4.2 Experiences with formal safety nets

"in all communities LEAP was seen as a gift one should be grateful for rather than an entitlement one qualifies for"

4.2.1 LEAP

There is broad endorsement for the LEAP initiative, but there are also reports of leakage to non-poor households. Everywhere, poor groups appreciate the establishment of a dedicated fund to help the most vulnerable in meeting their most basic needs. A small proportion of extreme poor households have been enabled to access a more acceptable level of feeding throughout the year. A few are even reported to have made promotive investments by buying seed and small ruminants to enhance their long-term wellbeing. However, the transparency of the selection process was questioned at several sites. In some cases, participants charged that the process was mediated by patronage networks and that some of the most eligible members were excluded while some *bon-daan* found their way to the finish line. A disabled informant noted, *"Some of us did not benefit from LEAP because vital registration information was deliberately withheld from us, leading to our missing out on the photo-taking exercise. The whole exercise was done secretly, and the pictures were taken one evening while it was raining, making it practically impossible for disabled people to participate."* Yet, there had been a process of nominal consultation with this community. Quite clearly, consultation processes can be manipulated to legitimise pre-determined agendas such as élite capture of benefits. Stronger accountabilities will need to be built into the delivery of future interventions by ensuring that the poor have a role in approving the final list and that they are central in the monitoring processes.

4.2.1.1 Decision-making and selection processes

In most beneficiary communities, LEAP is correctly understood to be a package of financial support intended to buffer the poorest against excessive hardship. At Gbare, it is known as *nimbaleba sumbo* -- which translates literally as *'poor people's support'* -- while at South Natinga (where the majority of beneficiaries are OVCs), it is *teemakon maraayu* meaning *'help to the orphans*.' However, there is considerable misinformation and misunderstanding about the programme. At Gupanarigu, LEAP was widely perceived to be the community's long-overdue payment for communal labour which they had provided on a dam site many years earlier and in all communities LEAP was seen as *a gift one should be grateful for* rather than *an entitlement one qualifies for* (see § 4.2.1.3, below).

While a CLIC does indeed exist in all beneficiary communities visited, most were dominated by local élites -- typically the chief and Assemblyperson -- with near-exclusive power to determine who benefits and who does not. The trouble with putting traditional leaders in charge of such a programme is that Ghanaian custom generally prohibits citizens from questioning their chief. Further, as indicated in Boxes 3.5, 3.6 and 4.1, a chief's neutrality cannot be taken for granted in multi-ethnic settlements. In large settlements, additional cultural barriers make it difficult for the poorest citizens to be known by their chief or to approach him as they are unable to afford the tributes required when visiting a chief's court. A further gender-related barrier arises because women seeking audience with the chief cannot do so without going through several intermediaries (Section 4.1), thereby compromising their right to confidentiality. Altogether, however, people interviewed were much more concerned that *"many more people should be benefiting"* than that the wrong people had been selected (see § 4.2.1.3; also next paragraph), though there were some concerns of people benefiting who are relatively well off by their communities' standards.

127. At Shia, participants reported that the bon-daan who benefited from the LEAP were members of the family of the Unit Committee chairman.

The result of having a CLIC that is not broad-based is that it undermines transparency and voice. While communities generally knew who had been involved in drawing up the beneficiary shortlists, most nevertheless lacked any knowledge of the selection criteria. Owing to this lack of transparency, citizens of Salpiiga routinely insinuated that access to the programme was mediated by patronage politics and cronyism. Some alleged: *"There is party politics in the selection process."* Interestingly, even at Ntotroso where extremely few people were aware of the LEAP, access to the programme was again perceived to be on the basis of political patronage. It appears that this impression is due more to the perceived role of partisan politics in the historical inequities between the area's native and migrant populations than to actual observations associated with the LEAP programme. The fact that the migrant (*zongo*) population knew very little about it was interpreted to mean that the benefits must have been captured solely by the native Asantes, facilitated by the party to which they are perceived to owe allegiance.

Even in relatively mono-ethnic communities (e.g. Shia and Nyogbare), there were allegations of favouritism in the selection process. The main accusations were that:

- the local agents (Assemblyman, Unit committee chairman and chief) in each of these two communities had shown preference for family members; and
- it was not the most vulnerable among them who had benefited.

An elderly man interviewed at Shia had this to say: *"Just take a look at me; I cannot walk properly or see properly and do not have people to support me, yet I am not a beneficiary. Is this fair? We are too weak to fight the well-to-do in this community. Any time there is an intervention, they hijack it and we are left to our fate."*

Box 4.1: An example of weak LEAP implementation

There are huge challenges and failings in the way LEAP has been implemented at one of the research sites. For a start, it took three days of enquiring diligently to locate anyone who was benefiting from LEAP in this community of some 4,000 residents. That in itself speaks volumes about the level and quality of citizen engagement in the selection process.

The de facto Community LEAP Implementation Committee (CLIC) for the settlement comprises three members, of which two are siblings -- the local Assemblyman and his brother -- and resident in the same compound. Curiously, the Assemblyman had told the research team that he did not know of a programme by the name LEAP, even though records at the District office of DSW had him recorded as chair of the CLIC. However, he knew about the 'Newmont LEEP' -- a compensation package for residents whose livelihoods had been adversely affected by Newmont's mining operations in the area.

He recalled, however, that "officers from the district DSW office visited the community and asked me to prepare a list of about 20 poor people who are unable to work." He continued: "Such requests are not uncommon in the life of an Assemblyman." It is not clear at what stage his brother and the local youth leader became involved but "the people were interviewed and their names forwarded to Accra." After several months, an approved list -- with only three names -- was returned from Accra, but with no explanation whatsoever, save that "it was the computer that had rejected the other names."

Clearly, there was no proper community consultation or public hearing to identify or screen beneficiaries. It is also instructive that this important role was left to a single individual and that this was done with very little orientation. Equally worrying, this is an individual in whom the zongo community has no confidence, a fact evidenced by a string of embarrassing scores he received in various PRA exercises with focus groups in the zongo. Unsurprisingly, the zongo population lacked a sense of ownership of the programme.

It appears, in this case, that a poorly resourced district DSW office cut corners in the vital task of identifying eligible beneficiaries. For a community of over 4,000 people, it is surprising that DSW expected an individual (or even a group of three leaders whose daily realities are different from the experience of the genuinely vulnerable) to know which 20 residents/households were most qualified to receive LEAP benefits.

128. Orphans and vulnerable children
129. Community LEAP Implementation Committee
130. Department of Social Welfare
131. Livelihood Enhancement and Community Empowerment Programme
132. Additional names have subsequently been approved to receive the grant.

With no real appreciation of the detailed selection criteria, other citizens assume that making the finish line is ultimately a matter of luck. Most groups interviewed did not understand why the final lists differed from the initial ones. At Salpiiga, for example, residents wondered: *"Some of these women were registered but when the money came, they did not get it. Why?"* Almost everywhere, respondents had been led to believe that the blame lay with some faceless and mysterious computer far away in Accra. At Gupanarigu, a moderately literate participant summed up the views of beneficiaries thus: *"The computer is not a human being, so it does what it likes. I don't understand why we leave it to the computer to decide when it has no brain. [The same] computer … stopped our children from getting into SHS. Their names did not appear [in the list of SHS placements]."* Another concurred: *"The computer spoils (meaning miswrites) names. So if it 'spoils' your name, you will not be selected."*

At Shia, beneficiaries further complained that grants had ceased abruptly at the beginning of 2009. It turned out that the programme in that community was the *Emergency LEAP* which was only intended as a short-term response to the 2007 floods which ravaged parts of the savannah. However, it appears that this was not properly explained and no reason had been communicated with regard to the stoppage, a full half year after the grants had been discontinued. As a result, the discontinuation was said to be destabilising.

Neither do people understand how the benefits are calculated. Once again, the recurring impression is that it is all about luck. Few people understood why different beneficiaries/ households were receiving different amounts. Even among beneficiaries, some did not quite realise that they are due a fixed amount at each disbursement. This arises partly because different people get different amounts but also because the gross amount (including arrears) due a beneficiary will vary if the payment schedule is irregular. As a result, some beneficiaries privately suspect wrongdoing on the part of scheme managers. At Ntotroso too, beneficiaries reported that a surcharge of GH¢2 is deducted from their grants each time a disbursement is made. Their understanding is that this amount goes into paying the transport costs of those involved in administering the disbursements.

Overall, therefore, it appears that procedures for shortlisting and selecting beneficiaries were followed in a rather perfunctory way and the process has not been explained carefully enough. A representative of the disabled in Tamale observed: *"In Ghana, we have a lot of programmes that aim to help the vulnerable in society. However, dissemination of information to the vulnerable is always done ineffectively. There is no transparency in the implementation process. GPRS-I, GPRS-II, MiDA and now LEAP are examples of such programs. They were all meant for people like us. But very few of us know what they are about. A massive campaign has to be done to increase transparency in the implementation process."* These deficiencies may be due, in part, to the fact that district offices of DSW tend to be so seriously under-resourced. But it also appears that some DSW officers lack adequate skills for effective consultative work with poor communities.

4.2.1.2 Impact of LEAP on beneficiaries

For the overwhelming majority of beneficiaries, LEAP has been a tremendous help, though a minority feel its potential impact is suppressed by what they perceive as the inadequacy of the grant. In all LEAP communities visited, beneficiaries observed improvements in their wellbeing and reported an enhanced ability to procure their basic needs -- particularly food grains, planting seed, school uniforms and other schooling inputs, and payment of NHIL (Box 4.2).

Across beneficiaries interviewed, significant improvements in nutritional security were reported. Beneficiaries at Salpiiga said the grant money makes it possible for them to buy cereals in bulk (and thus, at lower cost), especially because the money is accumulated before disbursement. This has

133. It appears that, in trying to insulate themselves from incessant pleas for "special consideration", local officials of DSW are quick to shift the responsibility for the final decision to "the computer" in Accra. But when beneficiary communities are largely illiterate, this explanation makes the selection process more like some game of chance.
134. MiDA is the Millennium Development Authority, responsible for managing the Millennium Challenge Account (MCA), a $500 million conditional gift from the USA.

significantly reduced hunger within their ranks and enabled them to avert starvation, particularly in the *hungry season,* as many of them lack the ability to work. Overwhelmingly, food constitutes the largest expenditure block on which LEAP grants are spent. Some beneficiaries at Gbare reported that they have been able to buy some groundnut seed for cultivation.

In many cases, households who had been struggling to retain their children in school have been better enabled to do so. Beneficiaries acknowledged they were now much more able to pay the required levies and to provide their children with the essentials required to keep them in school. Typically, these include one uniform, a pencil and eraser, a small set of exercise books, breakfast and sometimes lunch money. As a result, their children are missing school less often. Despite these improvements, however, educating their children remains a challenge for many beneficiaries, owing to the varied expenditures entailed in keeping a child in school. Lump sum expenditures on examination fees and school uniforms, for example, can be significant for such households struggling to avert starvation. Indeed, LEAP beneficiaries at Gupanarigu were emphatic that, in their community, schooling costs take up a larger share of their grants than feeding.

Most beneficiaries are now able to pay the NHIS premiums, enabling them to access basic healthcare. In the rural savannah, where households can be quite large, the NHIL can be a real challenge for poor households. However, the distance to health facilities (and associated transport costs) means that some beneficiaries only enjoy this entitlement in emergencies. Technically, LEAP beneficiaries ought to be exempt from paying the annual NHIL. However, scheme operators are often unwilling to provide fee-free subscriptions, fearing that they could be swamped with such demands, especially in poorer districts. As a result, LEAP beneficiaries are obligated to pay out relatively substantial lump sums in order to access healthcare. Indeed, at Karni, the DSW Officer proudly announced that his office rigorously monitors beneficiaries to ensure that they pay their premiums. At South Natinga, however, some beneficiaries asserted that they could not afford the premium and had, thus, not registered for NHIS.

LEAP is also enabling some beneficiaries to shore up their resilience to vulnerability through small economic investments that were previously impossible for them. Some have been able to invest a portion of their accumulated grants in building up productive assets and diversifying their income portfolios by, say, starting up vegetable gardens, raising small ruminants or retailing petty household provisions from table-top stalls. One beneficiary, at South Natinga, invests about half of her grant in a petty trading business. Others who lack the physical strength for active work said they are finally able to pay for tractor services or hire labour to help in the farms and pastures. At Gbare, the proportion of the grant so invested was second only to food expenditures and higher than what goes into education. When asked the rationale for these investments, beneficiaries variously said they sought to enhance their long-term wellbeing, shield themselves from future hardship, reduce their dependency on society or recover some dignity. In some cases, the investments had been instrumental in enabling beneficiaries to tide those periods when the grant is delayed. Thus, though LEAP was initially designed with protective rather than promotive objectives, some LEAP households perceive the programme as an opportunity to transform their situations in the longer term.

Many spoke of improvements in self-esteem and of being enabled to make nominal but vital investments in social capital through, for example, providing their guests with cola nuts as prescribed by their culture or making small contributions at funerals or even sharing the occasional calabash of *pito*. By enhancing their sociability in the ways described, LEAP makes it possible for some of the poorest and most neglected members of the community to access small but significant social benefits from which they were previously excluded. An example is access to reciprocal financial support when they lose a loved one. In some cases, beneficiaries have been able to raise small loans during difficult periods. This has been possible partly because of their enhanced sociability but also because the LEAP grants serve as a form of informal collateral.

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135. The fact that some beneficiaries have been able to save and invest small amounts in micro-businesses is not to imply that the grants are generous. Rather, it shows a will on the part of such beneficiaries to make some hard sacrifices in the short term in the hope of building a more resilient and less dependent future.
136. Pito is a light traditional beer brewed from millet and consumed widely across the northern savannah.
137. This is by no means the norm, however. See, for example, § 4.1.1.3 below.

Box 4.2: Excerpts from interviews with LEAP beneficiaries

A female beneficiary at Salpiiga noted: *"My child would have died, had it not been for LEAP. The grant enabled me to rush her to hospital when she was sick."*

Another reported: "*Even though I have to wait for two months, I am finally able to buy fertiliser with to improve my farm."*

At Ntotroso, a female beneficiary said she is now better able to tide difficult times because of the investment LEAP has enabled her to make in a small firewood and charcoal-making business.

A beneficiary at Gbare observed: *"Now, we too feel like a part of society."*

Another said *"The money has been helpful. We can now buy soap to wash our clothes."*

The beneficiary group at Gupanarigu had this to say: "With LEAP, we know we won't go hungry. There is a lot of peace in that."

Woman at Shia: *"Half a loaf is better than none. But for the grant, I could not have paid the NHIL or endured the 2008 lean season. If one is able to use the money judiciously, it will help you live a dignified life."*

Another said, at Nyogbare: *"It's not enough; we would love to purchase more livestock but we were able to purchase only one goat out of it."*

The benefits often spill over to other members of beneficiaries' households. Because the bulk of the grant goes into feeding, LEAP grants tend to benefit other members of the recipient household. Similarly, once the NHIS premium has been paid in the name of the LEAP beneficiary, scheme operators become more willing to register any child dependants as well at no extra cost.

Box 4.3: Amina -- The impact of LEAP on a beneficiary at Salpiiga

Amina is a widow in her late forties with a daughter, Rashida, aged twelve. Her husband, a farmer, died recently when a section of the roof of their house collapsed on him. In a culture where a husband's assets are not automatically available to his widow and, as the only child of her deceased parents, Amina had difficulty accessing any form of support.

When Rashida was nine, Amina was compelled to migrate to Kumasi to wash dishes to raise capital. She eventually returned to Salpiiga with her accumulated savings of GH¢160, which she invested in her onion farm. The proceeds enabled her to finance Rashida's primary education for a while. Unfortunately, her farm was destroyed in a flood when the White Volta broke its banks.

Amina sees the money she now receives from LEAP as a big help. She says: *"I am now able to keep my child in school … pay for health insurance and … feed the family."* The LEAP grant has enabled her to buy seed and fertiliser, making it possible for her to revive her onion garden. She has also been able to buy watering cans. *"Even though the money sometimes comes late, I'm able to borrow."*

In spite of what she has been able to accomplish through the LEAP grants, Amina wishes the value of the grant was higher. *"Prices of food items have shot up and I have to pay for health insurance and contribute [GH¢3 each month] towards paying the 'volunteer teachers'."*

4.2.1.3 Concerns and adverse outcomes

Despite LEAP's many positive attributes, beneficiaries nevertheless complained about the uneven timing of the disbursement, a situation which creates needless anxiety and hardship. Delays can be long (three to four months) and because communication is generally poor, beneficiaries sometimes assume that the programme has been terminated without notice. Virtually all beneficiaries expressed a feeling of helplessness in addressing such lapses. Consistently, beneficiaries and their carers perceived LEAP as *"an entirely charitable act"* by the government. Given this point of view, they felt that it would be ungracious of them to complain. For the same reason, they did not perceive that public officials responsible for managing the programme owed a duty of accountability to beneficiaries. The result is that they simply accept whatever is doled out to them without question. Indeed, many illiterate beneficiaries were unable to say how much -- or even how many months -- was owed them in disbursements. The fact that beneficiaries consistently felt this way speaks volumes of the quality of communication between programme managers and beneficiaries. The effect of delayed disbursements is felt most in the *hungry season.* Faced with such delays, some beneficiaries *"resort to begging again*

for food." As a result, some beneficiaries have been compelled to dispose prematurely of investment assets (e.g. sheep and goats) painfully acquired through frugal savings. During such distress sales, beneficiaries often get less than the full market value for their investments. Were this allowed to continue, it could discourage beneficiaries from investing in long-term economic assets.

Box 4.4: Selected issues from participating communities

Gbare:
Only three disbursements were made between November 2008 and December 2009. A particular beneficiary said he received a different amount each time. However, typical of the beneficiaries interviewed, he asks no questions and receives no explanations. Community members perceived the District DSW Officer as a *de facto* CLIC member, suggesting a close involvement in the local processes. They generally did not know who the beneficiaries were and were rather cynical about the selection process. Beneficiaries too were not too happy about being made to recount their painful histories during the administration of the questionnaire.

Gupanarigu:
Disbursements are routinely delayed. However, *"it is a gift so we don't want to complain, lest it stops arriving."* However, they confided that they found the administration of the questionnaire too lengthy. Beneficiaries do not understand how the grant levels are determined.

Ntotroso:
Here, most community members did not even know of the existence of such a programme. The migrant community were entirely cynical about the selection process. A beneficiary reported that *"a levy of GH¢2 is deducted at source by the Ghana Post official who hands over the money."* The (Asutifi) District DSW Officer also reported that the number of people benefiting in each community depends on how much pressure the CLIC applies. Thus, fewer people benefit in communities with weak CLICs.

Salpiiga:
"The CLIC chairman grudgingly collects the money on our behalf." No levy is charged. However, "he complains a lot -- about the cost of fuelling his motorbike, the time he loses and the inconvenience of making the long journey [of 28km] during the rainy season when the road is in a very poor state." Here too, disbursements are delayed.

South Natinga:
Beneficiaries do not know how much they are entitled to, except that they are levied GH¢1 at each disbursement. They do not question those administering the disbursements because *"it's only a gift."* They feel compelled to tip the Assemblyman and other CLIC members who shuttle them to the central collection point to collect the grants.

Many were also concerned with the value of the grant. However, it appears that the unease has more to do with the effect of inflation -- the fact that it has not kept pace with the rising prices of goods and services -- than with the initial value. Participants at Salpiiga noted: *"Prices keep increasing daily while the grant has been the same from the beginning."* Their counterparts at Gbare had similar sentiments, but were quick to add that they were *"afraid to ask for more,"* given that LEAP is merely a gift in their perception. Others felt that the grant would make a greater impact if beneficiaries were assisted to access certain complementary services such as relevant skills training and fertiliser vouchers. At Gupanarigu, beneficiaries wished they could invest in grain and livestock businesses to reduce their dependence on grants.

Virtually everywhere, communities argued that there were many more people who face routine hardship and who deserve to be on LEAP. In their view, the current number of people benefiting is only a small fraction of those they deem to be eligible. Indeed, a not insignificant number of respondents even held the opinion that only the evidently wealthy should be excluded from the programme. While the Ghanaian state must not shirk its responsibility for ensuring that all citizens have a minimum level of wellbeing, overly enlarging access to LEAP would require scaling back on the amount each beneficiary gets. So long as the public purse is not unlimited, resources will need to be targeted more efficiently than is being demanded by the communities. For now, the fact that communities routinely feel that LEAP ought to be targeting considerably larger numbers suggests that not nearly enough public education has gone into the programme. In several cases, caregivers were mistaken for beneficiaries, increasing pressures from non-indigents for their names to be included in the register. In order to reduce such pressures, this distinction needs to be made clearer from the outset.

138. Or the quality may be deficient.

While appreciating the grants they receive, many beneficiaries would rather have year-round, predictable livelihood sources than depend on handouts. Dignity is an issue for many beneficiaries and wherever it is possible to assist poor people develop and utilise skills effectively, this should be seen as a credible alternative to long-term handouts.

Not all current beneficiaries deserve to be on the register. Informants at Ntotroso and Gyedu (effectively a twin settlement) identified two such cases of benefit leakage. First was a salaried employee of the Forestry Department -- also known to be an active farmer and perceived to be non-poor -- who managed to get his name onto the LEAP register while people with multiple disabilities and no secure means of support have been overlooked. Residents also identified another beneficiary -- a migrant of about 65 years -- who owns food-crop farms and livestock. In the view of the local informants (and corroborated through an interview with the beneficiary), this man cannot correctly be described as destitute or chronically poor though he may fit the category of *fluctuating poor (a.k.a. wahala-dana)* in the wellbeing typology described in Section 2.2 of the report.

In a few cases, the improvement in beneficiaries' financial capacities is entrenching vulnerability for other members of society. At Gupanarigu, for example, elderly livestock owners who are now receiving LEAP grants can afford to pay migrant Fulani children to herd their flocks freeing their own children to go to school. While it is true that the Fulani children were already out of school, this does entrench their vulnerability.

Another observation which needs proactive attention is the fact that, in some cases, beneficiaries cease to be perceived as poor once they start receiving the LEAP grants. This came up explicitly in two of the five LEAP communities visited. At Gbare, informants observed that people are reluctant to give alms to LEAP beneficiaries who find themselves in such situations because they are no longer perceived to be poor. Indeed, at Salpiiga, LEAP beneficiaries were described as *"salaried people in a community where everyone is poor."* There too, others are not so willing to help when disbursements are delayed. This reluctance of community members to assist beneficiaries when grants are delayed should alert policymakers to what might happen when beneficiaries stop receiving the grants. This is not to suggest that handouts be prolonged indefinitely but that policymakers factor this observation into their exit strategy.

Virtually all offices of DSW visited at the district level were poorly staffed and inadequately equipped for the important task of managing the social welfare issues in their districts. In many cases, the district office has no more than two permanent workers. As a result, officials are compelled to cut corners and ignore their monitoring functions. Greater investment ought to be made to properly resource district offices of DSW to enable them discharge their functions effectively.

While the extended family is a source of respite to many during times of adversity, there is also evidence of perverse incentives in accessing benefits through the extended family. An example is the role of the extended family in undermining the objectivity of compensation procedures and skills training subsidies at Ntotroso (Box 4.1).

Everywhere, CLIC members are demanding monetary compensation for the services they render and lack the motivation to monitor the implementation of the programme in their localities. Some argued that they too are unemployed and are required to invest considerable efforts in the programme. But the fact that this is so widespread suggests that there are other reasons. One hypothesis relates to the impression that many more people should be benefiting from LEAP.

4.2.1.4 Closing word on LEAP

Notwithstanding the numerous calls to universalise LEAP, it is also clear that communities do have some sense of who the poorest and most vulnerable are. When asked about the effectiveness of selection processes, participants often identified specific people with multiple disabilities or other chronic illnesses, out-of-school orphans and neglected widows who they felt ought not to have been excluded. The results of the wealth and wellbeing ranking exercises (Section 2.2) also demonstrate

that communities do have the ability to identify their most vulnerable if facilitated sensitively. It appears then that the problem has more to do with the quality of community engagement during the beneficiary selection process. As noted above (§ 4.2.1; also Box 4.1), there were deficiencies in the composition of CLICs and the beneficiary selection process at various sites. Going forward, remedial measures will need to be taken to ensure greater openness and transparency in order to enhance citizen satisfaction with selection outcomes.

In light of the multiplicity of drawbacks observed, better monitoring is required to enable corrective steps to be taken in a timely manner. Effective monitoring will not only ensure that LEAP continues to have a strong impact but also that this important programme has the widest possible support, without which its implementation becomes needlessly challenging.

4.2.2 Labour-intensive public works (LIPW)

Most of the sites visited recalled some form of LIPW in their community's history. The majority of these were short-term government-initiated construction projects within the community, though the team also encountered individuals who had taken part in road construction at some distance from the community and cocoa mass-spraying teams in the south in which only a few young men from the community were involved. There was also one example of a *private* construction project sited in the community -- the painting and construction of a mast for a mobile phone company.

4.2.2.1 Wage rates on LIPWs

Payments vary from nothing (where local labour is explained as *"communal labour"* -- the community's matching contribution to the government's investment) to between GH¢1 for a nine-hour shift of hard physical labour at Bansi and GH¢5 for mixing or carrying concrete from 6 a.m. to 6 p.m. at Tempane.

Community members in Shia, like most communities in Ghana are used to the highly positive concept of voluntary and unpaid communal labour. However, they expressed great resentment about occasions when paid *unskilled* labour had been brought from outside the community by contractors. In once instance, their young men travelled back from the south to participate on a project on which they had been promised work, only to find that outside labour had been brought in. As a result, they ended up losing both the money spent on their transport fares and -- even more distressingly -- the jobs they had been compelled to leave behind.

4.2.2.2 LIPW preferences

The following are the LIPW preferences of community members at the sites in the rural north:

- dams and other irrigation facilities -- both as a means of immediate employment and, after construction has ended, of enabling households to scale up their year-round agricultural production, which is their main source of income; owing to the immense interest in dams and dugouts, these are discussed in more detail in § 4.2.2.9, below;
- schools and facilities that advance agricultural or human development goals -- those without a school in their community want one in order to reduce the distance children have to walk to school which is a clear deterrent; others mentioned fish ponds, clinics and large scale livestock farms;
- shea processing infrastructure;
- road building -- more jobs for more people over a period of time.

139. E.g. construction of a dam at Bongo Soe and all projects at Shia

4.2.2.3 Benefits from LIPWs

Often, the income from employment on a LIPW project comes as a big relief. It provides immediate cash in the hand which is mostly used to respond to immediate needs such as food or school fees or to make investments in livestock or other assets that protect the family in times of extreme hardship. In some cases it can mean the difference between a child having a complete basic education or not, a sick person's life being greatly improved or saved, extra protein for the family or being able to meet a social obligation. Some of the men at Wungu and New Kokrompeh had taken part in extensive road building projects which had enabled them to accumulate savings for various investments such as acquiring land, building a home, starting a micro business and scaling up farming activities (see Box 4.5, below).

In most cases, however, the LIPW projects lasted only a few months, sometimes with unforeseen interruptions in income flows -- e.g. contractors suspending work as a result of payment shortfalls. Thus, people regard such projects as a welcome gift rather than something they can consistently rely on.

Box 4.5: Long-term LIPW enables Seidu to transition from poverty to sufficiency

Seidu worked as a labourer for *Interbetton* (an expatriate road building company) in the construction of the Yeji road during the mid-1990s. For two and a half years, he worked all day and was thus unable to combine this work with farming. He then went to Kumasi with the same company for three more years. With the savings from this work, he managed to buy a plot of land and build the house where he now lives with his wife and children. He was also able to start a small store where he now works.

He began his time with *Interbetton* as an unskilled labourer, but his master taught him how to construct culverts. From then on, he was considered an artisan and his pay went up by over 150%. He feels strongly that people in the community should learn a trade so that when contractors come to execute projects in the area, they do not have to bring artisans from outside.

4.2.2.4 Allocation of labour opportunities under LIPWs

There was near unanimity in the discussions on how to distribute labour opportunities in LIPWs. Participants generally felt that:

- Decision making must not be left to outsiders (e.g. the contractors) or the Assemblyperson (who may not live in the community or who may be partial in favour of relatives) -- as is frequently the case;
- The whole community should be informed at a meeting so that there is transparency about the work to be done;
- The Unit Committee should be charged with executing what has been collectively decided, with community members organised in rotating groups so that everyone gets a chance (this practice already has a tradition in most homogeneously poor communities);
- Outsiders can then monitor the process to check that information is shared effectively, that benefits are not leaking and that the vulnerable are benefiting as intended.

4.2.2.5 Gender division of labour

The common approach described was one in which *"men do the digging and women carry water and stones."* In some cases, women are also employed to cook for the labour gangs. This enables both women and men to earn but the relative quantity of work can vary considerably depending on the specific project.

4.2.2.6 Roles for elderly and disabled people

There was overall openness to involving older people, the physically weak and those with disabilities even though such groups have hitherto been excluded. Initially, participants casually assumed that these members cannot play a part in LIPW projects because of the physical nature of such work.

However, on further reflection, they suggested various roles for such members of the community. Older people, for example, can play static monitoring roles. A group of disabled persons interviewed in Tamale suggested a wide range of possible roles including visually impaired people being part of a human chain to transport heavy loads as had been demonstrated in the building of Tamale's Central Mosque. This group also suggested tax rebates for companies that hire disabled people.

PPVA-II in particular emphasised the need to ask vulnerable groups themselves what they think they can manage within any particular project rather than leaving the decision to others. A clear policy to facilitate inclusion would be an important part of any contract with a contractor. Publicly accessible and visible records (which are possible with participatory systems) -- augmented with random visits by outsiders to monitor how labour opportunities are allocated -- would help to verify whether such a policy is being applied effectively.

4.2.2.7 Upholding labour rights

Basic labour rights that tend to be observed in urban contexts can easily be abused in the rural setting. Communities, in their desperation for money, as well as gratitude for the project itself, accept whatever a contractor decides. Specific pitfalls to avoid include:

- sexual harassment by outside contractors: in one community, people spoke angrily of how an initially well-organised system for rotating labour and involving men and women had degenerated towards the end of the contract when the contractor started showing preference for women labourers (especially the younger ones) and sexually harassing them;
- decision-making by people living outside the community;
- decision-making by one person or a small élite group without broad community involvement;
- timing the work so that it competes with farm work;
- inhumane working hours; and
- illegally low pay.

4.2.2.8 Timing

It is greatly advantageous for small-scale local LIPW to take place in the dry season when farm work is minimal and it can be more easily combined with other responsibilities. The timing of LIPW activities will affect different groups of migrants differently and, thus, is best planned with the beneficiary community according to its specific and changing migration patterns.

4.2.2.9 A note on dams and dugouts

Small scale dams and dugouts are perceived as a valuable asset -- though the impact on income poverty is not necessarily linear. Women and men from the sites that have, or have had, dams or dugouts in the past all spoke of the how the dams have helped them in terms of water supply for household use and for keeping livestock close to home during the dry season. This saves women and children many hours that would otherwise be spent fetching and carrying water and keeping a key communal asset more secure. Some are able to do dry-season gardening to supplement household food supply all year round, though -- except for Tamale and Sapeliga (Box 2.3) -- there was no mention of doing this on a scale that leaves a surplus for sale.

Several of the dams had collapsed, largely due to lack of regular maintenance. In Tamale, the bed of one such dam, which collapsed after a major flood in 1989, is now used for vegetable growing. Those at Bongo Soe and Tindonmoligo were said to be too small for the needs of the communities, with *"one or two more"* needed to be sufficient for the populations of 7,600 and 2,000 respectively.

Community members from sites with and without dams were asked why they thought dams were not as beneficial as they are predicted to be. Among the reasons given were:

- facility being too small to sustain economic activities and basic domestic requirements *simultaneously;*
- soil within precincts of facility unsuitable for vegetable farming;
- facility constructed on family (rather than communal) land, thereby restricting community's control over it and/or the irrigated land around it;
- no clear plan to manage the facility, once constructed;
- animals eating the vegetables because of lack of proper fencing around gardens;
- lack of access to appropriate markets;
- insufficient money to travel to sell the produce;
- insufficient money to purchase pipes and pumps required for effective irrigation;
- inadequate engineering support when major maintenance is required.

In Dambolteng, where land is already in short supply owing to the proximity of a forest reserve, some community members observed that dams and dugouts take up too much of the remaining farmland. They would therefore prefer a mechanised borehole with a pump to facilitate irrigation of the surrounding land. Clearly, the situation varies from one community to the next. Thus, careful consideration is needed in planning such facilities. The above further suggest the need to develop community-agreed dam governance and management structures and systems, and to ensure community-wide participation in the decision-making both prior to and after construction, together with accessible technical support.

4.2.3 Other safety nets

There are a number of other social safety net initiatives with constraint-relieving potential. However, **selection and implementation procedures tend to be similarly inconsistent, arbitrary and often ineffective.** The administration of the **Poverty Alleviation Fund** (PAF) by District Assemblies is not perceived to be transparent. Opinions of the **National Youth Employment Programme** (NYEP) are equally unflattering. Apparently, the emphasis on graduates of basic schooling is leading to the exclusion of large numbers of northern youth who are illiterate. Like the PAF, the state fertiliser subsidy is merely a legend to most poor households. The few who had ever received discount vouchers had generally received these because *"someone who knew someone had managed to knead it out of the system"* for them. Relief support by the **National Disaster Management Organisation** (NADMO) is reportedly characterised by diversions, is arbitrary and often delivered in untimely fashion. Very few of the communities visited have access to the **School Feeding Programme** (SFP) and dropout rates have reportedly started to rise following the closure of feeding programmes by Catholic Relief Services (CRS) and the World Food Programme (WFP). Judging by what we can surmise from the PPVA sites which did not have access to the SFP, the programme has not been particularly effective in targeting the poorest schools or the most food-insecure areas, although where it is operational it is having highly significant immediate impact.

While the **capitation grant** is available in all public basic schools, large numbers of children remain out of school in the rural savannah. Thus, there are many poor children who receive absolutely no benefit from this initiative. According to the GLSS5 report, *"the savannah areas are still having the lowest enrolment rates by a large margin."* Parents still finance a string of schooling expenditures -- e.g. lunch, examination fees, school uniforms and transportation -- at costs far in excess of the much-touted grant. The **Northern Education Fund** is widely appreciated. However, it is not easily accessible to households once they migrate out of the savannah. Families insistent on retaining access are sometimes compelled to send their children to live with relatives in the north. This has a potential to weaken households.

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140. At Jakpahi in Northern Region, the dam reduced the time it took to fetch water from one hour to five minutes.
141. However, the scheme is seen as having potential to assist those who are unable to access a secondary or tertiary education, or who have weak WASSCE results to benefit from apprenticeships in a range of fields such as nursing and teaching.
142. SEND (2008): Whose Decision Counts? -- A Monitoring Report on the Implementation of the Ghana School Feeding Programme (GSFP) at the Grassroots Level. Accra: SEND Ghana.
143. See page 31 of the GLSS5 report.

Opinions of the health service are more mixed. **The immunisations and mobile health services are particularly appreciated.** A minority also noted that the NHIS has been a saving grace for them. For now, many short-term and cyclic migrants face challenges in accessing the scheme as it is largely non-portable at this stage of its evolution. The poor also have difficulty meeting the GH¢8 annual premium charged per adult household member and only a minority of women interviewed had NHIS subscriptions. Even for the aged, for whom access is notionally free, finding the money to have their photographs taken can be a challenge. Anecdotal evidence further suggests that service quality (especially unprofessional behaviours among some health workers) continues to constrain demand for formal healthcare among the poor. The experience of an elderly man at Shia illustrates this: *"One day I went to the health centre and the nurse spoke harshly to me; … their attitude was really very bad. So [now] when I am sick, I prefer to travel to Tongo."* Disabled people also complained that they have difficulty accessing healthcare. Accessibility challenges are yet another non-monetary hurdle which the poor must clear in accessing healthcare. By opting out, the poor are effectively subsidising the NHIS through the consumption taxes they pay. For illiterate rural women to opt more routinely for safer care, health personnel will need to align their behaviour more closely with citizen expectations.

However, **in the cocoa growing areas of the south, the mass spraying exercise initiated a few years ago is perceived to have been a major success.** Farmers reported significant rises in their harvests as a result. This is clearly appreciated by migrants at Alikrom and Atta-ne-Atta.

LEAP beneficary and care-giver - Gbare

EDUCATION

"We keep sacrificing and persisting so that our children can avoid the suffering we have had to endure"

5 Education

“In this community there is no difference between school completers and illiterates”

“I was compelled to drop out of school after the death of my father. My uncles inherited all his wealth and refused to share it with my mother. She … could not feed me, let alone provide for my educational needs” (Out-of-school boy at Bongo Soe)

“There is this [disabled] child who has to wait for all her peers to go out for break before she does. When they are gone, she attempts to leave the class discreetly but because of her disability, made worse by the stairs, she has to roll on the floor …. Her friends tease her everyday …. This could easily discourage her if she weren’t so determined”
(Interview with members of Ghana Federation of the Disabled at Tamale)

“[In this community] there is no difference between school completers and illiterates”
(Mixed parent group at Karni)

Children studying in cramped and unsheltered conditions

5.1 Profile of school infrastructure

"when one teacher starts teaching, the other has to wait for that class to end before he can start his lesson."

We begin this section with a profile of the status of schooling infrastructure at the fifteen PPVA-III sites, at which education was investigated in greater depth. Many of the farming or residual-mining communities to which northern migrants move are characterised by low levels of infrastructure -- substandard or non-existent water supply, roads, schools and health services -- though basic food security is less of a problem in these southern settlements. The discussion below does not attempt to provide a comprehensive description of the existing infrastructure, but rather to highlight those aspects which are germane to appreciating poor people's education choices and actions on the one hand and the consequent teaching and learning outcomes on the other. What is beyond doubt is that the serious and multiple deficits in infrastructure at many of the northern and migrant sites do make school attendance an uphill challenge requiring utmost determination and purpose from both parents and children.

5.1.1 Availability of schools

In the majority of communities visited, there is only one public school and parents lack real choice in where to educate their children. Aside of Tamale -- *de facto* capital of the northern savannah -- only two of the fifteen sampled for this component of the study had more than one public school. A few sites also had private schools, but these were typically Arabic schools -- *a.k.a. makaranta* -- providing religious rather than secular education. For most poor parents, the only alternative to accepting the deficient standard at the sole public school would be keeping their children out of school.

5.1.2 Distance to school

Many children have to walk long distances to school, with adverse consequences in terms of punctuality, attendance and the quality of learning. In some communities (Alikrom, Atta-ne-Atta, Dambolteng, Gupanarigu and Nyogbare), the nearest JHS is several kilometres away. Also, even though every community visited during PPVA-III did have a primary school, many of the settlements are either dispersed or relatively large (e.g. Bansi, Bongo Soe, Dornye, Gbare, Karni, Ntotroso, Nyogbare, Tindonmoligo and Wungu). The result is that the distance to the local primary school is easily some one and a half to two kilometres for children who live on the fringes of the majority of settlements visited. Migrant populations -- who are often allocated peripheral lands for their housing -- are among those most adversely affected, sometimes several kilometres from the school. At Karni, the girls' focus group estimated that over half the pupil population travel between five and seven kilometres to reach school. Such hurdles effectively put school out of reach for young children and contribute to the low net enrolment rates in the rural savannah.

5.1.3 Potable water

Inordinate amounts of learning time are lost in the rural areas when pupils, especially girls, travel long distances to get water during school hours. About one-half of the schools visited, particularly the rural ones, lacked on-site water supplies. Generally, in Ghanaian culture, girls are

144. Currently, junior high students at Dambolteng have to walk five kilometres to attend school at Nandom, their district capital. Recently, however, Nandom has served notice that it will no longer accept students from that community as a result of over-crowding in the former's classrooms.
145. Because of the strong focus on education, the presence of a public school was one of the site selection criteria for the Phase III assessment. While some public schools had both primary and junior high sections, a few only had a JHS section.
146. However, the rural schools in our Upper East sample appeared to be better catered for. All four rural Upper East sites visited during the drill-down round had groundwater supplies at, or very close to, the public schools sampled.

responsible for filling their schools' *Polytank* cisterns, buckets and other water storage containers. At Gupanarigu and New Kokrompeh, girls take turns drawing supplies from water points about one kilometre away. The situation is most worrying at Dornye and Gbare (both in Upper West), where girls make round trips of some four kilometres to provide water for their school populations. While the two-kilometre outward journey -- when the girls carry minimal loads -- takes up to three-quarters of an hour, the inbound leg can take considerably longer as the girls navigate the meandering footpaths more cautiously with basins of water delicately balanced on their heads. Even at Ntotroso (relatively less rural), where the distance travelled to get water is nowhere near as long, it is still a full half-kilometre to the nearest borehole. The lack of water also provides children an opportunity to play truant. At several of the sites without piped water, teachers noted that children leave their classrooms for lengthy periods, ostensibly to get water from home.

5.1.4 Healthful sanitation

Very few schools have serviceable toilets, with girls being the most disadvantaged here as well. The study did not find any significant difference between urban and rural communities with regard to access to safe sanitation. In those schools where toilets exist, they are mostly rudimentary, not partitioned (beyond having separate structures for male and female) and have no provision for hand-washing. Teachers justifiably complained about having to share these facilities with their pupils. But even these constitute the better examples. In other schools, children and their teachers must join the public queues at the communal latrines. Participants in several communities -- e.g. Bongo Soe, Gbare, New Kokrompeh -- reported having to walk over a kilometre in each direction just to relieve themselves. Where latrines are not easily accessible, both children and teachers have to rely on whatever bushes there are in the vicinity of their school. Even for the male population -- for whom it is culturally more acceptable to use the bushes -- this option disappears during the dry season when the shrub cover becomes too scrubby to screen users from public view. Adolescent girls find the situation doubly challenging. Not only is it culturally unacceptable for them to defecate in the open; it also means that they have nowhere to change during their menstrual periods and may be forced to stay out of school for several days. The cumulative time lost by girls each year (and its impact on learning outcomes) must be a source of serious concern to education policymakers.

5.1.5 Classrooms

The effectiveness of teaching and learning is [further] undermined, in urban areas, by congested classrooms and, in rural areas, by lumping different grades together in the same classroom (See Figs 1-4). In all three rounds of the PPVA, the research teams found children sitting three to a desk in urban classrooms (e.g. South Natinga, Bongo Soe).

Three per desk at Bongo Soe

147. When supplies run out at their school at New Kokrompeh, children beg for water from the *Zoomlion* sanitary workers during the latter's rounds.
148. Oddly, even where schools had water supplies on site -- e.g. Bansi, Nyogbare, South Natinga -- pupils were observed drinking water from the taps with unwashed hands. They simply cupped their hands to hold the water. In none of the fifteen sites did the research team observe safe hand-washing practices (e.g. washing with soap after using the toilet or before meals).
149. A teacher at Gupanarigu rightly described the school's toilet – with broken septic tank cover and badly damaged walls – as *"a death trap."*

Such conditions of crowding leave children with little elbow room to write properly and have a tendency to compromise the integrity of examinations. With huge class sizes in some schools (e.g. over 80 at South Natinga, around 105 at Wungu and an unmanageable 120-140 at Karni Central) there is little or no aisle space left for teachers to move about the classrooms to supervise class assignments. Classrooms become stuffy when the air is humid and/or still, and pupils easily become sleepy. At Gupanarigu and Karni, for example, the few functional classrooms have to be shared by different grades (each with their separate teacher). As one teacher communicates with her/his pupils, the noise invariably creates a disturbance for the other children sharing the space. So at Gupanarigu, a teacher noted that *"when one teacher starts teaching, the other has to wait for that class to end before he can start his lesson."* In some cases (e.g. Gupanarigu, New Kokrompeh, Wungu), authorities at rural schools have attempted to circumvent the problem by causing some grades to have their lessons beneath shade trees in the school compound. Such classes are easily disrupted in wet weather or by free-ranging goats and other livestock. In yet other cases, different grades had been combined under one teacher, yet teachers in Ghana's public schools generally lack relevant training in multi-grade teaching.

5.1.6 Electricity

Lack of electrical power contributes to weak learning outcomes in poor schools. The urban, peri-urban and para-urban schools were better endowed with power supply. Where communities and their schools lack electrical lighting, it is much harder for pupils to study, or do their homework. This is because many children from poor homes have to assist their parents in the family fields after school and are only free to read or do homework after sunset. Constrained access to electrical power also means that the teaching of ICT is not accompanied with practical lessons in most of the rural schools visited. In any case, none of the schools in the study sample owned computers. In the isolated cases where children had any practical experience of computers, this was in the homes of teachers who owned private computers.

Children struggle to find space on the floor to write.

150. Closely related policy concerns are the health impact of poor hand-washing routines and the threat to public health of using the bushes as places of convenience.
151. The School Feeding Programme (SFP) was identified as the immediate cause of sudden swelling in the school populations at Karni Central and South Natinga.
152. A peri-urban settlement is one on the periphery of an urban settlement. Its economy and social life are often closely linked with those of the urban centre it adjoins.
153. By contrast, a para-urban settlement shares many of the characteristics of an urban centre -- e.g. durable buildings, moderately endowed with social/ technical infrastructure -- but does not qualify as an urban settlement in Ghana's planning system because of its small size (population under 5,000).
154. The sole exception where children had easy access to somewhat public computers outside school was Tamale, where Youth Alive (an NGO working with that city's street children) opens its computer library to all children willing to learn.
155. Even in Tamale, the most urbanised site, shortfalls were reported. At Bongo Soe, Dornye, Salpiiga and Tindonmoligo, between three and five children share a textbook for certain core subjects. Children at Bongo Soe told of a class of some 40 pupils sharing just six Maths textbooks.

5.1.7 Libraries

Most schools lack libraries and reading resources, with predictable effects on literacy. In the three where the school authorities made some claim to having libraries, the rooms lacked books and were clearly disused (See Fig. 5, below). At Dornye, the room was infested with bees; and at New Kokrompeh and Wungu, sections of the roof were missing. These hardly help reading to be taken seriously in public schools of the savannah. Unsurprisingly, many children are unable to read. Most children spot-tested by the research teams were unable to demonstrate reasonable reading ability or comprehension of texts taken from their own books. Upper primary children at New Kokrompeh could only read if the text was accompanied by pictures and, at Gupanarigu, P6 children could only read two and three-letter words. Somewhat related to this, the research team found evidence of textbook shortfalls in as many as twelve of the fifteen sites sampled for the education drill-down research. By contrast, it was only at South Natinga that children mentioned having adequate books.

5.1.8 Furniture

While most classrooms do have desks and seats for pupils and their teachers, it is not always the case. Some of the classrooms at Dornye and Gbare had no furniture whatsoever. It would be a real mystery if any meaningful learning can take place under such conditions. The *'dual desk'* poses a serious challenge for tall children and those with impaired mobility (Fig. 6; Box 5.9). In one of the worst cases, at Wungu, JHS children are forced to sit four to a *'dual desk'* for several very uncomfortable hours at a stretch. Others sit on the bare floor at Bongo Soe, Dornye and Gbare because there is not enough furniture. Sadly, congestion has come to be accepted as *'normal'* in the urban settlements and larger rural communities of the savannah. Such untenable PTRs increase teachers' workloads and discourage them from giving their pupils homework for fear they may not be able to mark the assignments. When they do set assignments during class, teachers are unable to go round the classroom to check children's work. Anecdotal evidence suggests that multiple-choice questions are increasingly common in such situations, offering little opportunity to develop analytical and creative skills among children.

Broken ceilings of the Library at Dornye

155. Even in Tamale, the most urbanised site, shortfalls were reported. At Bongo Soe, Dornye, Salpiiga and Tindonmoligo, between three and five children share a textbook for certain core subjects. Children at Bongo Soe told of a class of some 40 pupils sharing just six Maths textbooks.

5.2 Why households invest in educating their children

"even those children who have enough to eat will find themselves in poverty in years to come if they remain out of school"

5.2.1 Motivation for investing in schooling

This section is concerned mainly with trying to understand why poor households choose to invest in schooling. Underlying this is an important assumption -- that a clearer appreciation of the aspirations which households bring with them when they enrol their children is a vital precursor to understanding the choices they subsequently make when confronted with competing demands on their time and money or when, as is so often the case, the education system fails them. Community-level stakeholder groups were thus asked about their expectations of the schooling system and their satisfaction with their local schools.

All categories of participants interviewed at the community level perceived a good education as a pathway out of poverty and long-term misery. This observation applies to girls and boys both in and out of school, disabled children, parents of children in school and parents of children out of school. Households' investments in schooling -- in the form of finance, long walks, forgone child labour and various other sacrifices -- aim principally at enhancing children's prospects of eventually gaining access to secure and adequate livelihoods. At Karni, a focus group of women perceived that *"even those children who currently have enough to eat will find themselves in poverty in years to come [if they remain out of school]."* Overall, aspirations appear to be more ambitious in the southern and urban/urbanising areas where it is easier to find educated people who are flourishing and the potential returns to schooling are more evident. Households at these sites generally hope for white-collar jobs as the fruit of their investment. They expect schooling to assist their children to find *'respectable alternatives'* to the current options such as *kaya-yoo* work, washing plates at *chop bars*, transactional sex, push-cart work, *galamsey* and others which compromise their dignity and leave them adversely incorporated in the labour market. In the Upper East and southern communities, girls and women also see education as offering the opportunity to attain a greater measure of independence from their menfolk.

However, there are significant differences in the long-term goals which parents and their children aim for. For parents in the two Upper Regions especially, the overarching goal of the sacrifices they make to educate their children is their own security in old age (Table 5.1, Box 5.1). Almost everywhere, parents with children in school envisioned themselves living more dignified lives, facilitated by regular remittances from their grown-up children employed in secure salaried jobs. Only in three communities -- Bansi, Gupanarigu and Tamale -- did the parents not expressly identify their own old-age security as a major reason why they continue to invest in their children's schooling. At most sites, it was indeed the topmost reason given by parents for continuing with the sacrifices entailed in educating their children. The significance of this strategy is strongly linked with the sheer scale and depth of vulnerability in this part of the country. As indicated in § 2.3.1.1, the long dry season, increasingly volatile rains and other adverse endowments leave large numbers with annual deficits in food security.

156. Atta-ne-Atta, New Kokrompeh and Ntotroso.
157. Ntotroso, South Natinga, Tamale and Tindonmoligo. By contrast, girls were reported to lack inspiration at Dornye, where there are hardly any well-educated female role models.

Table 5.1: Expected returns from children's schooling

Site	Women	Men	Girls	Boys
NORTHERN				
Gupanarigu	To work as translators when guests visit	Ability to speak English	To give own children a good life	To give own children a good life
	Enhanced social status	Children will not be hungry in future		
Wungu	Security in old age	Security in old age	Decent jobs	Decent jobs
	To minimise migration for indecent work	Decent jobs		
Tamale	Office work	Office work	To become professionals	To become professionals like those in the city
UPPER EAST				
Salpiiga	Reduction in outmigration of youth	Insurance against old age	Greater independence from men	To access the basic comforts of life
	Empowerment of girls[1]	Prestige associated with literacy	Adulthood security	
Tindonmoligo	Security in old age	Security in old age	Dignified jobs	Enhanced social status
	Respectable jobs	Reduction in outmigration	To escape poverty	White-collar jobs
Bongo Soe	Security in old age	Security in old age	Adulthood security	Adulthood security
	Dignity	Reduction in outmigration	Self respect	Ability to assist family
South Natinga	To be like role models in town	Good jobs	To be like female role models in town	Reduction in outmigration
	Support to parents in old age	Support to parents in old age	To support parents	To speak fluent English
Bansi	A better life for children	Comfortable adulthoods	To support parents	To become prominent in their community
	To be responsible citizens	Good jobs	To be able to read and write	To be able to read and write
Nyogbare	Fluency in English	To read and write letters for their parents	Livelihood security	Alternative to farming, which is becoming less dependable
	Support to parents in old age	Support to parents in old age	To be fluent in English	To be able to read and write
UPPER WEST				
Gbare	Employment	Support to parents in old age	Professional work	Professional work
	Support to parents in old age	Second jobs in addition to farming[2]		
Karni		To become professionals	Well-paid jobs	Well-paid jobs
		Support to parents in old age	To be better than parents	
Dornye	Salaried work	Salaried work	Livelihood security	Livelihood security
	Support to parents in old age	Support to parents in old age		
SOUTHERN				
(Ntotroso)	To reduce cheating	To take care of parents	Dignified jobs	Office work[3]
		To become 'big people'	To prove girls are as good as boys	
Atta-ne-Atta	Bright future for children	Office jobs	To compete favourably with men	Office work
		Security in old age		
New Kokrompeh	To escape parents' suffering[4]	Security in old age		
		Access to 'krachi' work[5]		

158. Mothers at Salpiiga reasoned that their educated daughters *"would not have to depend on their husbands for everything."*
159. By contrast, participants in the southern communities tended to see education as offering an alternative (rather than an addition) to farm work.
160. Boys here said they *"want to do office work and not have to work on the farms."*
161. In the words of a mother in this all-women's focus group: *"we keep sacrificing and persisting so that our children can avoid the suffering we have had to endure."*
162. The word 'krachi' is a corruption of the English word *'clerk'* and refers to a white-collar worker. A member of the men's focus group explained thus: *"you are here researching our problems because you are educated and we are not; we want our children to be like you."*

Children, on the other hand, perceive their education mainly in terms of the potential for unshackling themselves from inter-generational poverty. They expect schooling to lead to secure (typically salaried) employment through which they hope to afford not just their most basic needs but also modern conveniences. Mothers' expectations were somewhat more aligned with their children's aspirations than were fathers', though many mothers also see the investment in schooling as a way out of poverty for themselves as well. In several communities -- particularly in Upper East -- parents also saw education as a way of stemming the tide of long-term outmigration of their youth.

Box 5.1: Old-age security is a major priority for parents

At Tindonmoligo, a woman suggested: *"when you educate your child properly, you are securing your own future because when you grow old and weak, he/she will take care of you."*

In a view shared by others in the men's focus group at Wungu, one man observed: *"It is important for our children to go to school so they can find work … and support us; … otherwise, we will remain poor in this community."*

Another woman had this to say at Bongo Soe: *"When your child goes to school, the parent has gone to school as well because you get a literate person in your house and when s/he is gainfully employed, the benefits spread to the parents who have invested in her/him."*

5.2.2 Perception of schooling quality

The study also attempted to elicit the perceptions of parents and children about the quality of education delivery at their local school. Based on evidence from earlier participatory poverty assessments (PPAs) showing women to consistently demonstrate a more active interest in their children's education, the research teams generally directed this section of the parent interviews at women. In a few cases, it was also possible to confirm the opinions expressed by the women with their menfolk. The perceptions of schoolchildren tended to be remarkably similar, regardless of gender.

There are striking differences when one compares parents' indicators of schooling quality with those of their children. With the advantage of firsthand experience, children tended to focus more on soft inputs such as teacher presence and commitment, quality of teaching, friendliness of the school environment and access to essential textbook resources. Parents, on the other hand, were more inclined to assess the quality and relevance of education through the more visible (but less appropriate) metric of physical infrastructure.

Children were far more discerning about the quality of education delivery than were their parents. Overall, poor parents in the savannah -- mostly illiterate themselves -- set extremely low targets when it comes to the outcomes of their children's schooling. In many places, they came across as being resigned to whatever standards pertained in their schools. By contrast, children demonstrated impressive discernment and seemed more objective when predicting the consequences of the diverse strengths and weaknesses of the education system in which they participate (Table 5.2). In a few noteworthy cases (e.g. Bongo Soe, South Natinga), they gave examples of teachers who are giving of their best against huge odds to ensure high levels of achievement. Disappointingly, however, these were very much the exception rather than the norm. At most sites, children bemoaned a string of in-school factors -- including inadequate teacher numbers, lack of other resources and some repelling behaviours by their teachers -- which are likely to impede the attainment of their aspirations. These are discussed more fully in Section 5.3. As primary stakeholders, they bear the brunt when school regimes are weak or standards of delivery indifferent. It is therefore important that their voices are heard.

163. There are other reasons too. At Gbare, adolescent girls reported making a very determined effort to prolong their schooling as a way of delaying the compulsion to marry.
164. At Karni, illiterate mothers drew a link between childhood illiteracy and future poverty. They perceived illiteracy to be the single most important driver of poverty and felt that they would not have been in their current vulnerable states if their own parents had enrolled them in school.

In community after community, children did not envisage themselves accomplishing their dreams. When parents were asked -- based on current schooling conditions -- how likely it was that they would achieve their aspirations, they were generally hopeful (in ten of the fifteen education sites) even where children complained of serious problems (§ 5.3.2). At Bongo Soe, for example, parents simply assumed that the school had enough textbooks. Yet, when their children were interviewed, they were emphatic that the textbook situation was so disturbing as to threaten learning achievements and, ultimately, their chances of escaping impoverishment. *Kaya-yei* at Mallam Atta Market similarly perceived the schools in their home towns in the rural savannah to be of little value. They gave examples of how some of them *"have attended school for years and yet cannot read or speak English, unlike those in Accra who can read after a short time [in school]."* Indeed, children expressed satisfaction with the quality of education they are receiving in just four of these fifteen communities. Even then, it was sometimes qualified -- e.g. South Natinga where they complained of inadequate teacher resources or Dornye where they said they lacked textbooks.

Most children nevertheless persist with their education because they see no realistic alternative. There are also parents who keep their children enrolled for fear of being sanctioned by the state. In an interview with a group of men at Salpiiga, they observed: *"The government and NGOs tell us the law demands that we must send all our children to school because it is free."*

Box 5.2: Multiple interventions have had negligible impact on quality at Wungu

As many as five non-state organisations are providing interventions aimed at facilitating enrolment and retention at Wungu, in Northern Region. Between them, CAMFED, ISODEC, World Vision, Unicef and CRS provide a diverse and generous portfolio of support including food rations, exercise books, school uniforms and bags (for girls), sanitary towels for girls in JHS, a bicycle scheme for those attending from distant settlements, improved sanitation facilities, play equipment and payment of BECE registration fees. Children are now attending faithfully *"because we never know when there is going to be a new intervention by an NGO."* Even the migrant Fulani children, who live on the periphery of the village and previously shied away from the main community, are now happy to be enrolled in the school.

However, the combination of inadequate teachers, soaring PTRs, lack of core textbooks and tardiness among teachers completely undermines the value of these investments. The interventions have also spawned congestion (over 100 pupils in some classrooms) and community members complained that infections spread rapidly among the schooling population. Reading ability is particularly poor. Even where children were able to read aloud from their textbooks, they clearly lacked understanding of what they were reading. Very few completers manage to get decent grades at the BECE and the number who pass has been declining. Together, these suggest that the impact of interventions aimed at facilitating school enrolment, attendance and retention will be muted if there are no corresponding efforts to address quality directly -- through, for example, improved school governance, more equitable teacher allocation, efficient utilisation of instructional time, learning-centred methodologies and adequate textbooks.

165. One had gone as far as JHS.
166. Basic Education Certificate Examination
167. The Fulani -- a nomadic ethnic group that has roamed northern Ghana for years -- are increasingly becoming less mobile and depending less on the traditional milk or herding of cattle. They endure extreme discrimination and distrust and their youth now have a (partially earned) reputation for highway robbery and cattle stealing.
168. In the process, inter-ethnic relations between native Mamprussi and the migrant Fulani are reportedly improving at the children's level. Environmental adversity was cited as a further factor influencing the Fulani decision to put their children in school. It is becoming increasingly difficult for the ordinarily nomadic Fulani to survive solely by herding cattle. As a result, they are gradually becoming more static.
169. Because of the high levels of congestion, children also stay out of school for protracted periods while convalescing. During outbreaks of infectious diseases, parents of children who are not affected keep them away from school to protect them from being infected.

Table 5.2: Participants' opinions of education quality

Site	Parents	Children	Comments on likelihood of aspirations being met
NORTHERN			
Gupanarigu	Good	So-so	Parents: "Yes, our children can speak a few words of English; … they can now say TZ."[1]
			Children: "Our aspirations will not be met …. Teachers do not come to school on market days and Fridays …. We are always demoted when we migrate to Tamale."
Wungu	Good	So-so	Parents see the challenge mainly in terms of financing for SHS
			Children: "No, some classes do not have teachers. Hardly anyone here gets to SHS."
Tamale	Good	So-so	Parents believe their expectations will be met.
			Children: "Without paying for extra classes … it is unlikely we will make the grade to enter SHS.[2] Our teachers leave the classrooms to sit beneath the trees during classes."[3]
UPPER EAST			
Salpiiga	Poor	Poor	Parents expressed misgivings about school buildings as well as teacher absenteeism and lateness.
			Children: "We had to walk long distances to empty our bowels … and so performed poorly." (This has changed recently.)
Tindonmoligo	So-so	So-so	Parents: "Teachers do not care that our children perform poorly; … they are more interested in levying us."
			Children: "Some teachers have two jobs; … they come late … and we miss lessons. The headteacher does not supervise them. Some bribe the circuit supervisors with gifts."
Bongo Soe	Good	So-so	Parents: "Compared to other communities, we have adequate buildings and books."
			Children: "We don't have enough teachers … or textbooks … and this makes it difficult for us to pass [our] exams." (Notice that parents thought there were enough textbooks.)
South Natinga	Good	Good	Parents: "Children from the community are generally able to continue to SHS."
			Children: "The quality is ok. We have textbooks. If we listen to our teachers and do as they say, we too can make it to SHS."
Bansi	Good	Good	
Nyogbare	Good	Good	Parents at Nyogbare appear to perceive education like a lottery. In one breath, they observed that "it is rare to be able to read and write in this community." Yet, they consider their school to be good because a few "have made it to SHS and beyond."
UPPER WEST			
Gbare	Good	So-so	Parents: "The children have the facilities needed. The teachers are doing their best."
			Children wish their teachers would be more patient so they can understand what they are being taught. "They insult us over our appearance."
Karni	Poor	Poor	Parents: "Teachers are not serious. They attend regularly but keep shuttling between the school and their homes throughout the day."
			Children: "The P5 teacher has not been seen in class for a month …. There are not enough books … no electricity to study with … no teachers for certain subjects."
Dornye	Good	Good	Parents: "Between about 2000 and 2005, there was only one teacher -- 'Teacher Tommy' (alias One-Man-Thousand) -- teaching all the classes."
			Children: "We have enough teachers … but not enough textbooks." (There is only one trained teacher, however. The others are NYEP recruits.)
SOUTHERN			
(Ntotroso)	So-so	So-so	Parents see their poverty as the main barrier to their children advancing beyond JHS (and thus to fulfilling their dreams).
Atta-ne-Atta	Good	Poor	Parents assume that merely remaining enrolled will deliver their expectations.
			Children are unhappy with teachers not devoting much time to teaching.
New Kokrompeh	So-so	So-so	Parents believe their expectations will be met, though they also feel helpless about poor teacher attendance rates.
			Children were moderately optimistic of their aspirations being met.

170. 'TZ' is an abbreviation used by educated Ghanaians when referring to the popular northern meal, tuo zaafi, known in this community as sangb.
171. 'Extra classes' attract a daily charge of GH¢0.10 per subject. These supplementary classes cost a child around GH¢1 per week, which children from poor households are unable to pay.
172. In the metropolitan centres -- where trainee teachers usually do their 'teaching practice' -- permanent teachers reportedly withdraw from the classrooms when the trainees arrive. As the period of teaching practice lasts a full academic year, it means that permanent teachers are being paid for idling in the cities while many rural classrooms lack trained teachers.

Box 5.3: Teacher allocation

MoE's *Sector Performance Reports* for recent years reveal serious disparities in teacher allocation. The distribution of teachers (particularly the professional cohort) continues to be heavily skewed in favour of urban areas that are relatively well endowed with social and technical services. It is also common, in hinterland districts, to find the best trained teachers in schools along the trunk road. Given that teachers are the single most important resource at the basic education level, it is vital that urgent steps are taken to improve teacher distribution and to ensure that they attend punctually and regularly.

5.2.3 Incentives for attending regularly

The assessment found that poor children attend more regularly when certain conditions are present. These include:

- when there is ample investment in recreational infrastructure (e.g. Gupanarigu, Wungu);
- when teachers are committed to their jobs (e.g. Bongo Soe, South Natinga); and
- when they are fed at school (e.g. Karni Central, New Kokrompeh);
- sports and cultural activities -- including inter-school competitions -- were also said to nurture socialisation and school pride as well as bring great excitement;
- having qualified teachers gives parents confidence in the school and makes them feel it is worth their considerable investment in keeping their children in school.

Some children too (e.g. at Gbare and Wungu) continue to attend because it provides a perfect pretext to extricate themselves from what they perceive to be excessive demands for their labour in the family fields and pastures. At several other sites (e.g. Dornye, Gbare, Ntotroso), girls similarly prolong their schooling as a strategy for abating what some described as intense pressures (mainly from their fathers) to get married (see § 5.3.1.3). Participants' priorities for intervention are discussed further down, in Section 5.4.

We now turn to the gamut of factors responsible for keeping children out of school.

173. At Gupanarigu, Christian Children's Fund of Canada (CCFC) had fitted the primary school playground with a swing, merry-go-round, slide and see-saw and parents reported how "every child goes to school now because of the playground."
174. In the first two rounds of the study, children at Karni complained that they spend more time on their teachers' farms than in class during the farming season. Teachers who come from the community or who have been at the school for many years tend to be particularly guilty of this offence.
175. There were many stories from students and parents of sexual harassment by teachers. Once again, the more physically developed girls become, the more vulnerable they are.

5.3 Why children are out of school

> **"When our parents are unable to pay our fees [of GH¢3 per month] for a long time, we do not feel comfortable being harassed by our teachers, so we stop going to school."**

Usually, it is not a single factor that causes a child to stay out of school or to participate only irregularly. Often, long or frequent absences from school (and eventually dropping out) are precipitated by a multiplicity of factors interacting in complex ways. These conditions include bereavement; hunger; frequent interruptions to support their households with their labour or to work in order to finance their schooling; abuse of instructional time; sexual harassment by teachers, leading to girls feeling threatened in school; parental pressure on teenage girls to marry; the pervasiveness and severity of corporal punishment; insults routinely hurled at children for the least *'offence'* (e.g. soiled or damaged clothing; inability to answer a question) leading to a loss of self-esteem; lack of key resources such as textbooks and electrical lighting in most parts of the rural savannah. These fuel a spiral of increasingly low achievement and loss of motivation for schooling. In some cases, children too have perverse incentives to stay out of school.

As suggested above, the challenges are inter-linked and not easy to unpick. Thus, the format employed (below) is simply intended to facilitate interrogation of the pathologies of under-education rather than to imply that these factors operate independently. With that proviso, the barriers are presented in descending order of significance.

5.3.1 Household and community-level factors

5.3.1.1 Income constraints

Despite the introduction of the education capitation grant (ECG), levies are still common in many schools. Consistently, head-teachers maintained that the capitation grant was not only inadequate but also irregular, with implications for effective planning. A recurring outcome is that levies -- known simply as *'school fees'* in most communities -- are still a common means of raising money to finance a range of needs -- printing and reproduction of test papers, and urgent maintenance (to, for example, leaking roofs and pitted blackboards). For each round of expenditure, parents must find between GH¢0.50 and about GH¢3.00 as a lump-sum payment. For *fara-dana* households living on the edge of survival, such costs can -- understandably -- be a relatively low expenditure priority and their children often have to work to make up the funding shortfalls (see Box 5.11).

In the interviews with out-of-school children**, the sudden death of a parent was an incredibly common cause of sudden impoverishment leading to the abrupt termination of their schooling careers** (Boxes 5.4-5.7). Thus, at virtually all sites, orphans constituted a significant proportion of children who are no longer in school. In a familiar story (especially for Upper East), a young boy noted at Bongo Soe: *"I was compelled to drop out of school after the death of my father. My uncles inherited all his wealth and refused to share it with my mother. She … could not feed me, let alone provide for my educational needs."*

The most deprived communities are saddled with additional education expenditures which better endowed communities take for granted. Where communities are compelled to engage (usually native) *'volunteer teachers'* to make up shortfalls in teacher numbers, for example (e.g. Bongo Soe, Salpiiga, Wungu) or where no state school exists (e.g. Alikrom), it becomes the community's exclusive responsibility to pay the salaries or allowances of these teachers. Once again, levies are the visceral tool employed to raise such funds. Poor parents are, in effect, subsidising the state by taking up salary expenditures which ought to be the state's responsibility. Children at Salpiiga noted: *"When*

176. This can be as often as three times a year.

our parents are unable to pay our fees [of GH¢3 per month] for a long time, we do not feel comfortable being harassed by our teachers, so we stop going to school." While a GH¢3 monthly levy may not sound like much, it adds up -- over the course of one academic year -- to about six times the annual capitation grant. Poor parents understandably find the amount substantial.

In addition to the string of fees and levies which the capitation grant was supposed to replace, there are still several private costs which parents must pay in order to keep children in school. These include the cost of exercise books, technical drawing sets, feeding, school uniform and sometimes a chair or stool to sit on. Added burdens include sandals, socks, boys' underwear and packaged forms of sanitary protection -- all of which would not be perceived as essentials if children were not attending school. A school uniform, for example, costs somewhere in the region of GH¢8, which many poor people find expensive, especially if it has to be paid as a lump sum. At virtually all sites, it was clear that schooling tends to be moved down the list of expenditure priorities when there are multiple and strong pressures on a poor household's income. Household financing of education is a particular challenge because, in the rural communities especially, the burden falls disproportionately on mothers. Yet, across the communities studied, women's assets are typically smaller and less valuable than men's (§ 2.3.1.3).

When parents migrate with their children in search of short-term work, children's schooling is often affected. Having made the difficult decision to migrate to work, parents are preoccupied with the singular task of accumulating money (§ 3.1.1-3.1.3). Thus, children of seasonal and short-term adult migrants who travel with their parents frequently do not attend school for the months spent away from home. Often, girls take care of their younger siblings. Both girls and boys may also be made to find paid work to supplement their parents' incomes or to support themselves.

Similarly, absentee parenting -- often arising when a householder migrates without their family -- can exact a heavy price on children's schooling. Families easily disintegrate when parents are far apart for long periods, and children can be severely affected emotionally and practically. In some cases, children have to move constantly between homes in different locations. Once again, common outcomes include interrupted school attendance and then low performance. Even when absentee parenting does not quite lead to broken homes, not having a parent around to monitor a child's progress and ensure that school is prioritised can also adversely affect their chances of succeeding in the schooling endeavour.

Box 5.4: Philip -- The story of a 12-year-old school dropout at Bolga

Philip is a twelve-year-old dropout originally from Tindonmoligo, a settlement on the periphery of Bolgatanga, capital of the Upper East Region. His father died six years ago leaving behind Philip's mother, his two older sisters and himself. As is the custom among the Farafara of Upper East, all of Philip's father's assets -- comprising farm land, livestock and even his widow -- were inherited by one of his brothers, with the expectation that he would take care of his deceased brother's household. Philip's mother, Fati, subsequently had two more daughters from her marriage to her deceased husband's brother. Soon after, all support to Fati ceased and she could no longer afford to hire labour to help on her farm.

Philip and his two siblings on his biological father's side had to stop school in order to help their mother eke out a living by providing farm labour. While his stepfather/uncle claimed he could not afford to buy uniforms for Philip and his older sisters, his younger siblings (on his stepfather's side) continued to attend school. Things got worse when the 2007 floods destroyed Fati's farm and the room she shared with Philip and his older siblings. Philip and one of his sisters went to live with their maternal uncle at Gowrie, in the Bongo District, while his mother and his other sister went to live in their father's ancestral home. Here too, at Gowrie, their cousins continued to attend school while Philip and his sister were required to work to support them.

Each market day, Philip and his sister travelled to Bolga Market to sell iced water or wash dishes, for which they would each receive between GH¢1 and GH¢2. This money had to last them till the next market day which, in Bolga, falls every third day. They were also required to perform all the household chores including washing, cleaning, fetching of water and caring for the livestock. There were times when they went to bed on an empty stomach simply because they had not completed some household chore or other. Two years ago, his sister left to Kumasi with friends and has recently become pregnant. Philip is still working in Bolga Market, trying to raise his transport fare to join her in Kumasi.

177. Students, mothers and teachers all said that children not having the requisite school attire or basic equipment also dents their self-esteem and makes them reluctant to attend.
178. This innocent-looking list can be intimidating when income is uncertain, particularly when parents have to find the money all at once for several children.
179. Thus, most children from poor households only have one uniform which they must wash and iron often -- daily in certain circumstances -- resulting in premature damage.
180. PPVA I showed spouses in all the communities to have separate income streams.

Parents may also withdraw their children from school if they feel they will not be able to sustain their child's fees up to SHS. The relatively huge costs involved at the SHS level were a major concern in poor households. Ultimately, their inability to afford the costs described in this sub-section leave their children (and to an extent, themselves) locked into a lifelong poverty trap.

Box 5.5: Mahama -- Dropping out because of poverty

14-year-old Mahama is only three-and-a-half feet tall. His hair is unkempt and he walks around bare-foot, repairing sandals and fetching water for market traders at Bongo, just north of Bolga. From this work, he earns a daily income of between GH¢0.70 and GH¢1.50.

Mahama dropped out of school at nine after he lost his father, who sold livestock for a living. His mother -- who is severely speech-impaired -- was unable to continue financing his education from her paltry income from selling *kuli-kuli* (a local cake prepared from groundnuts) and iced water. His father's assets, which could have helped, had been expropriated by relatives. Mahama and his older brother were compelled to stop school. His brother found a job as a driver's aide (a.k.a. *'mate'*) before migrating to Kumasi in search of a better job. When asked if he would ever return to school, Mahama replied promptly: *"When I have someone to pay my fees, get me food to eat everyday and buy me school sandals, then I will."*

5.3.1.2 Hunger

It is instructive that when participants in the focus groups were asked to describe child poverty, the most recurring descriptions centred on inadequate access to food and the obligation to work. The following descriptions of a poor child are quite revealing:

- *"… one whose mother cannot afford to give them food"*
- *"a child who does not get fed at breakfast and follows his friends [to their homes] at lunch time"*
- *"poor children have to work during weekends to afford ten Ghana pesewa worth of poha and kuli-kuli"*
- *"they rummage in the bushes in search of fruits"*
- *"they have to work"*
- *"a poor child does not eat before going to school"*
- *"they are required to cook, wash dishes, fetch water, help in the farm and carry firewood while their colleagues are in school"*

Every single one of the girls and boys interviewed at South Natinga said they had experienced the pain of having to go to school without breakfast. Children at Gupanarigu are compelled to *"drink water and wait for the hunger to pass"* while others confessed to engaging in petty theft -- often from those of their mates from *bun-dan*a households.

As revealed in § 2.3.1.1, the savannah's rains have become more capricious as communities experience the ravages of a changing climate. Soils are losing their fertility and the food security situation is becoming more challenging as the area's youths leave to find work in the south. While whole households are affected by food deficits, women and children bear the brunt when rationing becomes necessary (§ 2.3.1.3). Pupils repeatedly lamented that they are *"unable to learn [effectively] on an empty stomach."* Many of the children who were observed loitering during school hours said their parents had not been able to provide them with breakfast or lunch money. In the hungry season especially, it becomes increasingly hard for children in the savannah to stay in school when they have not had breakfast. In the experience of a girl at the local JHS: *"I come to school without breakfast only if I had something to eat the previous night. But if I went to bed on an empty stomach and there is no food in the morning, nothing can make me come to school. I head straight for Boodee Market."* Commenting on children who come to school unfed, a head-teacher interviewed at Nyogbare confirmed that they *"are unable to concentrate in class."* During a focus group discussion with boys at Wungu, one similarly reported:

181. Poha is an inexpensive drink made from the tamarind fruit; kuli-kuli is a snack made from groundnuts. At Gupanarigu, children said it helps to curb their hunger pangs till supper time.
182. In some cultures, it is taboo for boys to eat leftover meals, based on a belief that this would make them impotent. When mothers are unable to find time to cook breakfast, it means that such children may go to school unfed even though there is food at home. However, there are also children who choose not to have breakfast because they perceive that it makes them drowsy. The difference is that the latter will typically carry a snack (e.g. groundnuts) to school.

"When we go to school without eating at home, we are unable to concentrate in class. All we keep thinking of is where to find food." Teachers confirmed this situation at several other sites, observing that children are gloomy and lethargic during the *hungry season* and that they become quick to find excuses to leave school in order to go scavenging for shea fruits, dawadawa and other wild fruits or vegetables to assuage their hunger (see also Box 5.6).

Box 5.6: Sumaila -- Dropping out because of hunger

Sumaila is a dark and lanky fourteen-year-old from Dakeo, in the Upper East Region. He lost both parents and lived briefly with an aunt at Tindonmoligo. On joining his aunt, he enrolled at the Experimental Primary School while helping with household chores. However, his aunt fell seriously ill and could not afford to replace his torn school uniform. Further, he was in arrears with school levies and could not buy the exercise books demanded by the school authorities. He became the laughing stock at school because of his tattered uniform, with his teachers also insisting that he replace it.

Sumaila had no choice but to start working in the market after school and during weekends, carrying head-loads and doing other piecework from which he bought himself a new uniform and some basic school supplies. Soon afterwards, the household stopped feeding him, presuming that he could now earn an income. Increasingly, he would leave for school without breakfast. Hungry and weak after school, he would head for the market to carry loads for a tip. After a year or so, he finally gave up on his schooling to work full time and now lives on the street.

He earns adequate money for his immediate needs -- between GH¢2 and GH¢5 a day -- but is saddened when he sees his former school mates because he knows they have a brighter future ahead. Sumaila observes: *"Some of the older porters in the market can no longer carry loads and have become dependent on the benevolence of others. That means I may find myself in that situation in future if I do not … return to school. But the question is who will support me in school?"*

Sometimes, the bigger boys rob Sumaila and the other younger porters of their earnings but there is nobody to complain to. When he is ill, being on the street becomes an even bigger challenge as there is no proper place to convalesce, especially during the day. He has heard that some schools provide a daily lunch and feels that if he had such an opportunity, he could put himself back in school while doing just enough work to finance his other needs. Meanwhile, Sumaila says: *"I keep praying and waiting for that miracle to happen."*

Box 5.7: Augustina -- Dropping out as a result of rape

Augustina is 18, from a family of eight children and lives at Gbare, in Upper West. She lost her father when she was only seven. Her mother supports the household by making charcoal and farming rice. With so many mouths to feed, Augustina's mother has difficulty providing her children with their food for school and only a few of them manage to hold out in school for any length of time.

When Augustina was in Class 3, her older sister invited her to Brong Ahafo but would not enrol her in school. Rather, Augustina was required to help on the farm and with household chores. Disappointed, she returned after six months to Gbare, where she was made to go back to Class 2 because she had fallen back, having been out of school for a while. By Class 5, she was desperate. Unable to acquire the essential supplies of books, stationery, school uniform and sandals she needed, she was compelled to return south to seek assistance from her sister during one of the school vacations.

By now a 16-year-old adolescent, Augustina found herself a target of sexual harassment by no other than her own sister's husband. She returned home to continue school after the holidays but realised she was pregnant. Her son is now nine months old and Augustina has had to give up her education. She wishes to get back into school after weaning her child, but only if she gets appropriate support.

5.3.1.3 Discriminatory attitudes and behaviours

Poor households generally consider it wasteful to enrol disabled children in school. To understand their reasoning, it is important to recall that children's education is a deliberate strategy used by vulnerable parents to insure their old-age security in the face of chronic poverty (Table 5.1). Partly because of societal prejudices (Boxes 5.8 and 5.10) and partly because of the steeper physical hurdles which disabled children must overcome in order to go to school, they are promptly excluded when the children in a household have to compete for a meagre education budget. It is not particularly surprising that, at Bansi, only three out of the community's 23 disabled children are in school. A group of disabled girls interviewed at Tindonmoligo noted how they are usually *"hidden from public view and … rarely allowed outside the compounds, let alone be sent to school."* However, at Wungu, the mothers of disabled children said these children were no use in the house or on the farm so they might as well go to school.

184. Most suffer from impaired mobility.

Lack of access to special schools for children with serious disabilities is a factor undermining their enrolment. A few parents wished they could enrol their children in such schools, but those they knew of were often far away in regions other than those they were living in. Lacking an education themselves, these parents were unsure of the process for getting their children enrolled. However, parents who knew of such facilities were the minority. Equally worrying, district education authorities are not monitoring the situation of such children -- certainly not in a proactive and individual way.

Box 5.8: Abiba -- A mobility-impaired girl at Bongo Soe

The only child of her deceased mother, Abiba is an eleven-year-old girl in the dispersed Upper East village of Bongo Soe. She has six siblings from her father's marriage to another woman. Abiba was *"struck by a strange disease and became paralysed"* when she was barely two years old. Because of that, her father did not enrol her in school -- unlike her six siblings who he enrolled. Until she was nine, she was *"regularly assigned household chores like sweeping and scaring animals away from the household farm during the farming season."* Only after a couple visited their house two years ago and got her a school uniform could she finally join her siblings in school.

Abiba crawled the entire 1.5 kilometre distance to school. At school, *"all eyes were on me and it was uncomfortable being the odd one in the lot."* Abiba struggles to climb the stairs to her classroom and stays behind at break time because *"I cannot play any of the games available at the school."* She persisted in school till her only uniform became threadbare. Her father would not buy her a replacement even though he had no difficulty providing uniforms for her siblings. So Abiba was compelled to drop out of school. She now sits at home all day and is not allowed to participate in social gatherings. She feels discriminated against at home and is *"never consulted on anything -- not even when it affects me directly."* Abiba says there are times when she wishes she had not been born.

Box 5.9: Salamatu -- Lamentations of a mobility-impaired schoolgirl

At Bongo Soe, a girl with impaired mobility grieved on the multiple discriminations she routinely endures at school:

"I have to struggle to climb the stairs to my class but the school does nothing about it. My uniform often gets dirty because of this."

"Other children call me 'koorongo' -- meaning cripple -- but I know what I want to achieve in life and so it doesn't stop me from going to school."

"The ['dual'] desks are not designed with us [children with mobility impairments] in mind and because of this, we sometimes have to sit on the floor. This is unpleasant."

Box 5.10: Ali -- Having parental support and a sensitive teacher make a difference

Ali is an eleven-year-old Class Five pupil in the Upper East village of Bansi. According to his mother, Ali fell ill when he was about two years old. He was taken to the native doctor where he spent about six months undergoing treatment but eventually lost use of his right arm and leg.

Of the many disabled children in this community, Ali is the only one enrolled in school. In a community where disability is stigmatised -- even regarded as a curse -- it is not surprising that other parents do not allow their disabled children to attend school. To them, it would be a waste of scarce resources. His mother, though poor, has been his source of encouragement and does her level best to provide him with whatever he needs for school. By contrast, his father shows little interest in him.

Because of his disability, it takes Ali much longer to walk to school. Once there, his teacher actively involves Ali during lessons and encourages him further by sharing stories of disabled people who have been able to complete school and who are now prominent citizens. This has boosted Ali's confidence and makes him take school seriously. His classmates, on the other hand, often act insensitively towards him and most will not play with him. They *"sometimes maltreat me and will not eat with me from the same bowl."* Despite the pain this causes him, Ali is determined to get an education and is rarely absent from school.

In spite of the poor treatment from some of his classmates, Ali is saddened when vacation time comes. This is because he has to be at home alone as his siblings all travel to Bawku to find work.

Girls also suffer a string of discriminatory practices. The gender sensitisation effort that has been pursued over the years has clearly had a positive impact on parents' willingness to send girls to school. Nevertheless, there remains an abiding view that a girl's parents get little back from the investment in her education as she will eventually leave home when she marries, taking with her whatever *'value enhancement'* she has acquired. By contrast, their male counterparts are required to annex their

young households to those of their parents. As a result, they are more inclined to invest in their sons' education than in their daughters'.

Out-of-school girls at Tindonmoligo said they had dropped out because they were *"loaded with household chores all year round."* Even where both girls and boys are in school, boys tend to receive preferential treatment when conditions are rough in the household.This was no different in the three southern migrant communities of Atta-ne-Atta, New Kokrompeh and Ntotroso. At Atta-ne-Atta, girls asserted: *"Our parents discriminate against us. When an opportunity comes for one child to go to school, parents choose [to educate] the boy. They tell us that we will get pregnant and may waste their money."* Similar sentiments were expressed at Wungu. Unsurprisingly, men prioritised girls' scholarships (as a potential intervention) much lower than did women (§ 5.4.5; Tables 5.5-5.16). It is also the case that girls are several times more likely to be given out into fostering -- as child servants with urban middle-class households -- than their brothers are. As reported in Section 2.5, child servants typically suffer further discrimination and a range of abuses in their foster households. In Tamale, foster girls privileged to be kept in school often have to work after school, sometimes selling till eleven at night.

Further, because girls can be a source of relatively attractive bride-wealth (§ 2.3.1.3, 2.5) in the Birifor, Kusaal and Nabdam cultures of the savannah, vulnerable households in communities like Dornye, New Natinga and Nyogbare have a perverse incentive to pull their adolescent daughters out of school to be given away in marriage. Almost invariably, the truncation of a girl's childhood through marriage also implies an end to their schooling. Routine demands on girls' time in the household (ref. Section 5.3.1.6.1) impose additional burdens, robbing them of learning time and ultimately undermining their performance in school. Out-of school girls at Tindonmoligo told how *"we sweep, fetch water and cook before and after school while our brothers play and have ample time to do their home work.So we perform poorly … [which causes] our teachers to insult us every day. You become depressed and may leave school."* Others said girls suffer disproportionately from mocking when their uniforms are tattered. All of these put girls at a disadvantage and contribute to fuelling the pathologies of social inequality and injustice.

5.3.1.4 Pregnancy

Desperation renders schoolgirls particularly vulnerable to sexual exploitation, especially from returnee migrants who, for a limited period at least, appear better off than most others in their communities. Such exploitation was repeatedly mentioned at Bansi, New Kokrompeh, Nyogbare, Tindonmoligo, Wungu and elsewhere. In exchange, girls may receive gifts (such as mobile phones) or small sums of money (as little as GH¢1 at New Kokrompeh). At Ntotroso, pregnancy is also common among girls when they are compelled stay at home for long periods waiting for their parents to find the money needed to pay their 'fees'. Most girls end up not returning to school after becoming pregnant because of the resulting stigma and/or having to care for their babies.

Girls may also be withdrawn impulsively from school if parents suspect that there is a high risk of them becoming pregnant. In general, when a child becomes pregnant, it is her father's responsibility to nurture the pregnancy and provide for the fatherless child. There are religious sanctions and social

185. While fathers do indeed gain financially from bride wealth in some parts of the savannah, this is a one-off benefit whereas the support a father expects from his mature son extends throughout the father's old age.
186. Admittedly, there has been considerable investment by organisations such as CENSUDI in sensitising Upper East communities on the issue and encouraging them to give girls an equal chance. Nevertheless, broader gender discrimination persists.
187. Bride price is between five and six cows in South Natinga and between seven and twelve cows at Dornye. Indeed, some fathers at Dornye were reported to have actively condoned the raping of their daughters (in the hope of forcing them into marriage) because these girls had been reluctant to accept imposed marriages. Sometimes, girls had been forced into marriage as a household's way of raising the bride wealth required for a brother's marriage.
188. This was much less common in the southern migrant communities of Atta-ne-Atta and New Kokrompeh, presumably because of southern influences. While forced marriages per se are no longer common at Ntotroso too, 'moderate pressure' was reported on girls by their fathers, with many being betrothed around age 15. The southern research team found a higher incidence of teenage pregnancy at Ntotroso than at the other southern sites.
189. In communities where Islam is practised strictly (e.g. Gupanarigu), pregnancies outside wedlock are a huge embarrassment to a girl's parents. This is another reason why fathers may go to extreme lengths to marry their daughters off soon after they reach adolescence.

stigmas attending such a pregnancy, which can affect the girl's subsequent eligibility for marriage and lower the value of bride-wealth that her father can expect when he eventually gives her away in marriage. Rather than risk an untimely pregnancy, therefore, some fathers would rather withdraw their daughters and marry them off hastily if they suspect anything untoward. Thus sexual harassment and abuse -- whether by teachers, returning migrants or whoever else -- can have a hugely detrimental impact on girls' retention in school.

Box 5.11: Ayishetu -- The challenges of a poor schoolgirl

Ayishetu is a nineteen-year-old JHS2 student at New Natinga in central Bawku. Financing her education was always a strain on her father, a polygynous man with eight children. Providing for several children concurrently -- especially their uniforms, books, stationery and lunch money -- was impossible to do properly on his meagre earnings as a tailor and meant that Ayishetu never quite had the basic supplies needed for her education.

Ayishetu first completed JHS in 2008 but was unable to make a good grade at her first attempt at the BECE. Determined not to give up, she began exploring ways to finance her return to school and eventually found a job peeling and selling oranges. After several days of hawking the oranges through the sunny streets and alleys around *Boodee Market,* she finally manages to sell GH¢5 worth of oranges and is grateful for the GH¢1 she receives in commission.

It has been difficult to save meaningfully as her parents are often unable to afford food for the household. So Ayishetu finds herself spending her *'savings'* on ingredients for the household's supper. Eventually, though, she managed to buy herself a uniform and one pair of sandals and -- after much pleading and tears -- persuaded the head-teacher of Sabon Zongo JHS to enrol her. This he agreed to do on condition that she would go back one year -- to JHS2. Now that she is back in school, she is only able to sell at the weekend and barely earns GH¢1 for that period of work. Two or three times a week, she goes to school without breakfast and with no money to buy food.

Towards the end of the first term, when students were required to pay *'printing fees'*, Ayishetu was compelled to skip classes and sell oranges for a whole week to be able to pay the levy. Whenever she has to buy a text book, she again skips school to sell more oranges.

Ayishetu is regularly harassed by men, with *"offers like mobile phones, cloth and money"* and she has often been tempted to quit school. However, seeing the nurses at the Presbyterian Hospital inspires her and she is determined to make the sacrifices needed to become one of them.

5.3.1.5 Long walk to school/ unsafe journey to school

Many children from distant communities lose class time because of the long walk to school. In the least endowed communities (e.g. Nwodua and Salpiiga), the nearest JHS can be several kilometres from the village (see also § 5.1.1), leaving children -- especially girls and the youngest -- exhausted by the time they arrive at school. Even in the southern community of Atta-ne-Atta/Woramosuso, teachers estimate that some 35-40% of pupils come from far-off villages. Migrant populations are among those most adversely affected by long journeys to school because they typically occupy marginal lands on the periphery of the main village. As revealed in § 2.3.1.1, long journeys to school can be particularly challenging in communities close to the Volta Basin, where seasonal flooding regularly renders large tracts impassable during the rainy season and forces children to interrupt their schooling for long periods. At New Kokrompeh, many children remain out of school till they are relatively old (around nine or ten years) because they have to cross a dangerous road on their way to school.

5.3.1.6 Child labour

Though not ideal, children's labour allows poor households to moderate the dips in household income streams especially during the *hungry season*. As children develop physically with each passing year, they become increasingly vulnerable to physical labour. As a result, many poor schoolchildren end up with fewer hours for study at the very time when they have additional subjects and need more time

189. In communities where Islam is practised strictly (e.g. Gupanarigu), pregnancies outside wedlock are a huge embarrassment to a girl's parents. This is another reason why fathers may go to extreme lengths to marry their daughters off soon after they reach adolescence.
190. At Karni and Wungu, girls were reluctant to complain about being harassed by their teachers, for fear of reprisals.
191. While this household may appear large, it is not atypical in the savannah.

for independent study towards the BECE. That said, the findings (Table 5.3) suggest two hypotheses -- first, that the adverse impact of child labour is underestimated by poor households and second, that in *relative* terms, it is not as significant a barrier to schooling as one may have thought. It is plausible, however, that participants subsumed economic labour under 'income constraints' -- given the close and often causal link.

5.3.1.6.1 Household chores

In general, there is greater pressure on girls' unpaid labour at home. Older girls and boys from the poorest households have to sacrifice some school time to help with household chores. At Atta-ne-Atta, children said they *"have only one bore hole and have to queue for water. We wake up as early as four in the morning."* Especially in rural communities -- but also in para-urban and smaller urban settlements -- there are many roles in the household that are deemed to be specifically feminine. These include keeping the water vats filled, cooking, minding younger siblings while their mothers attend to farm work or migrate, or other tasks outside the home. These additional tasks -- over and above what both sexes are required to do -- mean that older girls are more likely to be late to school or have inadequate time for study. Ordinarily, therefore, they receive less from the schooling experience than do boys and, not surprisingly, tend to be outperformed by boys in school achievement tests. Over time, the cumulative losses mount and many girls find themselves unable to follow what is being taught and may drop out (or be pulled out by their fathers).

5.3.1.6.2 Economic labour

Many children in poor households are obliged to do economic -- though not necessarily paid -- work to help buffer their households from hunger. During the farming season, poor households with limited livelihood options must -- as a priority -- invest all available energies in improving their food security prospects for the next year. Faced with the cruel choice between short-term relief and long-term security (retaining children in school and financing their schooling needs), desperate households are often compelled to opt for the former, usually cyclically. Households with chronically ill parents are among those whose children tend to be most adversely affected. Thus, boys and girls skip classes to assist with farm work if their parents lack the funds needed to employ alternative labour (see Boxes 5.4, 5.12 and 5.13). Other children are compelled to combine school with work. Those who are required to work early in the morning (e.g. weeding in the fields or washing plates in *chop bars*) tend to be late for school. Some, unable to combine work with schooling effectively either owing to repeated lateness or because of the toll on their fragile bodies, end up quitting school (see Box 5.6).

To help fund their schooling costs, others -- girls as well as boys -- migrate during the school vacations and the *hungry season* to find work in the markets and *chop bars* of Accra and Kumasi (see, for example, Fig. 7). Such work is particularly important around the transition from JHS to SHS. Not only does the rising complexity of their education require more resources; their maturing bodies also add to the range of personal needs -- e.g. sanitary towels and other personal hygiene supplies, and a heightened interest in dressing well. While older boys (being stronger) may find work on the farms of local *bun-dana* households, girls have fewer options available locally and are more likely to migrate cyclically in search of work. There is also greater pressure on girls to raise their own finance if they wish to go beyond JHS because fathers perceive the personal returns to be lower when they

192. Seasonal flooding of accessways appears to be particularly common in Upper East. It was reported as a significant challenge in the majority of sites in that region.
193. The assistance children provide in the family businesses is discussed slightly further down. Overall, boys appear to assist more intensively but seasonally. By contrast, the demand for girls' time is more regular, often daily.
194. The time needed to complete this activity can be a huge strain in communities where water resources are scarce and/or distant. Children may have to walk several kilometres to get water from a far-off stream or dam. During the dry season, when their local wells dry out, girls at Wungu travel four kilometres in each direction to get water from a dam site. Even where there is a standpipe in the community, long queues can mean that children lose considerable amounts of time waiting their turn.
195. Also, after having a baby, a mother may require one of her daughters to help with child-minding roles for whole weeks or even months at a time before returning to school.
196. Teachers at New Kokrompeh estimate that at least one-half of their JHS students work to finance their education.

educate their daughters (§ 5.3.1.3). Then too, whether at home or in the cities of the south, girls tend to receive smaller rewards for their effort and must work longer periods to meet their targets. Many girls further suffer physical abuse and rape during their sojourns in the south (see, for example, Boxes 2.11 and 3.3). Those who become pregnant in the process often abandon their schooling aspirations (see, for example, Box 5.7). Thus, girls tend to interrupt their education longer than boys and are also more likely to drop out altogether once they migrate.

Box 5.12: Poor parents are unable to forego their children's labour

Young girls at Bansi:
At the dam site at Bansi, young girls -- some only four years old -- take care of their younger siblings in order to free their mothers to work the gardens of spring onion. Older girls assist more directly in activities such as loosening the soil or sprinkling the beds with manure or water. While their colleagues are in school, these girls miss classes because their parents are too poor to afford hired adult labour.

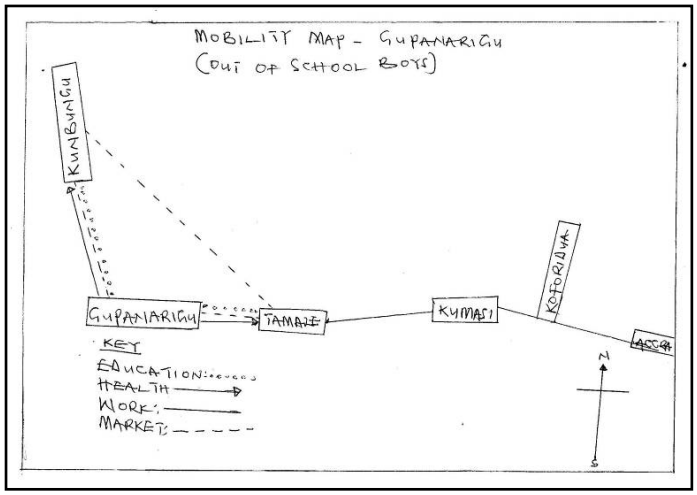
Out-of-school girls at Gupanarigu:
Out of a group of nine out-of-school girls interviewed at Gupanarigu, six were the eldest daughters of their mothers and intermittently had to leave school to help their mothers take care of their younger siblings. When their siblings were old enough to be in school, the older girls were again made to sacrifice their education in order that the younger ones too could have some experience of schooling. Eventually, some of these girls had to migrate to work as kaya-yei so that they could send remittances back periodically.

Fulani settlers at Gupanarigu:
On the fringes of Gupanarigu, a small group of poor Fulani herdsmen have established their homes. As is common in their culture, the sons assist their fathers to herd cattle for the indigenous bun-dana households. Where a household has no sons, the girls take up this responsibility of grazing the cattle. At the time of the fieldwork, no Fulani child had ever been enrolled in the local school even though households of Fulani herdsmen have been coming and going for years. As an intensely Islamic people, the Fulani tend to be highly protective of their children's spirituality and are, thus, reluctant to permit them to mix freely with those from other cultures. They also reckon that the purpose of their migration would be defeated if they sent their children to school.

Wungu:
Some school girls rise exceptionally early in order to support themselves through school by washing bowls at the market square. A morning's work earns a girl GH¢0.50, which enables her to buy breakfast and lunch at school. The assessment revealed that girls who perform such chores before going to school are not only typically late for classes, but also have difficulty keeping alert during classes.

Boys at New Kokrompeh:

At New Kokrompeh, boys are sometimes required to suspend schooling for as long as two years to provide labour on family farms. After such a long period, they find themselves well behind their peers when they return to school. Most, thus, refuse to go back, saving themselves the embarrassment. Some eventually find their way into the galamsey business, hoping to strike it rich in the illegal mines.



Mobility map by out-of-school boys at Gupanarigu, Tolon Kumbungu District

197. In spite of the appalling conditions they endure in the southern towns and cities, migrants often find the money they earn to be quite attractive (relative to the harsh realities of life in the rural savannah). Thus, many end up staying much longer than they initially set out to do, undermining any prospects of returning to school.

Box 5.13: Child poverty at Gupanarigu

Many schoolgirls in Gupanarigu's poor households work at weekends, often helping their mothers to hawk wares of low value. A girl who helps in this way can count on a daily stipend of about ten pesewa (equivalent to about seven US cents) for school. This allowance is not enough for a proper meal at lunch time, but can buy her a portion of *kuli-kuli* (a snack produced from the residue of making groundnut oil) or a serving of *poha* (a tamarind drink).

Because they have difficulty providing for their households, poor parents lack the moral authority to oblige their children to remain in school through to the end of the basic cycle. While many poor children do indeed manage to remain enrolled up to the end of Class 6, few are able to transition to JHS. The challenge is worsened because the nearest JHSs are at Kumbungu and Nwodua, each some three kilometres away and poor parents cannot finance the transport needed to make the daily journey to school and back.

Out-of-school girls often spend months at a time in Nwodua and other vibrant farming communities, where they help to harvest farm produce in exchange for a share of the crop. From such work, a girl would typically receive a quarter of the harvest as payment in kind. A girl who gathers diligently over the two-month harvest period can make a return of four sacks of unshelled groundnuts, earning her some GH¢60 for her effort. For children from poor homes, such work can appear to be a relatively attractive investment of their time and even children who are still in school sometimes take time off to join in such work around harvest time.

Box 5.14: School children get less for their labour than those who abandon school

For the same duration spent in the *kaya* business, school children save much less than their counterparts who have given up on schooling. Whereas dropouts and unschooled girls make relatively handsome amounts working in the peak shopping seasons -- especially in the run-up to Easter and Christmas -- schoolgirls can only participate effectively in migrant work during the long vacation. That vacation coincides with the second rainy season in the south, and shopping activity is not so brisk. Further, school girls tend to be less skilled at the job than their out-of-school peers who have a better idea where and how to position themselves to maximise business. The combination of these differences is that while a long-term *kaya-yoo* at Accra's Mallam Atta Market can save up to GH¢300 after two months work (Box 3.3), JHS girls interviewed at Wungu could only manage to save GH¢40-80 for a similar two-month stint in the south.

Other children skip classes or even terminate their school careers prematurely if there are opportunities to make *'quick money'.* In the rural areas (especially in the savannah but also in the south) where the quality of schooling tends to be poorest and there is little evidence of schooling leading to jobs, the incentive to remain in school is not strong and children are easily lured away from the classrooms by income-earning opportunities. At Atta-ne-Atta, for example, where boys earn relatively attractive incomes from galamsey -- certainly much higher than their parents get from toiling on the cocoa farms -- many older boys have dropped out *'voluntarily',* lured by the enticement of '*quick wealth'* (see also Box 5.15 for a discussion of perverse incentives operating at Wungu). In many parts of the savannah, children from poor households may skip school on market days. With a market day occurring every third day, a child who does piecework at the markets can lose considerable amounts of school time (typically two days each week). Children's earnings from working at the markets range from a paltry GH¢0.40 to a little over GH¢5 -- the latter from *kaya-yoo* work in a busy Accra market. Child migrants are particularly susceptible to being lured towards a materialistic life. One teacher at Atta-ne-Atta told of a JHS boy who had arrived at school one day on a motorbike, having earned the money for it in a matter of weeks doing *galamsey*. The teacher, by contrast, walks to school.

198. Galamsey is common in all three southern communities -- Atta-ne-Atta, New Kokrompeh and Ntotroso. Parents are also affected by similar pressures which can make the difference between a child attending school and not. Such pressures range from women feeling the need to compete with a co-wife (a.k.a. 'rival') to party political contributions, church activities and performing funeral rites.
199. Sometimes, payments are in kind -- typically food crops. At Bansi, farm owners may also feed the children or -- less appropriately -- give them pito (a millet-based alcoholic beverage) as a "source of energy." In general, boys have exclusive control over the money they earn whereas girls either share what they get with their mothers or hand over their entire earnings to the household.

Box 5.15: Wungu girls benefit from being out of school

At Wungu, in Northern Region, it is common for girls to withdraw voluntarily from school in order to participate in kaya-yoo work in the streets and markets of Accra and Kumasi. Girls interviewed were emphatic that working as kaya-yei facilitates their acquiring the taalia (trousseau) of essential crockery and garments which a prospective bride must accumulate as part of her transition from spinsterhood to marriage. Traditionally, it is a mother's responsibility to provide the taalia but because poor mothers are unable to afford the cost, the responsibility shifts to the girls themselves. Other girls start out on the kaya-yoo mission with the intention of raising funds wherewith to finance either latter stages of their basic education or the transition into secondary. However, they confessed: "You don't want to return once you start tasting money."

By the time they come back, the returnee kaya-yei have replaced their previous coyness and low esteem with southern mannerisms and other signs of acculturation and instantly become the toast of the village's youth. Their lighter skins, cropped trousers, body-hugging tops and denims are envied by those girls who have never been on similar migrant expeditions. Peer pressure sets in and, before long, other girls are on their way to find themselves similar trendy clothes and other goodies. When asked what they were hoping to do after completing school, a group of JHS girls responded in unison, 'Accra,' presumably to do kaya work.

The girls observed that their parents are reluctant to let them migrate south for kaya work because they tend to be away for much longer than planned. Another reason is that, especially in communities dominated by Islam, girls who leave the (presumed) safety of their parents' homes for any length of time cannot be trusted to have retained their much-cherished virginity. Indeed, returnee kaya-yei are widely perceived to have prostituted themselves because of the change in their demeanour, especially their shunning of Islamic dress codes in preference for liberal ones. This makes it harder for their parents to find them 'virtuous' husbands.

5.3.1.7 Religion

In the more Islamic settlements, Muslim children also tend to be late because they must attend *makaranta* (Islamic teaching) in the morning before proceeding to secular school. Among the Muslim Fulani too, parents can be extremely protective of their children, forbidding them to attend school for fear of their being influenced in ways that are considered un-Islamic. On Fridays, many children in Islamic sections of the savannah and at the Ntotroso *zongo* stay away from school ostensibly to participate in *'Friday prayers'.*

Mosque at Bole, Northern Region

200. Women are often stigmatised if they remain unmarried beyond their early twenties.
201. This is not easily visible to people who are not ordinarily resident in the savannah, but respondents perceived this to be the case and found the girls more attractive.

Table 5.3: Most significant factors keeping children out of school

Site	Economic constraints		Child work		Hunger		Distance to school		Discrimination		Low achievement	
	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys
NORTHERN												
Gupanarigu	①	①	③	④					③*	②*		②
Wungu												
Tamale												
UPPER EAST												
Salpiiga	③		④		②						①	
Tindonmoligo												
Bongo Soe	②		③		①				④**			
South Natinga	①		③		②		④					
Bansi	①		④		②		②					
Nyogbare	①				②		③					
UPPER WEST												
Gbare												
Karni												
Domye	③	②			②	①	③	④	①***	③**		
SOUTHERN												
(Ntotroso)	①	①			②		③	③	③**	②**	③	④
Atta-ne-Atta	①				③		②				④	
N Kokrompeh	①		②		④				③**			

Summary of rankings exercises with out-of-school children

* Discrimination against disabled children
** Discrimination against girls
*** Discrimination against disabled children and girls

Key to ranks: 1. Most significant factor 2. 2nd most significant factor 3. 3rd most significant factor
4. 4th most significant factor 5. 5th most significant factor
Key to sites: Urban settlement Peri-urban settlement
(Para-urban settlement) Rural settlement

In some cases (e.g. Bansi, Bongo Soe, Nyogbare, Salpiiga and South Natinga), girls and boys were not separated in these interviews with out-of-school children. The rankings for Atta-ne-Atta were done by the women's focus group. At New Kokrompeh, it was a mixed-gender group of older residents.

5.3.2 School-level factors

5.3.2.1 Teacher time on task

In schools of the rural savannah, trained teachers generally live in their district capitals and commute relatively long distances daily, making them late to school. Children at Salpiiga said they lose interest in school when their teachers are persistently late or absent. They observed that their head-teacher (who lives at Zebilla, some 28 kilometres away) sets a very poor example, attending an average of two days a week. Teachers at Gupanarigu travel from Tamale, some 33km away, and are late when they do come. On market days (every third day or so) and Fridays, those in Islamic communities often do not show up at all. The Gupanarigu community had made attempts to provide their teachers with accommodation but this had been politely turned down -- presumably because, in the opinion of a community member, *"it does not measure up to the standards of the krachis (i.e. well-educated people)"* as the community lacks lighting and social services. At Wungu and Bansi, community members observed that lateness and absenteeism usually intensify from around the middle of the month when teachers' salaries ran low and it becomes difficult to pay for public transport. Similar accounts of tardiness among teachers living far away from their school communities were related at several of the other rural sites.

In a few schools, teachers demonstrated impressive commitment to duty (Bongo Soe, Nyogbare, South Natinga), giving of their best against huge odds to ensure high levels of achievement. However, this was the exception. More commonly, teachers came across as lacking commitment to their jobs. JHS boys interviewed at Atta-ne-Atta had this to say: *"[Some of] our teachers have full-time jobs in other [private] schools. So when they come, they are in a hurry to leave. Today …, some have come and gone; we haven't learnt anything."* Others routinely use mobile phones during lessons. Children reported at Gupanarigu, for example, that teachers leave their classrooms for long periods when their phones ring. In some cases, *"they do not return to the classroom."* At Bansi, children said their teachers take time off to work on the farms of the *arizakaan* (rich people) for pay. Undoubtedly, such high levels of teacher absenteeism have serious implications for the state, both in direct costs (substantial expenditure payments for services that teachers fail to render) and indirect (human development) costs (in the form of poor quality of educational outcomes and its contribution to the continuing impoverishment of large sections of the population). Where parents can, they simply opt for private schools in an attempt to protect their children's futures. This is, however, a *'luxury'* few poor parents can afford.

A number of factors identified as helpful for improving teacher attendance are discussed in § 5.3.3 and 5.3.4.

203. Teachers confirmed this at other sites -- e.g. Atta-ne-Atta, Dornye -- attributing their absences to delays in paying their salaries. The most damning assertions of delayed payments came from NYEP teachers who said their salaries sometimes get delayed for several months.
204. While teacher absences and lateness were reported at New Kokrompeh as well, children did not perceive it to contribute directly to the out-of-school situation. They asserted that they stay in school even when their teachers are away.

Table 5.4: Observations on teacher time on task

Site	Comments
Northern	
Gupanarigu	*Teachers typically get to school around 9:30 a.m. and do not show up on market days and Fridays.*
Wungu	*Most of the trained teachers live in Walewale (even though this community has electricity, water and public-financed teachers' accommodation). They are typically late to school, whereas the 'volunteer teachers' who live in the community are mostly punctual. "Sometimes, we do not feel like going to school because we know our teachers will be late or not come at all" (participant in boys' focus group).*
Tamale	*Tardiness was reported among teachers at Tamale, though the situation was much better in comparison with the rural sites in that region.*
Upper east	
Salpiiga	*The only two trained teachers live outside the community and are routinely late or absent. This has rubbed off onto the 'volunteer teachers.'*
Tindonmoligo	*Teachers' attendance was described as poor.*
Bongo Soe	*Those teachers who live outside the community are often late to school.*
South Natinga	*Teachers are present and punctual.*
Bansi	*Teachers are neither regular nor punctual.*
Nyogbare	*Teachers are regular at school.*
Upper West	
Gbare	*All teachers live in Jirapa, 10 km away, and are routinely late to school.*
Karni	*The commitment of teachers was roundly questioned by all focus groups.*
Dornye	*Most teachers live in Wa, 35 km away, and are typically late or absent.*
Southern	
(Ntotroso)	*Teachers are increasingly late to school.*
Atta-ne-Atta	*Absenteeism and lateness are common among teachers.*
New Kokrompeh	*Teachers admitted to often being late, usually arriving between 8.30 and 09.00 a.m.*

Key to sites: *Urban settlement*
Peri-urban settlement
(Para-urban settlement)
Rural settlement

5.3.2.2 Punishment

It is surprising how many teachers still hold the outmoded belief that intimidation is an effective strategy for motivating children to learn. Everywhere, children said they absent themselves if they perceive that they will be caned or subjected to other harsh forms of punishment for being late. This is understandable in light of complaints of harsh corporal punishment cited in several of the communities visited. A parent at Bongo Soe observed: *"How do you expect a child who lives hours away to get to school on time when he has no means of transport? And yet, when they are late, children are flogged mercilessly. It's the same whether the pupil is young or old. I think that some of these things make the children not want to go to school when they are late. They absent themselves instead of coming late to receive lashes on their bodies."* Other comments by JHS students at Atta-ne-Atta illustrate the situation further: *"They (teachers) make us weed 'too much'. We clear their land, plant beans, do the spraying and harvesting. We are beaten mercilessly for complaining." Also, "the teachers spend a lot of time chatting with our girls beneath these palm trees. If we complain and the girls report us, we are dead."* Another added: *"If you see a teacher beating a boy and the beating is not your size, you have to run away and avoid school for some days."*

Children are also punished severely for other petty offences. At Gbare, the research team met a girl who had dropped out of school in order to save herself further anguish after she was stretched out on a table and subjected to twenty lashes merely because she had failed to shave off her hair. In that school,

children who are late to school are made to gather five bucketfuls of stones which are sold to raise money for the school. Other children spoke of being punished when they sleep in class. This happens most frequently when they have not had breakfast and are easily drained of energy. When they are caned or made to do hard work as punishment, they become even more reluctant to go to school if they have not been fed. Little praise is given when children make a good effort in class; instead, they are ridiculed or subjected to corporal punishment when they get answers wrong. Others too said they are routinely humiliated or caned when their clothes are dirty. Yet, in some cases, there is very little children can do to keep their clothes clean -- e.g. at Bongo Soe, Dornye and Gbare -- where pupils have to sit on bare classroom floors because of shortfalls in the supply of furniture. Compelled to wash their (often sole) uniforms daily, poor children often face barriers that make this difficult or impossible -- e.g. wet weather, the cost of soap or the fact that such frequent washing hastens wear and tear.

5.3.2.3 Discrimination and inequality at school

Disabled children experience discrimination and ridicule at school. In Tamale, the Ghana Federation of the Disabled (GFD) spoke of a range of barriers preventing and deterring attendance of children with disabilities. In interviews at Gbare, Karni and Wungu, disabled children were reported to suffer ridicule at the hands of their teachers. It is often the case that teachers in mainstream schools are ill-equipped to teach children with disabilities and sometimes exhibit insensitive attitudes towards those with serious impairments. Children would not need to go far away to special schools if they were well supported. Pupils too deride their disabled colleagues because they are often slower and have difficulty doing simple things that able-bodied children do with ease (Box 5.9). At Gupanarigu, a hearing-impaired child was dis-enrolled by his teacher because he was not progressing as fast as his classmates. In other cases, it is more a question of the inappropriateness of the ubiquitous dual desk, the lack of ramped access or washrooms that are not designed with the needs of disabled people in mind. Blind students receive their BECE results well after sighted children, sometimes affecting their chances of progressing up the educational ladder. A member of the Tamale discussion group reported: “There is this child who has to wait for all her peers to go out for break before she does. When they are gone, she attempts to leave the class discreetly but because of her disability, made worse by the stairs, she has to roll on the floor to get out of the classroom. Her friends tease her everyday …. This could easily discourage her if she weren’t so determined.”

Girls are also disadvantaged, for example, when washrooms are either lacking or inadequate. During menstruation, adolescent girls face real challenges in such schools, resulting in pressures to skip classes. The total amount of time lost can be significant -- up to a full school week each month.

In communities that have experienced girls-only interventions (e.g. Bongo Soe, Dornye, Gbare, Gupanarigu, Karni and Salpiiga), there was a sense that these had contributed towards spawning animosity towards girls. Boys who feel discriminated against respond by bullying girls more frequently and cooperating less with them. In some cases, girls told of how they are kicked and verbally assaulted by boys on their journeys to and from school.

5.3.2.4 Low performance in class

Other children find themselves unable to accomplish their aspirations and bow out to explore alternative avenues. As should now be apparent, children from poor households in the savannah tend to lose significant amounts of learning time owing to an array of challenges working against them. These include periods spent out of school waiting on parents for *‘fees’* and other schooling inputs (§ 5.3.1.1), routine demands for their labour by their households (§ 5.3.1.6), time spent foraging for wild foods in the hungry season (§ 5.3.1.2), time lost through indiscipline, tardiness and other pathologies on the part of some teachers (§ 5.3.2.1), lateness on account of long walks to school or to fetch water for their schools or to use distant toilets (§ 5.1.3, 5.1.4, 5.3.1.5) and deliberately staying away from

205. Surprisingly, his mother endorses the teacher’s decision fully.
206. Participants in these communities noted that boys from the poorest homes are also vulnerable to dropping out of school.

school to avoid harsh punishment and embarrassment (§ 5.3.2.2, 5.3.2.3). It is also common for those who migrate to do work as house-helps or *kaya-yei* to return late into the term because they had to wait to be paid or to retrieve their savings from older women to whom they had given these for safekeeping (Section 2.5). As a result, they then find it hard to keep up. Together, these conspire to eat into children's school time. Added to this is the fact that children struggle to concentrate in class when hungry (§ 5.3.1.2) and acquire little knowledge when they are routinely intimidated by their teachers. In the overwhelming majority of rural schools visited, children had immense difficulty reading or demonstrating reasonable comprehension of the content of their English books. Over time, children find they are unable to cope, schooling becomes a drag and many drop out, especially if a living can be made in other ways (§ 5.3.1.6.2). Others who are not doing well may remain interested in continuing but, rather than face the stigma of repeating a class, opt to drop out (see Box 5.12, specifically the text *headed Boys at New Kokrompeh*).

The quality of education and corresponding achievement rates play a significant role in parents' decisions about retaining their children in school. Fathers at Wungu, for example, said they were *"not enthusiastic about keeping their children in school"* because the prospects of their passing the BECE and progressing to SHS seemed bleak. Similar sentiments were expressed at Karni.

5.3.2.5 Lack of relevance/ low returns

As reported earlier, in § 5.2.2, many children doubt that they can accomplish their aspirations if the education they are receiving remains of indifferent quality. Poor and illiterate parents have often been traumatised when, after nine years of continuous sacrifices to keep their children in school, the BECE results told how little learning their children had acquired. To the degree that demand for basic education is contingent on patrons' perceptions of the prospects of children progressing to the second cycle, persisting through basic education will be unattractive if achievement outcomes remain low in public schools. Parents at Salpiiga spoke dejectedly of how those who had previously completed school in the community *"have not become the 'big men' we were made to expect. They complete school and travel south."* Similarly, at New Kokrompeh, parents whose children were not in school justified their actions by drawing attention to the large proportion that complete JHS but are unable to proceed to SHS or find good jobs. Some disappointed parents in that community asserted that their children who are currently 'walking about' in the community *"would have made bigger farms had they spent the wasted school years farming."*

In what was perhaps the most serious indictment of the schooling system, parents at Karni concluded that *"there is no difference between school completers and illiterates."* Not only does keeping children in school mean foregoing their labour and the opportunity to address households' immediate needs more effectively; it also means having to sink scarce finances into a venture with at best uncertain prospects. Further, children in school are also more likely to miss out on the opportunity to acquire or hone traditional skills in farming, shea butter production and other cottage industries. In the process, many have lost the opportunity to fall back on these traditional sources of livelihood. Until policymakers understand these multiple losses which poor households incur, access (enrolment and retention) will continue to be prioritised much more highly than quality.

It is also important to recall that girls -- particularly in the southern and Upper East communities -- see education as a pathway out of discrimination and unfavourable stereotyping (§ 5.2.1, Table 5.1). In place of the image of women as the inferior gender, as servants and recipients of men's largesse, girls see their education as an investment in liberating themselves from the reduced self-esteem and lack of dignity they currently experience as a result of their impoverishment. They also aspire through their schooling for equality with and independence from men. So it does little to advance this aspiration when schools condone routine flogging and verbal abuse (see § 5.3.2.2). Where this is persistent, education is no longer perceived as a pathway out of insensitive societal attitudes and girls may lose their motivation for schooling. This, in turn, leads to their avoiding school at the slightest excuse or to their dropping out altogether.

5.3.3 Factors enhancing teacher performance

In those schools where teachers as a whole demonstrated commitment to duty (Bongo Soe, Nyogbare and South Natinga), there was evidence of dedicated and disciplined leadership at the school level, a preparedness to sanction recalcitrant staff and support from the circuit supervisor/ district directorate. At Tindonmoligo, conditions improved for a brief period following the implementation of a SPAM. However, the intervention was not sustained. Strong and proactive PTAs/ SMCs have been similarly helpful in motivating teachers and monitoring their performance. However, the majority of these community-level institutions are very weak indeed (see § 5.3.4, below).

Teachers perceive their attendance to be enhanced when certain conditions are present. These include improvements in pay levels, prompt disbursement of salaries and availability of teachers' housing in the school communities. While higher salaries may be justifiable, demands for increased funding must be moderated with the fact that the scope for fiscal reallocation is quite restricted in the basic education sub-sector. Key challenges include competing demands from the secondary sub-sector and the huge toll that the wage bill already exacts from the allocation for the basic sub-sector. Routine delays in paying newly-appointed teachers their salaries also erode government's moral authority to question recalcitrant teachers

The issue of teacher accommodation is a particularly vexing one. Teachers often attribute their lateness to the unavailability of residential accommodation in the school communities. However, the evidence from the field is that, when efforts have been made -- whether by the state or by communities -- to provide teachers with housing in rural communities, most have declined to relocate because of concerns over the lack of electricity, piped water and other social amenities. The potential impact on their own children's chances and on prospects for marriage, for example, are further concerns influencing the relocation decision.

In general, but not always, the assessment found native *'volunteer teachers'* to be more punctual and to demonstrate greater commitment to their jobs. There is strong evidence from earlier interventions by ActionAid Ghana (AAG) and Ibis that where such native *'volunteer teachers'* are supported to upgrade their skills, it can make a significant difference to pupil achievements. There are examples of districts -- e.g. Asutifi and Tano South -- whose performance at the BECE improved dramatically after just two to three years of intervening in this way. In Tano South District, *'volunteer teachers'* receive regular training in child-centred methodologies and gender-sensitive practice through in-service training provided by St. Joseph's College (JosCo). This has led to a more sustained use of participative classroom approaches.

Box 5.16: NYEP teachers lack skills and integration

In several communities, serious questions were raised about the competence (and commitment) of NYEP teachers -- referred to as 'Zoom Teachers' -- who are released onto unsuspecting pupils without any real training. Ghana Education Service (GES) presumably has little control over them because they are answerable principally to the Ministry of Employment and Social Welfare (MESW) -- the recruiting ministry -- rather than to GES. Some who were interviewed at Gbare admitted that they had received no proper training before being posted to the classrooms. MESW and GES may find it useful to collaborate closely with ActionAid Ghana who, through years of working with Rural Education Volunteers (REVs), have acquired valuable experience in assisting such short-term untrained teachers to acquire basic teaching skills both through pre-service and in-service training interventions.

5.3.4 Education governance

Deficiencies in school supervision are failing to pick up and address serious problems. Currently, education managers are not held accountable for the performance of the pupils and schools in their charge. A child observed in an interview at Wungu: "One of our teachers is a drunk and does not come to school regularly. When he comes, he is late and leaves early." In several cases, such situations were reported to have persisted for years and yet no action had been taken by the relevant district education directorate or Assembly. Overall, head-teachers and senior DEO officials have little real

210. National Youth Employment Programme
211. For example, a male teacher who had sexually abused students at Tindonmoligo was simply transferred to a different school.

stake in the public schools under their jurisdiction as most have their own children in private schools. Poor women in Tamale who had tried complaining to teachers about their late and irregular attendance were rebuffed, with the teachers asserting that they would receive their salaries at the end of the month, regardless. What makes such poor supervision particularly worrying is its indubitable contribution to the perpetuation of social inequality, thereby consigning large numbers of children to a lifetime of poverty. In interviews at various mining sites (see Section 3.3 and Box 2.12), youths involved in unsociable economic activities such as galamsey said that they were compelled to choose such paths because they lacked a meaningful education to enable them access more desirable labour market opportunities.

Overall, parents make very few demands of the education establishment, even while their children expressed serious misgivings about the quality of their schooling. This is probably due -- in part, at least -- to the fact that most poor parents are themselves illiterate and lack adequate awareness of the performance of their schools or the boldness to complain (see also Section 6 -- Power and Voice). But it also appears, from communities' own comparisons of the current situation with previous decades, that the condition has regressed. Sadly, years of neglect by district managers and circuit supervisors have doomed earlier hopes and left poor parents expecting very little of duty bearers. Extremely few people in the study identified teachers as role models --unlike in the decades immediately following Independence, when teachers were highly esteemed, especially in the rural areas. Indeed, the poorer the groups interviewed, the more they tended to see what they are receiving as gifts rather than entitlements (see also LEAP section). Thus, they were reluctant to complain even in the face of blatant violations.

'Out-of-school' child with his mother

5.4 Education intervention priorities

The terms of reference for this study required the team to undertake direct comparison of a list of nine interventions. Attempts to compare and score the potential interventions was challenging for participants mainly because of difficulties in relating to speculative interventions they had no experience of. In many cases, they were hearing of some of the interventions for the very first time and needed considerably more time to grasp the concept and weigh its implications. In other cases, they easily confused one intervention with another. For example, where they had previously benefited from a CRS or WFP take-home ration programme but never had a cooked meal programme, the discussions easily got muddled because participants kept mistaking the latter for a new take-home ration programme intended to replace the one that had closed. A further challenge had to do with the large number (nine) of sometimes very dissimilar interventions they were being asked to compare -- e.g. labour-intensive public works (LIPW) and the Northern scholarship, conditional cash transfers (CCTs) and a bicycle scheme for schoolchildren from distant settlements. However, some broad impressions did emerge from the interviews and rankings. The interventions are discussed below, beginning with the most preferred

5.4.1 School meals

School meals are, without a doubt, the most preferred public intervention. At most sites which had previously experienced some form of nutrition intervention, participants were unwavering about its role in keeping needy children in school. At Karni, children had left schools in their own neighbourhoods to register at Karni Central, the only school where the Ghana School Feeding Programme (GSFP) was running. This had caused class sizes to swell to an incredible 120-140. A similar account of inter-school migration was reported at Wungu, where children had switched schools in order to benefit from a now defunct feeding programme. Most eventually returned to their previous schools, closer to their homes, when the programme ended. Even in the southern community of New Kokrompeh, where food is less of a challenge, the school population was reported to have doubled within the two years since the introduction of the GSFP.

Communities prioritise school meals so highly that several in the savannah -- e.g. Gupanarigu, Nyogbare and Wungu -- had actually experimented with self-initiated school meal projects in the past. These projects were run on regular contributions of foodstuffs from households. Unfortunately, the projects were all short-lived, folding down when the *hungry season* depleted households' food supplies. Perceptions of mismanagement also hastened the demise of these self-help projects at some sites. At Wungu, for example, mothers said they were asked to bring more foodstuffs when they knew the supplies had not been exhausted, giving the impression that teachers were misappropriating the supplies.

Girls in school scoring interventions at Gbare

]Even in communities with no experience of a feeding programme, parents were passionate in their belief that a sustained programme of school meals would abate the sheer desperation that compels their daughters to engage in transactional sex (referred to at some sites as *'following men')*. It is not surprising, then, that this intervention came highest in most of the ranking exercises (Tables 5.5-5.16). Karni and Tamale, which have extant feeding interventions, were notable exceptions (Tables 5.11 and 5.14). At both sites, the GSFP was criticised for being poorly managed, with concerns about the quality as well as the quantity of food served. Mothers contended that the meals served to their children were not properly cooked and expressed a preference for the ingredients to be given to them so they could prepare the meals themselves. During the PPVA-II feedback at New Kokrompeh, teachers and children observed that the size of meals served had declined and children had to go home to supplement what they received at school. On probing, the team was told that the feeding allowance per child had remained the same since the programme began two years previously, in spite of huge increases in food prices during the period the programme has been running (Box 5.17).

Other issues surrounding school meal programmes include concerns (often by circuit supervisors and other education authorities) of poor food hygiene and inordinate amounts of time lost just serving the meal. In some cases, this may be due to caterers skimping on resources like plates and serving staff. Except in Tamale, girls were also required to assist caterers by carrying firewood and water or washing plates during school hours. Other participants suggested advancing the meal time where large numbers of children do not have breakfast before classes begin.

Box 5.17: School feeding programme at New Kokrompeh

Parents and children in New Kokrompeh complained that when government school feeding was first introduced in 2006, the quantity was enough to sustain children throughout the day. Almost overnight, enrolment doubled at the local school. The quantity of food has now shrunk so significantly that "children suffer headaches" and "cannot concentrate in class." This situation has arisen because the amount of money allocated per child -- GH¢0.30/day -- has remained unchanged for three years, in spite of the fact that much of that period has been characterised by rising global food prices. Little wonder the quantity of food has reduced and children have to run home at break time to find food.

Box 5.18: Flexible schooling hours

In order to deepen understanding of how school attendance and learning time might be improved, the regional research teams explored participants' perceptions of the feasibility of flexible schooling hours. Almost unanimously, children, parents and teachers felt that flexible hours would make little difference to a child's ability to attend school. Moreover, some children were quite vocal in their rejection of the idea. Their main thoughts were that they already have too few hours in school and that flexible hours would result in their parents using them in the house or on the farm more than they already do, so they would end up too tired to study. They concluded that flexible hours would lead to reduced hours, and thus an inferior education. Only at New Kokrompeh did a few women think it might help them combine their need for their children's labour with educating them instead of keeping them out of school altogether.

It is important to note, however, that children out of school were not interviewed separately during that brief round of field work (PPVA-II). It is quite conceivable that they might have expressed a different view. A tentative conclusion might be that flexible schooling hours can help children out of school to have some schooling (e.g. School for Life; also Ibis's Complementary Education Programme), but would not especially help those already in school.

The school meal waiting for the children at Karni

5.4.2 Take-home rations

Participants identified other benefits which take-home rations offer beyond ensuring that children are fed. They observed that the rations can be accumulated and sold to finance various schooling or other household needs. Participants in the PPVA-II research noted at Karni how households unable to put all of their children in school often chose to enrol the girl(s) because of the food rations which helped feed the whole household. Overall, however, southern communities were much less interested in take-home rations.

5.4.3 Northern scholarship

While the Northern scholarship also came up as a popular choice, it was not prioritised as highly as the food programmes in the savannah communities. Participants in some focus groups argued that the scholarship will be of little value if children cannot be supported to get through the basic cycle. Some argued further that by the time children get to secondary school, they are better able to support themselves by working. However, in the southern communities, where fewer parents are able to access the Northern scholarship, it was their topmost priority (Tables 5.15 and 5.16) while the food programmes scored *relatively* lower because hunger is less of a challenge in the southern communities. That said, feeding emerged as a major priority at Ntotroso Zongo -- where long-term migrants have been dispossessed of their lands through Newmont's mining activities (Box 3.6).

5.4.4 School uniforms

The basis of the preference for school uniforms is the fact that many children own just one uniform. Not only does this accelerate wear and tear; it also poses an additional challenge during the rainy season, when clothes washed after school may not dry by morning. Where teachers are altogether uncompromising about what schoolchildren wear -- e.g. Atta-ne-Atta and Bongo Soe -- uniforms ranked very high (Table 5.7 and 5.16). Even where teachers are less strict about school uniforms (e.g. Nyogbare -- Table 5.8), poor children nevertheless said it enhanced their self-esteem when they too could wear uniforms and be *"more like the children of the bun-daan"* (well-to-do). However, Tables 5.5-5.16 indicate clearly that uniforms were prioritised much less consistently than school meals and the northern scholarship. This suggests that it may not be financially efficient to adopt a universal approach to the provision of free uniforms. Indeed, the same argument may be applied to several other interventions, particularly those for which the rankings are not particularly consistent.

5.4.5 Girls' scholarships

Preference for a scholarship specifically targeted at girls was higher among girls (and their mothers) than boys (and fathers). Mothers observed that girls have more needs in their adolescent years, yet have fewer virtuous options for raising funds locally, unlike boys who can hire out their labour on people's farms. Scholarships targeted at girls were, therefore, perceived as potentially helpful for stemming the tide of schoolgirl migration and the attendant risks of teenage pregnancy and extended periods out of school. However, in some of the communities which had previously experienced interventions targeting girls only, participants drew attention to the need to pre-empt the kinds of hostility towards girls that such interventions can inadvertently generate. From their experience with a range of material interventions targeted at girls, a group of vegetable farmers in Tamale also noted that the impact of girls' interventions has been fractional. In particular, they perceived that material support will continue to lack the desired impact *"until household chores are divided more evenly between boys and girls."*

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212. The results for the southern communities show cooked meals ranking high while food rations rank low.
213. Curiously, participants at Karni were not aware of the Northern scholarship. Clearly, information on the intervention needs communicating more widely.
214. Ntotroso Zongo is the quarter of the Ntotroso settlement where the northern migrants live.
215. Children indicated that, often, "only well-dressed pupils are selected to participate in inter-school parades [such as the] 'March Past' activities" accompanying the celebration of Independence Day and other important national events. Children apparently lose esteem and are stigmatised when they are excluded from such parades.

Similar sentiments were expressed at Bongo Soe and Salpiiga, which have experienced a diversity of girls' interventions.

While girls now outnumber boys in schools at both sites, they are still out-performed in examinations, reflecting the array of odds stacked against the savannah schoolgirl. At Dornye, girls were reported to rarely ask questions in class. This timidity contributes to their acquiring less from the schooling experience. Girls also tend to have lower aspirations in poor rural communities with no educated female role models to emulate. Given these varied findings, the problem with girls' scholarships may not be so much whether they are a good idea. The larger question might rather be how they should be implemented and what supplementary actions -- both at home and in school -- ought to be taken to enhance gender-sensitive behaviour and augment such interventions proactively (§ 5.3.1.6.1 and 5.3.2.1).

5.4.6 LIPW as an education-specific intervention

Almost everywhere, these ranked relatively poorly *as an education-specific intervention.* Only in three communities -- Dornye, Ntotroso and Tamale -- did public works rank even moderately high on the list of intervention priorities. On the face of it, it would appear that poor people are simply looking for easier ways of making money and reluctant to work for it. However, on deeper investigation, it became clear that they are anxious about the ability of LIPW programmes to offer continuous (not merely one-off) employment. In communities' experience, labour-intensive projects *"only happen once in a long while"* and, thus, may not respond adequately to the needs of households and communities living with vulnerability on a daily basis. At Gbare and Karni, people had participated in previous LIPW projects but not received the wages due them. Still others perceived that contractors would be inclined to import significant proportions of their labour requirements since very few residents of the rural savannah possess construction skills. Many older people -- women as well as men -- feared they might not be able to participate if the work is physically demanding.

In other cases -- e.g. at Nyogbare which had experienced such projects in the past -- women recounted unpleasant memories of sexual harassment by the contractors and foremen. Women who would not succumb to such demands were unable to get employment on the project. Similar allegations were made by women at Tempane and also at Bansi. At the latter, the foremen were reported to discriminate actively against older women in preference for girls, even though the older ones had greater needs and responsibilities. However, others could see a potentially positive side to LIPW. Provided that longevity could be assured, LIPW would be highly desirable, even enabling older children to participate in a regulated way during vacations as a way of stemming the tide of cyclic migration among schoolchildren, particularly adolescent girls, with its attendant risks of rape, robbery and falling into unsociable company.

5.4.7 Cash transfers

Cash grants -- whether conditional or non-conditional -- ranked almost as poorly as public works did in terms of education-specific interventions. Participants generally preferred those interventions which are more direct and ring-fenced by design. These were perceived to leave less room for misapplication by parents, manipulation by managers and misappropriation by local élites.

5.4.8 Bicycle schemes

These too ranked low. It is possible that this may have been influenced by the fact that the research took place during the dry season when problems of passability are least acute. The fact that the research was conducted only in communities where schools were present may also have contributed to this. It is quite plausible that the results would have been different had the ranking exercise been conducted in settlements without schools. However, women interviewed at Wungu spoke of how bicycles donated were rarely sufficient and so caused conflict between girls and within households where parents may equally want/need a bicycle. In such situations, only a handful of those needing the intervention benefit and allocation can be divisive both at school and in the household.

POWER & VOICE

> “We consider women to be strangers; they came to marry and should not meddle in the affairs of indigenes”

Photo: Focus group at Gupanarigu

6. Power and Voice

"The poor has no friend" (Men's group, Atta-ne-Atta)

"We are always deemed to be the villains whenever there is a fight between us and native children" (Focus group discussion with children of migrant settlers, Atta-ne-Atta)

6.1 Leadership and authority in the community

Leadership structures in the communities that were part of this Assessment are overwhelmingly male-dominated as is generally the case throughout Ghana. The recognised traditional leadership comprises the chief and the *ten-dana* (land priest), assisted by an all-male council of elders. In general, the power of traditional authorities is strongest in the rural areas. While the office of *magazia* (women's leader, a.k.a. *nan-dana* in Mamprugu areas) exists in many communities, it is a relatively new creation introduced through the untiring effort of women's rights advocates. Even where the position exists, *magazias* generally have no seats on the traditional council. In urban areas, the traditional governance structures compete more intensely with the modern (represented at the local level by Unit Committees and Assembly representatives, again overwhelmingly male).

Opinions of traditional authorities are mixed. In some places, they are valued; in others, they are perceived to be much less sensitive to the needs of their subjects. But overall, in these patriarchal systems, traditional authorities -- especially the *ten-danas* -- are valued more by men than by women. This is attributable, in part, to the imbalances noted in Section 1.4 with respect to land rights. In the south, migrants typically have their own ethnic leaders, but these (like the migrants themselves) are treated as peripheral and they have no seat on the main traditional council. As reported in Section 2.3, sharecropper migrants lack social justice in their relationships with indigenous land owners. In the event of arbitration at the traditional court, the informal contract tends to be interpreted in favour of the indigenous party and the case invariably determined in his/her favour. On their part, *magazias* generally command immense respect and trust among women.

The asymmetric power relations manifest downstream in a range of other inequities. Women lack agency in the pursuit of their life goals as male-devised social codes obstruct their control over natural and economic assets, perpetuating poverty among women. As noted in § 2.3.1.2, lack of power also leaves shea butter producers unable to negotiate prices. In the south, children of migrant settlers also suffer prejudices. At Atta-ne-Atta, they observed that they are *"always deemed to be the villains whenever there is a fight between us and native children."*

216. There are still no magazias at Dornye or Dambolteng, for example.

6.2 Participation and Voice

> "the thigh can never be larger than the penis"

The general perception is one of widespread exclusion from policy-making processes. In general, the average savannah resident lacks power in dealing with service providers and decisions are made by public officials without consultation or involvement of local people. As a result, policy-making does not take account of ordinary citizens' priorities and concerns. School authorities, heath care workers, district planners and other duty bearers routinely get away with non-accountable behaviours. At the community level also, cultural codes are handed down by oral tradition under the custodianship of the traditional leadership with little room for modernisation or citizen involvement. Consequently, **citizens have come to expect little downward accountability from their men and leaders.** This form of exclusion is largely benign rather than active and even men can only access the chiefs through intermediary linguists.

The poor and the weak are the most adversely affected. The poorest -- e.g. disabled people, chronically ill people, widows and migrants -- are consistently invisible in local decision-making processes. Further, local accountability cultures are gender-insensitive. Even the *magazia*, as leader of half the village, cannot ordinarily demand accountability of the male leadership. This is underscored by the fact that women tend to be less literate as well. A group of men at Wungu submitted metaphorically that *"the thigh can never be larger than the penis"* -- i.e. no matter what height a woman rises to, she is still subordinate to the man. Even in Tindonmoligo, a peri-urban community where women are generally wealthier than the men, power remains firmly in the hands of men. In the words of a men's group in that community, *"We consider women to be strangers; they came to marry and should not meddle in the affairs of indigenes. It's like the relationship between a landlord and his tenant."* Even in their own villages, women are treated similarly on the grounds that *"they may someday marry a foreigner and leave the home village."* Thus, women are not only marginalised at the community level but also at the household level. Indeed, in the typical culture encountered during the assessment, it is merely a concession when women's views are sought, not an entitlement. What seems surprising is the fact that despite the fact that women knew they were severely disadvantaged by social norms, they were nevertheless generally content to cede their voices to the menfolk, with little expectation of accountability in return. Most simply perceive their ascribed inferiority as inherent.

Box 6.1: Women stay out of earshot while decisions are being made by men

Decision-making takes place through discussions between the menfolk. These are held outside the compound, often beneath the baobab tree, during which time the traditionally correct place for women to be is within the compound, out of earshot. If a woman approaches the men, she is summarily sent back into the compound. The main reasons for excluding women in decision-making processes are an abiding perception that *"women are inferior to men"* -- indeed, owned by them -- and that *"women have loose tongues,"* with the attendant tendency for family secrets to be splashed in the open. Where the discussion concerns her son, a wife will often receive no feedback but if it concerns her daughter -- e.g. when she is to be married off -- then she might be briefly informed, though the consent of neither mother nor daughter will be sought.

The lack of participation manifests, among others, in the poor siting of communal amenities. Many examples were given of water points, toilets, schools and other communal amenities which were constructed without consultation and, consequently, sited in locations that were inappropriate for the intended users. The assessment confirmed that women and girls are affected disproportionately when water points are sited without consultation, children may have difficulty accessing schools that are sited across dangerous roads, and communal toilets may be inaccessible to disabled people and the elderly. Clearly, therefore, the lack of voice can indeed entrench vulnerability for the weak.

However, viable accountable associations appear to enhance voice for marginalised groups. In a small minority of cases (especially in Upper East), NGOs had facilitated the empowering of the youth to negotiate with the traditional leadership (Section 3.1). In those instances, the youth are now better represented when their traditional leaders are making major decisions. Elsewhere -- e.g. at Wungu and Tamale -- disabled people have been supported to come together in associations, improving their visibility and voice in their communities. The work of organisations such as Action on Disability and Development (ADD) and Ghana Federation of the Disabled (GFD) and the latter's constituent associations (including those of the deaf, blind and physically challenged) was especially apparent.

In spite of their significant number and visible presence, *kaya-yei* at Malatta have absolutely no voice in local decision-making due to perceived prejudices by other workers at the market and by Accra Metropolitan Assembly (AMA). They complained that they receive no services from AMA or support from the Ministry of Women's and Children's Affairs (MOWAC) though they are charged daily taxes.

Woman expressing her thoughts in a focus group at Gupanarigu

KEY POLICY ISSUES

> "The poor of the savannah will need both social protection and longer-term strengthening of asset holdings"

Photo: Mens group drawing a map of their community

7. Key policy issues

The poor of the savannah will need both social protection (especially immediate actions to enhance their ability to cope safely with vulnerability) and longer-term strengthening of asset holdings -- including their human capital, through quality education, nutrition and healthcare -- **not one or the other.** The main policy-relevant messages emerging from the assessment are itemised below.

Two main poverty traps emerge from the assessment. These are:
- the savannah's serious geographical and ecological disadvantage; and
- the sluggishness and seasonality of the labour market in the rural savannah.

Social protection

First, it is clear that many of the visceral coping responses employed by the poor actually entrench vulnerability by eroding future capabilities and their public and private asset bases. Thus, the responsibility for managing risks cannot be left on the shoulders of the poor and near-poor alone. To do so would only reproduce further poverty. **Social protection has a role in minimising this probability** and the assessment makes a good case for guaranteeing access to a minimum portfolio of platform assets and services to ensure that those who find themselves in chronic poverty by accident have some chance of exiting by some safe means.

This assessment suggests that social protection mechanisms need to be able to reach both categories of the *fara-dana* -- i.e. those without labour power within the household and those with. In relation to the former there is a need to extend the scale and effectiveness other LEAP-type interventions, as well as improving targeting. The assessment strongly suggests that there is space also for labour-intensive public works (LIPW) types of intervention. These would be implemented in the dry season to address the widespread problem of under-employment, as well as providing income at the time of greatest hardship. These offer a number of related benefits, including: providing incentives for migrant youth to remain in their communities for longer periods; assisting in the establishment of valuable community-level infrastructure (small dams are particularly highly valued in much of northern Ghana and perceived to also help in retaining potential migrants in their home communities); helping poor households through providing valuable lean-season income.

Agricultural development

Agricultural development was the most consistent intervention proposed by poor and near-poor groups, who see this as a logical pathway out of vulnerability to seasonal hunger. This seems justifiable considering that food crop cultivation is by far the majority livelihood activity. Even the young *kaya-yei* at Malatta and the *galamsey* workers at Atta-ne-Atta identified this as a priority for their families. In at least three sites (Alikrom, Atta-ne-Atta and Dornye), participants specifically called for a return to the State Farms concept as a way of generating more agriculture-based employment. Disabled and other incapacitated poor people would welcome support to own and raise livestock as a way of shoring up their fallback assets. This intervention would also be suitable for mothers during their child-nursing years. In the Sudan Savannah, where lands are most degraded and/or rocky and infertile, labour-intensive terracing and stone bunding would be one way of providing sustained employment

217. Annexes 4 and 5 present further food for thought.
218. Stone bunding makes possible the trapping of silt and water around crops on infertile lands and on hill slopes.

over a reasonable duration while effectively mitigating moisture stress, promoting reforestation and restoring much-desired fertility to the region's degraded soils (see, for example, http://www.tve.org/earthreport/). Even then, adequate protections will be needed to protect women from sexual exploitation by contractors and their foremen. To that end, clear monitoring guidelines will need to be designed and implemented to ensure that labour standards are being respected.

Redistribution of infrastructural assets

The deficit in infrastructural development and capabilities in the rural savannah is staggering and needs addressing. **This will require redistributive investment in geographical and physical assets.** The Savannah Accelerated Development Authority (SADA) initiative provides an historic window of opportunity, one which the development community and local civil society ought to engage seriously with, aided by the findings of the PPVA and similar assessments. **Priority could be given to using labour-intensive methods in order to ensure that the poor benefit maximally.** Dams were a consistent priority in rural communities of the Upper Regions, though there are many other areas of infrastructure (such as feeder roads and school buildings) that lend themselves to construction and maintenance using labour-based methods. However, it is also important to concede that the role of labour-intensive public works is quite limited in terms of the number of people who can be assisted. It should, thus, be seen as part (even the core, perhaps) of a broader strategy such as the example outlined in Annex 5.

Migration

Thus far, migration stands out as probably the most successful informal strategy for protecting poor north-based households and for building their resilience against adversity. **It ought, thus, to be more central in the policy discourse.** In light of the sheer scale of northern poverty, policymakers should not be quick to wish partially successful options off the radar screen. In the overwhelming majority of cases, north-south migrants have been forced to leave home and are victims of the sheer disadvantage that plagues the rural savannah. Most see themselves as climate migrants and, as such, are internally displaced people. They lack -- or, in some cases, lose -- access to vital services such as quality basic schooling, the Northern Education Fund, potable water, healthful sanitation, subsidised healthcare and non-toxic credit; they lack voice and are adversely incorporated into social and economic processes. **While migration has both costs and benefits, the most significant costs can be largely addressed by a more supportive and integrated migration policy designed to harness its benefits in a more proactive way.** Specific actions might include extending the Northern scholarship scheme to children of northern descent, regardless of where they live, thus giving the children of northern migrants a better chance to escape poverty.

Quality education

The issue of education quality (as opposed to enrolment or universal completion) appears to be receiving short shrift in Ghana's education sector, with progress on achievement rates lagging well behind that of enrolment. Yet, access to continuous quality education was consistently prioritised by children as and their mothers as a pathway out of long-term impoverishment. To achieve this will require attention to redistributing educational assets more equitably to give children living in remote rural and dispersed settlements a realistic chance of exiting poverty. In particular, the distribution of staff between rural and urban areas needs to be improved. To this end, support for untrained northern teachers desiring to enrol in the Untrained Teacher Diploma in Basic Education (UTDBE) professionalisation programme would be a good investment as these have demonstrated greater commitment to remaining in the savannah.

Quick-fix interventions such as those which increase enrolment and retention without commensurate attention to quality can be counterproductive or wasteful (Box 5.2). Preference should be given to holistic approaches which promote access and quality in chorus. Based on the findings of this assessment,

vital interventions which suggest themselves on the quality side include improvements in school governance (e.g. support to organise SPAMs and to strengthen SMCs/ PTAs or other expressions of constituency-based civil society), a much more efficient utilisation of instructional time, adequate textbooks and a more equitable allocation of teachers. Teaching methods similarly need improving -- while simultaneously avoiding outmoded strategies (like corporal punishment) for motivating pupils -- if education authorities really want to ensure that schooling equips participants with the critical thinking skills and confidence needed to participate fully in civic processes.

Child fostering and child protection

Public education needs to be stepped up on the Children's Act, specifically on child fostering. This is properly the role of the Department of Social Welfare (DSW), in collaboration with DOVVSU and other state agencies. However, DSW is poorly equipped and ought to be better equipped to perform this vital role. Effective monitoring is also needed to ensure that fostered children are treated with dignity and are permitted to participate effectively in school.

This assessment has also highlighted the extreme vulnerability of children engaged in *kaya-yoo* head portering activities in southern Ghana. The extreme ends of the spectrum (e.g. children as young as five working and sleeping in markets without the effective protection of their families) require a robust child protection response which will need to be creative and dynamic to tackle the roots as well as the symptoms.

Educating Ghana's marginal children

Much more public education is required, especially in the poorest districts and settlements to ensure that girls, disabled children and other marginal children are permitted to enrol in and complete school. Based on the evidence on why disabled children are routinely excluded from school, public education ought to include stories of CWDs who have succeeded in overcoming the imaginary barrier of inability to accomplish what many poor parents would have thought impossible. Just as important for enhancing opportunity for disabled children, education authorities should collaborate closely with SMCs/ PTAs to ensure proper monitoring of the situation of CWDs within their respective districts. It is also important -- during the assessment processes that typically precede the siting of basic schools -- to take proactive account of the peculiar situations of peripheral and often invisible migrant settlers (e.g. Fulani households) in order to ensure that their disadvantage is not inadvertently perpetuated.

Children with serious impairments (e.g. of sight, hearing and speech) need special attention and have an equal right to an empowering education. Consideration should be given to the possibility of equipping small clusters of districts with a boarding facility catering for children with special education needs. Given the sheer discrimination which such children face at home, in school and in their communities, there is little justification for excluding them from the kinds of targeted intervention which girls enjoy in some communities. A comprehensive scholarship scheme would help to remove the disincentive parents of disabled children have for keeping them out of school. Also deserving of consideration is the sheer unsuitability of the ubiquitous dual desk for children with impaired mobility and for older children.

Education management

In light of the sheer scale of teaching time routinely lost across rural public schools, it is vital that education authorities rise to their ethical responsibility to protect the significant investments and sacrifices being made by poor parents and children and to ensure that these sacrifices do indeed yield the expected benefits. For now, schooling is failing large numbers of poor households

219. Domestic Violence and Victim Support Unit [of Ghana Police Service].

looking to strengthen their resilience in the face of a declining asset base. For schooling to become more empowering, it will be important to begin to assess the performance and effectiveness of education managers and to hold duty bearers to account for schooling outcomes. A performance-based appraisal system would compel DEOs to allocate and monitor resources more equitably and efficiently, supervise schools under their authority more proactively and oblige head-teachers to take a greater interest in school and classroom processes as well as engage with communities to jointly address the challenges undermining performance. Such an approach will require corresponding attention to be paid to the task of decentralising education authority and resources more effectively while strengthening local capacity in the area of school governance.

Priority education interventions

In particular, nutrition programmes have a very positive influence on attendance and retention in food-insecure communities. However, where a single community is selected to benefit from among several neighbouring ones which are equally food-insecure, it can exacerbate crowding in the classrooms of the beneficiary school. Further, there is little evidence of equity in the programme as currently structured and food insecurity does not appear to be a significant criterion for distinguishing between districts. On grounds of allocative efficiency, initiatives should be sequenced in a way that prioritises the most disadvantaged. Policymakers may wish to review the GSFP, prioritising the most food-insecure districts/ sub-districts.

The fact that some interventions -- e.g. school uniforms and girls' interventions -- were not consistently prioritised suggests that it may not be financially efficient to adopt a *'universalist'* approach to their provision. A more flexible approach which permits the poorest communities (or perhaps circuits or districts) to identify their own priorities would probably be more helpful.

Greater care is also needed in designing interventions targeted at girls in order to avoid negative impacts such as hostility towards girls. One way would be to set aside a small allocation (of around 20 percent, perhaps) for the neediest boys. Further, girls' interventions need to be supplemented -- at home and in school -- with targeted education and other measures to ensure gender-sensitive practice. Otherwise, the impact of such interventions will continue to be muted.

Targeting

The experience thus far with LEAP and other social protection initiatives confirms that **effective targeting is an issue** and that complicated targeting systems lend themselves too easily to abuse through patronage. Given the absence of comprehensive registration systems, lack of voice among poor groups and other challenges in current implementation capacity, targeting mechanisms for social protection ought to be simple and practical in their design. This is supported by the fact that the groupings into which we have categorised poor and vulnerable people are convenient rather than exclusive, which means that beneficiary selection processes could be quite demanding. Allegations of non-transparency in the LEAP selection process (and non-poor capture of other social protection benefits) would also indicate a **need to pre-empt raiding by preferring interventions that are more self-targeting** (and perhaps, creating opportunities for the involvement of credible NGOs, where this would be helpful). **It may be helpful, in future rounds of the GLSS to begin to evaluate national social protection interventions** with a view to further reducing the marginalisation of the chronic poor. Similarly, **disaggregating GLSS results by sub-district, if technically feasible, would make for more efficient spatial targeting in future.** Involving MLGRD and MoF (both hugely powerful ministries in Ghana) will enhance traction among policymakers for proposals to scale up social protection. See also Annex 4.

Citizen participation

Instituting inclusive planning and monitoring arrangements -- supported by local civil society (including credible faith-based organisations) -- will be absolutely crucial for enhancing citizen voice, fostering transparency and facilitating remedial action where necessary. The lack of a genuine sense of shared ownership has often bred discontent and undermined the value of investments. Openness and transparency in decision-making are especially important when resources are inadequate to go round all those who feel entitled to a share of the cake. Everywhere, poor people alluded to the need to make allocative decisions in a transparent and inclusive way so that everyone is aware of the criteria for selection.

Beneficiaries need to be assisted to appreciate public social protection benefits as entitlements based on citizenship rather than as gifts to be received without question. Such education will require sustained investment in time and other resources. Only then will beneficiaries begin to appreciate that programme managers have a duty to perform and that they are accountable for their stewardship. Deliberate steps to plug existing leakages in social protection schemes and to strengthen citizen monitoring are also essential for fostering wider public support for social protection programmes and ensuring an equitable distribution of the country's increasing prosperity (especially as the oil wealth comes on-stream).

Appraisal processes ought to invest more in engaging with children. This is especially important in education programmes and other interventions where children are the frontline beneficiaries. In such situations, their first-hand knowledge and experience can be critical for successful service design and monitoring.

As a long term measure, the poor will also need support to think through their options more strategically through, for example, support to development participatory Community Action Plans (CAPs). As a first step, efforts should be made to identify and multiply facilitators of participatory methodologies. District Assemblies too should be supported to begin to develop pro-poor social compacts with clear participatory governance indicators in consultation with civil society. This effort will also require the strengthening of participatory development capacity nationwide. Partnering existing and planned donor efforts such as GGHR, RAVI and BUSAC would be helpful. Correspondingly, more proactive support is needed to nurture responsive leadership and to facilitate the development of vibrant constituency-based civil societies to champion citizens' priorities and demand performance from duty bearers.

Group mobilisation and development

Support to the development of vibrant groupings of the poor will be helpful for strengthening voice but also for pre-empting the breakdown of mutual support systems and facilitating start-up group-based microenterprises. NGOs such as CENSUDI and SIDSEC who partnered in the assessment argued for genuine participation of women at all stages -- not just informing (or even consulting) them, but actively and continuously involving them in design, planning, implementation and monitoring. This will be more easily accomplished when women are organised.

Equitable social codes

Steps are required to dismantle the grip of unequal and obnoxious social practices -- such as encumbering taboos, ethnic discrimination, ageism and prejudices against disabled people -- all of which constrain social mobility. This will require more proactive engagement between the state, traditional authorities, *magazias* and civil society. The effort would also usefully include **measures to facilitate equitable access to land as a platform asset.** In particular, **public education on the intestate succession law would seem desirable.** This is a difficult subject to broach but the hard truth is that, for much of the rural savannah, chronic female poverty cannot be addressed effectively without challenging the root culture underpinning their impoverishment.

Family unity and family planning

Ongoing efforts to give women more control over their own fertility and to encourage family planning would benefit from the involvement of *magazias,* in whom northern women consistently expressed their abiding trust.

Somewhat related to the above is the issue of family unity. Designing work programmes in a way that brings women and men of the same household together, though keeping their incomes separate within the arrangement, would be one conscious way of delivering support for marriage and family unity.

Equity for sharecroppers

Closely related is the issue of equity for sharecropper farmers in the cocoa sector. **Facilitating their registration by the cocoa purchasing companies would be helpful** in enabling sharecroppers to gain direct access to their share of revenues from cocoa harvests, thereby easing their absolute dependency on farm owners. It would also enable them to put forward their interests in the cocoa farms as collateral when applying for fair loans, reducing the stranglehold of predatory moneylenders and hopefully helping them to get a firmer foothold on the path out of impoverishment.

Incapacitated poor

Disabled and other incapacitated poor people would welcome support to own and raise livestock as a way of shoring up their fallback assets. This intervention would also be suitable for mothers during their child-nursing years.

Shea value chain

The fate of the **shea butter industry** deserves more attention, in the light of its traditional role in relieving the huge burden on women for lean season provisioning. Leaving *bun-dana* cartels to haemorrhage this vital source of household capital simply seems untenable. **Poor, powerless women need help to harness benefits higher up the shea value chain** to support them and their households through those critical lean months when wellbeing historically dips. They also called for simple agro-processing technologies (e.g. shea butter mills) to reduce the drudgery of the production process and increase productivity as women seek to add value to their nut pickings.

Microcredit

Assistance to access microcredit (both cash and inputs) on fair terms is a priority for all but was most strongly emphasised by sharecropper cocoa farmers, women and disabled people. Helping migrants to access more equitable terms and collateral opportunities would also be a proactive way of pre-empting the demise of extended family support. Access to microfinance can probably be facilitated in part through small concessions to relevant service providers who demonstrate capacity to mobilise and manage thrift savings effectively. The purpose of this component would be two-fold -- to support the accumulation of capital for productive investments and to provide a bulwark against future shocks.

NHIS

There is a need to accelerate action to ensure automatic NHIS access for LEAP recipients.

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220. There are simple shea butter processing mills with time savings of over 80%. The quality of shea butter produced is also considerably superior to that produced through traditional methods. However, poor women cannot afford these mills.

Professionalism and social accountability

Patronage and non-accountable behaviours among duty bearers have been at the centre of the deficiencies in education and social protection delivery thus far. The delivery of state services (especially agricultural) was also criticised for lack of timeliness. **Ultimately, progress on the war on poverty cannot be sustained without raising the bar on professional ethics in the public sector.** Only then can we transform the neglect and insecurity that characterise life in poor communities to conditions of security and opportunity.

Policy literacy on vulnerability

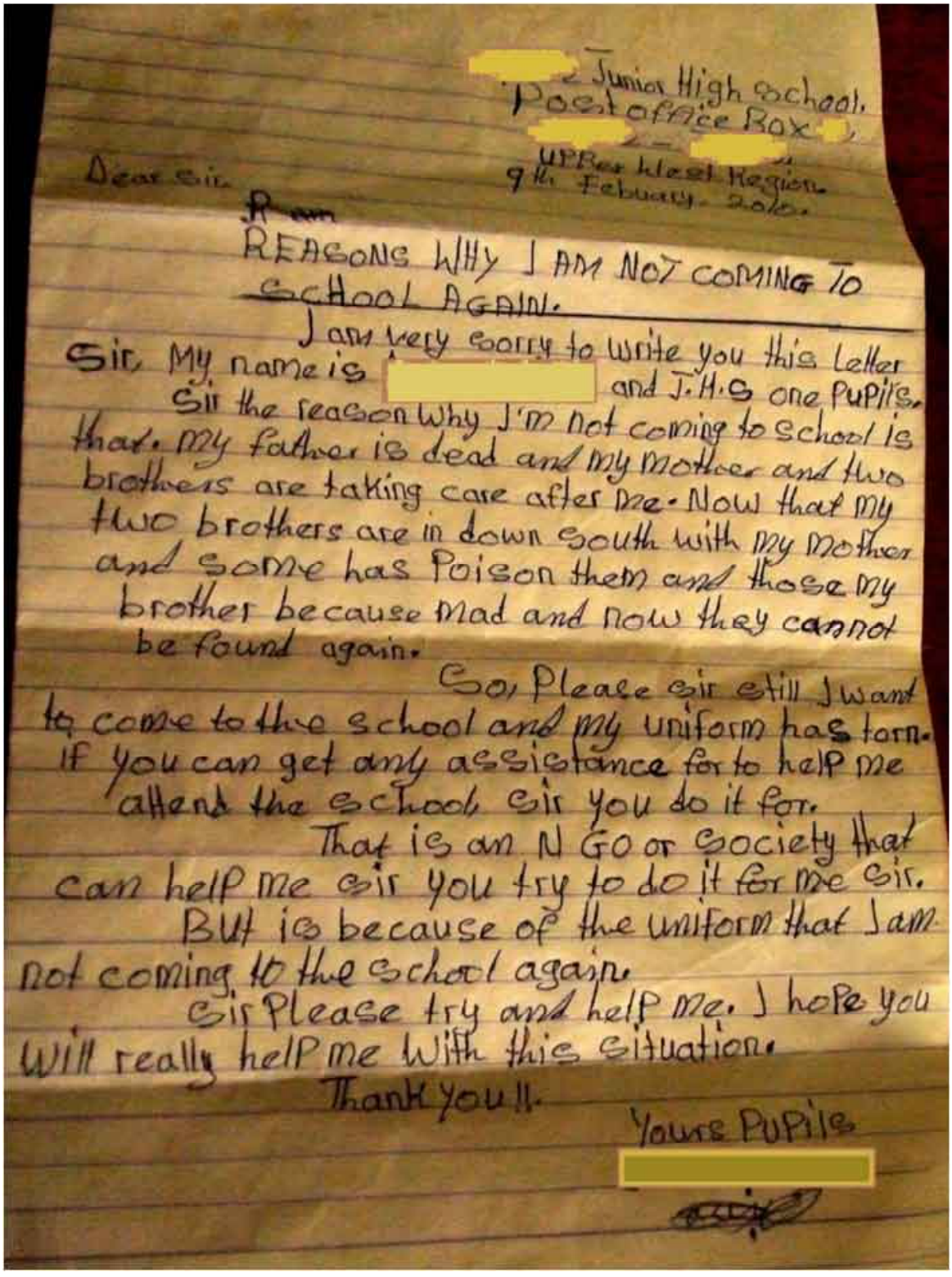
The research also revealed that vulnerability remains a challenging concept -- even for well educated Ghanaians -- to grasp. In the process, *the vulnerable* has become synonymous largely with disabled people and the destitute. In order to appreciate and address vulnerability effectively, it is important that **proactive steps are taken to properly educate planners and other policymakers, particularly at the district level** -- where national planning ostensibly originates -- on the concept and its policy implications. Without such, district planning will continue to be challenged in its effectiveness in addressing poverty and vulnerability.

Finally, it is clear that the challenges which confront poor people in their search to construct sustainable livelihoods are diverse and feed off each other in intricate ways. Add the sheer numbers of people affected, and it is clear that it is a big ship to turn. This will require the collective energies and wisdom of local policymakers, donors, NGOs, other development workers and service providers. Enduring change will also require that service planners adopt a more comprehensive and persistent approach than the *'partialist',* quick-fix interventions preferred by many donors. In particular, the (potential) vital role of north-south migration in relieving vulnerability needs to be exploited more proactively. Fortunately, the dominant political parties are agreed that the northern savannah deserves special attention in the form of affirmative support. That is a healthy sign and the existing momentum ought to be exploited for the sake of the many *fara-dana* and *wahala-dana* whose difficult situations prompted this assessment.

Women discuss the subject of their scoring and ranking exercise

Postscript

Coincidentally a JHS student wrote this letter to his headmaster when the PPVA team visited



[redacted] Junior High School.
Post office Box [redacted]
[redacted] UPBer West Region.
9th Febuary. 2016.

Dear Sir.

REASONS WHY I AM NOT COMING TO SCHOOL AGAIN.

I am very sorry to write you this Letter Sir, My name is [redacted] and J.H.S one Pupils.

Sir the reason why I'm not coming to school is that. My father is dead and My Mother and two brothers are taking care after me. Now that My two brothers are in down South with My Mother and some has Poison them and those My brother because Mad and now they cannot be found again.

So, Please sir still I want to come to the school and my uniform has torn. If you can get any assistance for to help me attend the school sir you do it for.

That is an N GO or Society that can help me sir you try to do it for me sir.

But is because of the uniform that I am not coming to the school again.

Sir Please try and help me. I hope you will really help me with this situation.

Thank you !!.

Yours Pupils [redacted]

Abbreviations and Acronyms

AAG	ActionAid Ghana
ADD	Action on Disability and Development
AMA	Accra Metropolitan Assembly
BECE	Basic Education Certificate Examination
BECG	Basic Education Capitation Grant
BUSAC	Business Support and Advocacy Challenge [Fund]
CAMFED	Campaign for Female Education
CAP	Community Action Plan
CBD	Central Business District
CCFC	Christian Children's Fund of Canada
CCT	Conditional Cash Transfer
CENSUDI	Centre for Sustainable Development Initiatives
CLIC	Community LEAP Implementation Committee
CPI	Consumer Price Index
CRS	Catholic Relief Services
CWD	Children with Disabilities
DA	District Assembly
DEO	District Education Office
DFID	Department for International Development
DOVVSU	Domestic Violence and Victim Support Unit [of Ghana Police Service]
DSW	Department of Social Welfare
ECG	Education Capitation Grant
FCUBE	Free Compulsory Universal Basic Education
FGD	Focus Group Discussion
GDHS	Ghana Demographic and Health Survey
GES	Ghana Education Service
GFD	Ghana Federation of the Disabled
GGHR	Good Governance and Human Rights
GH¢	Ghana Cedi
GLSS	Ghana Living Standards Survey
GMHS	Ghana Maternal Health Survey
GoG	Government of Ghana
GPRS	Growth and Poverty Reduction Strategy
GSFP	Ghana School Feeding Programme
ICT	Information and Communication Technology
IPA	Institute for Policy Alternatives
ISODEC	Integrated Social Development Centre
JHS	Junior High School
JPC	Justice and Peace Commission [of the Roman Catholic Church]
LEAP	Livelihood Empowerment Against Poverty
LEEP	Livelihood Enhancement and Community Empowerment Programme
LIPW	Labour-Intensive Public Works
MCA	Millennium Challenge Account

MESW	Ministry of Employment and Social Welfare
MICS	Multiple Indicator Cluster Survey
MiDA	Millennium Development Authority
MLGRD	Ministry of Local Government and Rural Development
MoE	Ministry of Education
MoFA	Ministry of Food and Agriculture
MOWAC	Ministry of Women's and Children's Affairs
NADMO	National Disaster Management Organisation
NGGL	Newmont Gold Ghana Limited
NGO	Non-Governmental Organisation
NHIL	National Health Insurance Levy
NHIS	National Health Insurance Scheme
NYEP	National Youth Employment Programme
OICI	Opportunities Industrialisation Centres International
OVCs	Orphans and Vulnerable Children
NYEP	National Youth Employment Programme
PAF	Poverty Alleviation Fund
PDA	Participatory Development Associates
PPA	Participatory Poverty Assessment
PPVA	Participatory Poverty and Vulnerability Assessment
PRA	Participatory Rural Appraisal
PTA	Parent Teacher Association
PTR	Pupil-Teacher Ratio
RAVI	Rights and Voice Initiative
REV	Rural Education Volunteer
SADA	Savannah Accelerated Development Authority
SFP	School Feeding Programme
SHS	Senior High School
SIDSEC	Sustainable Integrated Development Services Centre
SMC	School management Committee
SPAM	School Performance Appraisal Meeting
SSI	Semi-Structured Interview
STD	Sexually-Transmitted Disease
TLM	Teaching/ Learning Material
ToR	Terms of Reference
U5	Under-Five
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
UTDBE	Untrained Teacher Diploma in Basic Education
WFP	World Food Programme
WVG	World Vision Ghana

Annex 2: Profiles of PPVA-I Communities

Community name/ Region	Rural/ urban	Population	Km to district capital	Indigenous/ migrant/ mixed	Main ethnic groups	Other signif. ethnic groups	Main religions	Main livelihoods	Basic services	Key natural resources	Basic settlement structure	Key features of culture
Upper West												
Dambolteng	Rural	Approx 1,500 (Dist Ass)	Approx 41	Indigenous	Dagaaba	None	Christianity, traditional religion	Farming (groundnut, millet, rice), gathering of firewood, foraging for shea nuts, processing shea butter	3 point boreholes	Farmland only accessible in backyards (other communal lands taken over by exclusive forest reserve)	Dispersed	
Dornye	Rural	1,220 (2000 Census)	Approx 20	Indigenous	Birifor	None	Traditional religion, Christianity, Islam	Farming (millet, yam, rice, groundnuts, beans), rearing livestock, charcoal burning, picking shea nuts	School (primary, JHS), CHIPS clinic, 2 boreholes, unpaved road network, market	Land, economic trees, river, fodder	Dispersed	Patriarchal: woman has no inheritance to land
Karni	Peri-urban		Approx 40	Indigenous	Dagaaba	None	Christianity, Islam, traditional religion	Farming (millet, yam, groundnuts, beans), rearing livestock	School (KG, primary, JHS), clinic, boreholes, dam, unpaved road network, market	Land, economic trees, river, fodder	Dispersed	Patriarchal, woman has no inheritance to land
Upper East												
Nyogbare	Rural	4,000		Mixed	Frafra	Kusaasi	Traditional religion, Christianity, Islam	Cereal farming, rearing livestock, processing shea butter	Primary school, 4 boreholes	Farm lands, shea and dawadawa trees, black and red berries, small dams, stones	Dispersed	Patriarchal: women lack inheritance rights to land
Bansi	Peri-urban	5,000		Indigenous	Kusaasi		Islam, traditional religion, Christianity	Farming (cereals, legumes), rearing livestock, petty trading	2 primary school, 1 JHS, boreholes, market, health post	Farm lands, shea, mango and dawadawa, small dams, stones	Dispersed	Patriarchal: women lack inheritance rights to land

Tempane	Urban	5,000		Indigenous	Kusaasi		Christianity, Islam, traditional religion	Farming (cereals, legumes), rearing livestock, petty trading	Primary school, JHS, SHS, 3 boreholes, health centre, transport services, market	Farm lands, shea, mango and dawadawa trees, small dams	Mostly dispersed, clustered in town centre	Patriarchal: women lack inheritance rights to land
<u>Upper East</u>												
Shia	Rural	3,000		Mixed	Talensi	A few Grusi, Asante, Kusaasi	Traditional religion, Christianity, Islam	Cereal farming, rearing livestock rearing), food processing, petty trading	Clinic, 16 boreholes, school (KG, primary, JHS), shepherd school	Shea nut trees, land is rocky	Dispersed	Patriarchal: men own and control land and other key resources
Bongo Soe	Rural	7,600		Mixed	Frafra/ Fara-fara (Grusi)	Small numbers from northern and southern Ghana	Traditional religion, Christianity, Islam	Cereal farming, rearing livestock rearing), food processing, petty trading	Clinic, 16 boreholes, 7 hand dug wells, dam, 3 primary schools, 2 JHS, market	Rocky land, few shea nut trees	Mostly dispersed, more clustered around the centre	Patriarchal: men own and control land and other key resources
Tindonmoligo	Peri-urban	2,000	Approx 15 min walk to Bolgatanga Central	Mixed	Frafra/ Fara-fara (Grusi)	Asante, Ga, Ewe, Mossi, most ethnic groups of N. Ghana	Traditional religion, Christianity, Islam	Cereal farming, rearing livestock rearing), food processing, petty trading	Dam, 6 boreholes, 2 public toilets, primary schools, 4 JHS, 1 SHS	Land is rocky and unsuitable for farming, limited land due to urbanisation	Nucleated, mix of traditional compounds and modern nuclear-type housing	Patriarchal but more urbanised closer to Bolgatanga
<u>Northern</u>												

Wungu	Rural	6,520	12	Indigenous	Mamprusi	Fulani	Islam	Farming (cereals, legumes)	4 primary schools, JHS, 2 Churches, mobile health services, agric extension services, 12-hole community latrine (KVIP)	Neem, shea, baobab, dawadawa, mahogany, land, water	Dispersed	Patriarchal
Jakpli	Rural		25	Indigenous	Dagomba		Islam	Farming (cereals, legumes)	Primary school, 1 complementary education class, mobile health service, agric extension	Neem, shea, baobab, dawadawa, mahogany, land, water	Dispersed	Patriarchal: a woman cannot own livestock in her husband's home
Tamale Metro	Urban	294,880	Regional capital	Mixed	Dagomba	Asante, Ewe, Ga	Islam	Salaried work, trading, farming (cereals, vegetables, legumes)	Hospital, over 20 public primary schools/ pre schools, secondary schools, other private institutions, toilet facilities	Neem, shea, baobab, dawadawa, mahogany, land, water	Nucleated	Because of urbanisation/ modernisation, decision-making tends to be shared
Southern												
New Kokrompeh	Rural	2,780	6	Mixed but migrants isolated at Zongo	Busanga, Mamprusi	Kusaasi, Dagomba, Fulani, Gruma, Konkomba, Sisala, Kanjaga, Dagaaba	Islam, Christianity	Farming (yam, maize, vegetables), rearing livestock, casual farm work (a.k.a. by-day)	School (primary, JHS), 2 boreholes (one functional), 2 small dams, corn mill, no toilet	River Mpamu, land	Linear, along busy Kumasi-Atebubu main road with migrants on either side	Patriarchal: women do not sit with men, men do not shake hands with women
Atta-ne-Atta	Rural	Approx 300 (migrant settlement)	18	Mixed	Busanga, Kusasi	Mamprusi, Gruma, Dagomba	Islam, Christianity	Farming (cocoa sharecropping, oil palm, food crops, vegetables), petty trading, by-day	Borehole, pit latrine, corn mill, oil mill, no school	2 rivers, secondary forest, land	Nucleated, along Tepa-Goaso inter-district road	Patriarchal: women do not sit with men, men do not shake hands with women

Alikrom	Rural	Approx 500	8, on very bad road	Migrant	Busanga, Kusasi		Islam, Christianity	Farming (cocoa sharecropping, food crops, vegetables), petty trading, by-day	Borehole, pit latrine, 2 cocoa depots, P1-P4 community school with 1 community teacher	Land, stream		Patriarchal: women do not sit with men, men do not shake hands with women
Mallam Atta	Urban		National capital	Mixed	Mamprusi		Islam, Christianity	Kaya (head portage)	Clinic, creche, public bath/ toilet		Nucleated	Diverse; Mallam Atta is in Accra, the (cosmopolitan) capital city
Somanya	Urban	Over 24,000	Capital	Mixed	Krobo	Most major ethnic groups present	Christianity, Islam	Horticulture (mango)	District hospital, clinics, piped water, boreholes, wells, major bi-weekly market, secondary/ tech/ vocational schools	Fertile land, streams, wild mango	Nucleated	Diverse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