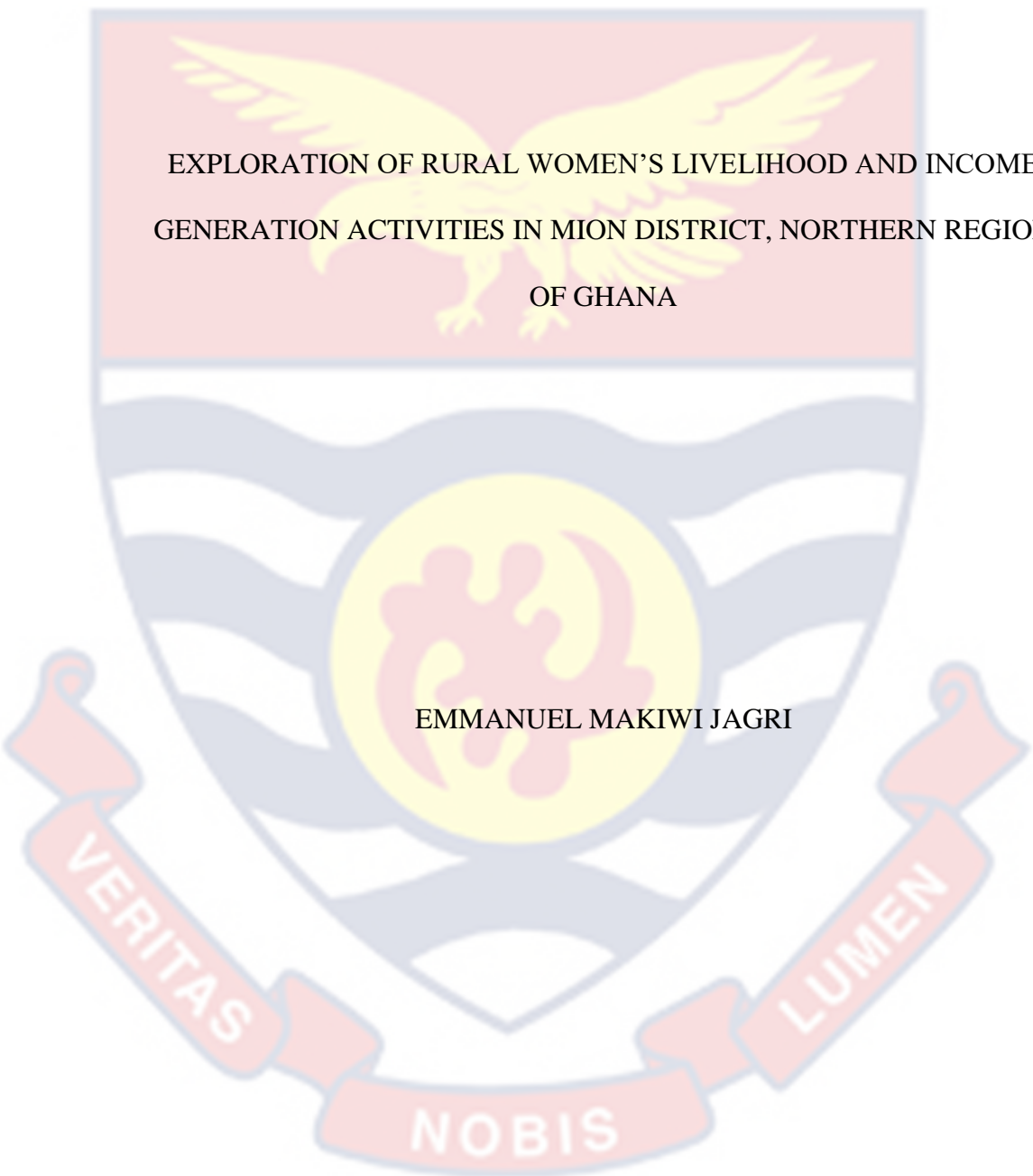


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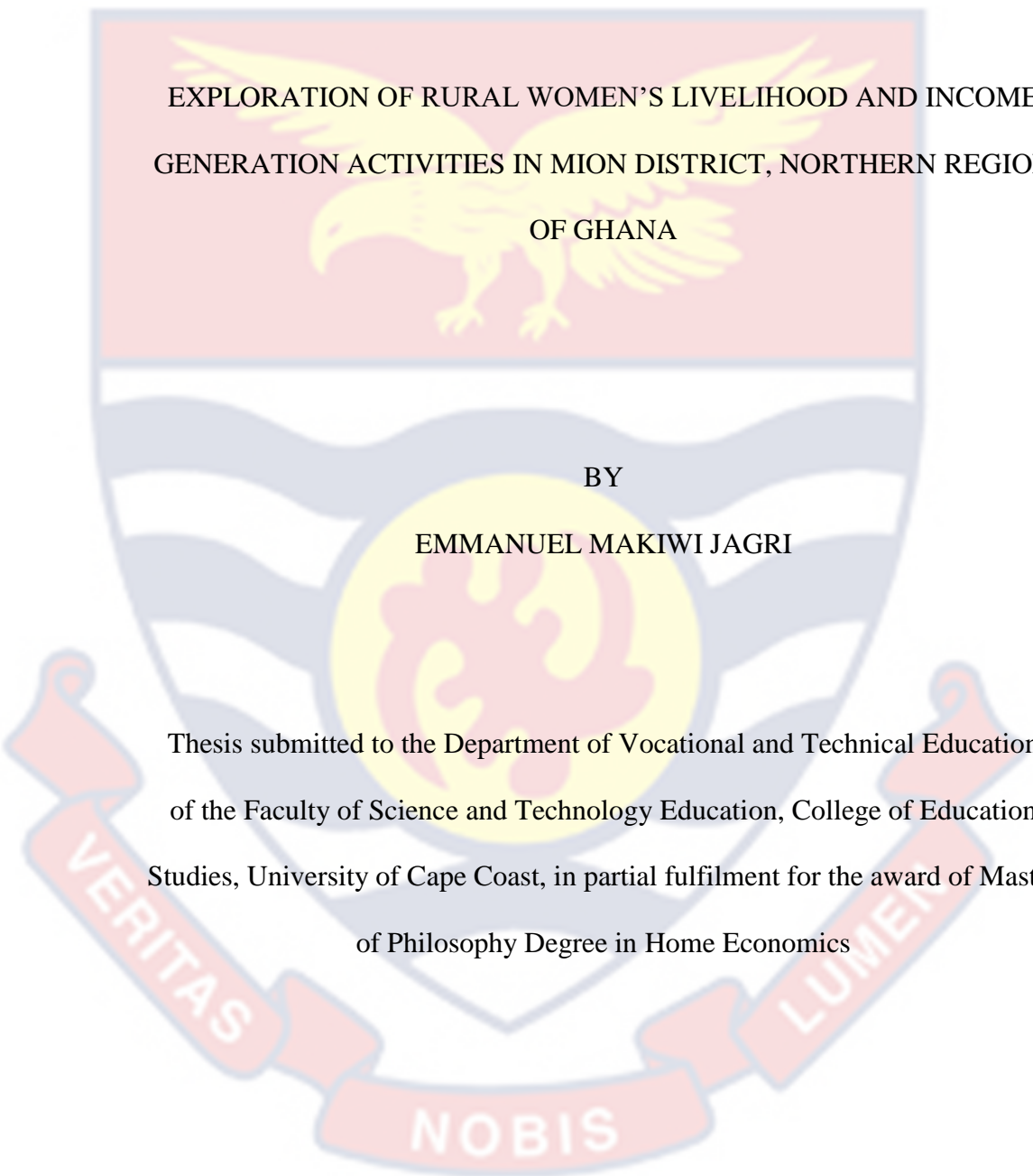


EXPLORATION OF RURAL WOMEN'S LIVELIHOOD AND INCOME
GENERATION ACTIVITIES IN MION DISTRICT, NORTHERN REGION
OF GHANA

EMMANUEL MAKIWI JAGRI

2023

UNIVERSITY OF CAPE COAST



EXPLORATION OF RURAL WOMEN'S LIVELIHOOD AND INCOME
GENERATION ACTIVITIES IN MION DISTRICT, NORTHERN REGION
OF GHANA

BY
EMMANUEL MAKIWI JAGRI

Thesis submitted to the Department of Vocational and Technical Education
of the Faculty of Science and Technology Education, College of Education
Studies, University of Cape Coast, in partial fulfilment for the award of Master
of Philosophy Degree in Home Economics

NOVEMBER, 2023

DECLARATION

Candidate's Declaration

I hereby declare that this thesis is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere

Candidate's Signature: Date:.....

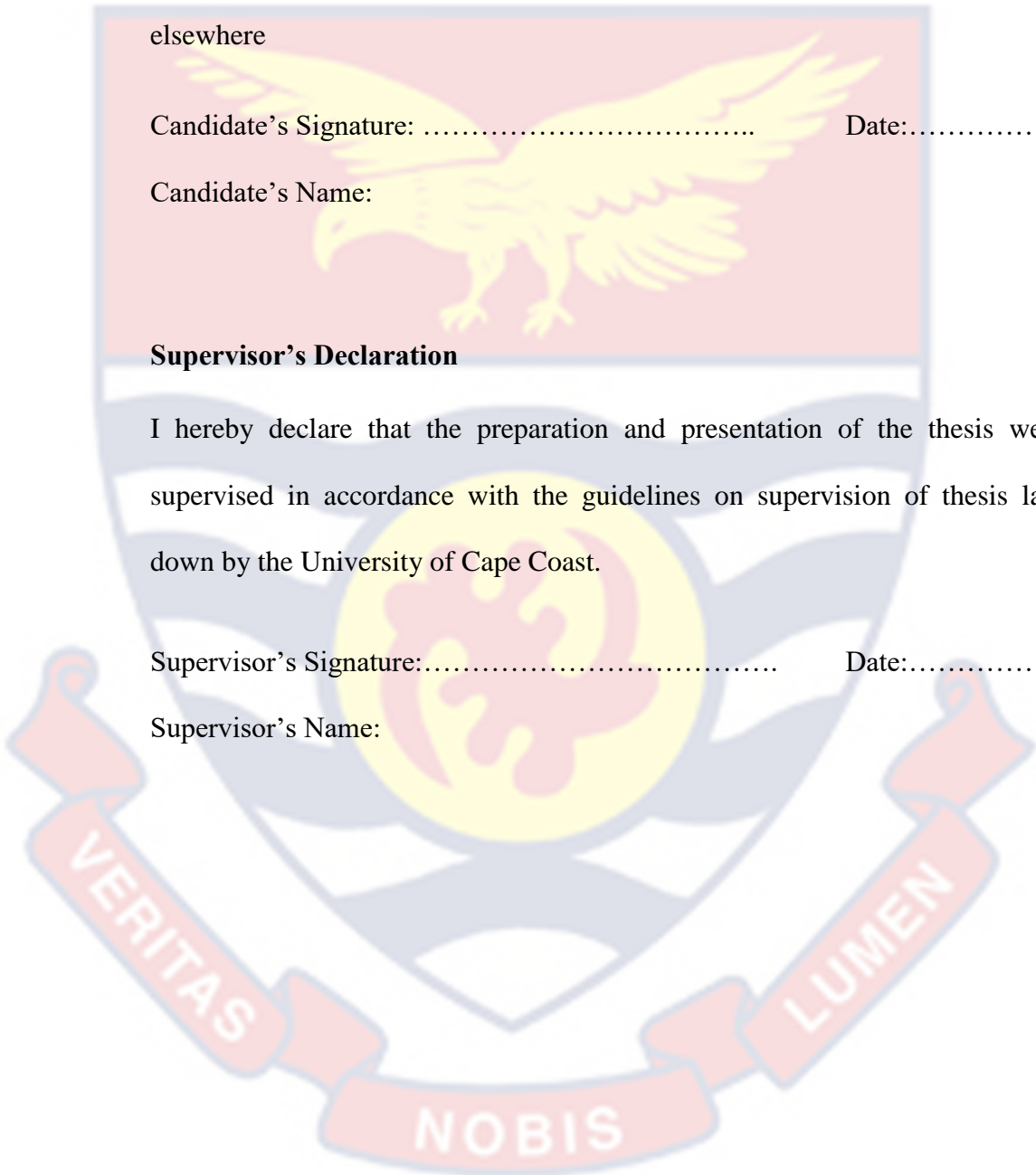
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Supervisor's Declaration

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

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ABSTRACT

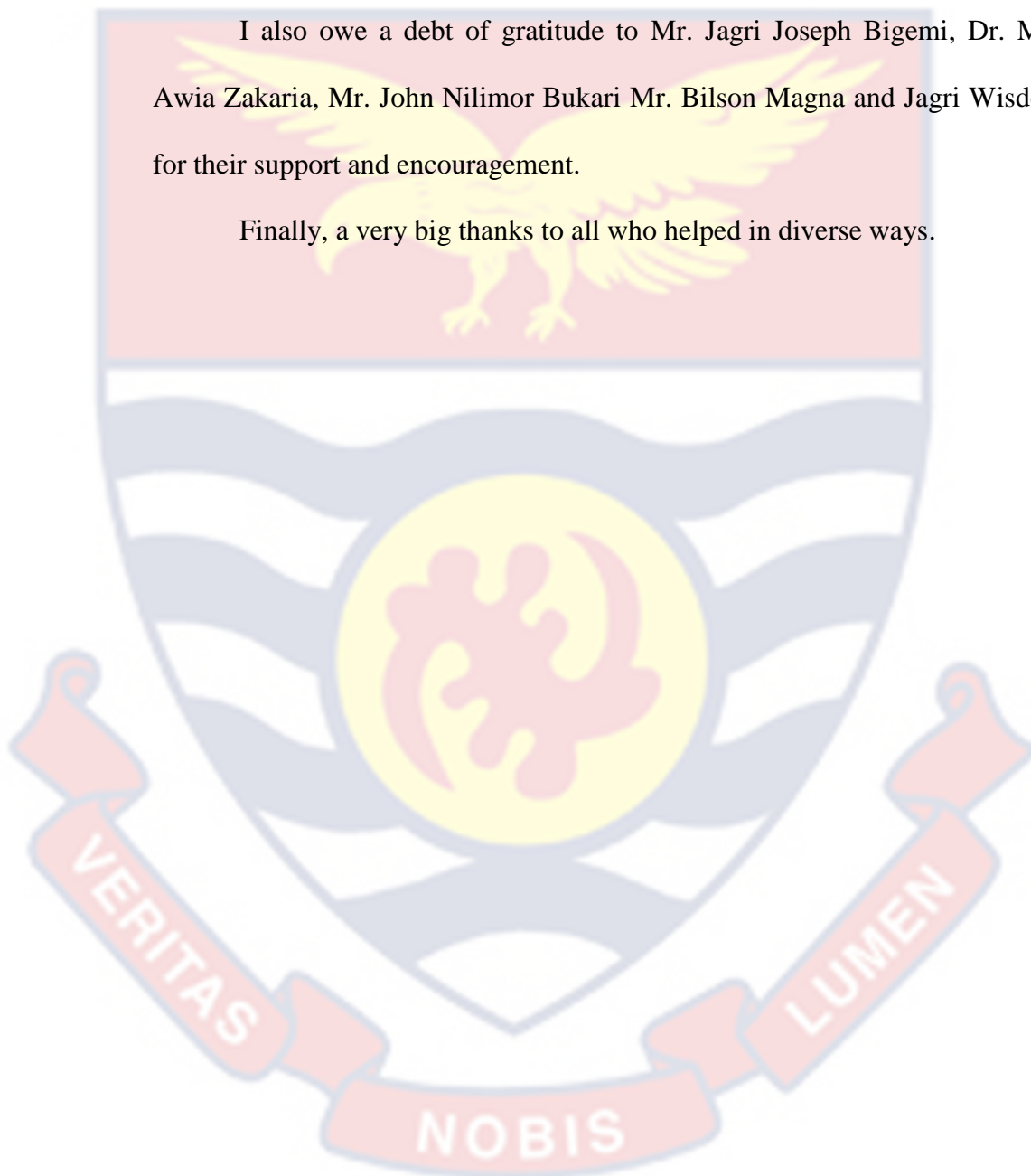
There appears to be a lack of literature in the Ghanaian context about how rural women exploit available resources for a living. This study assessed the income generating resources at the disposal of women for their livelihood in the Mion District. The qualitative phenomenology design with purposive and snowballing technique were used to sample 30 women in the Mion District. The result of the study showed that farming and non-farming activities like shea butter, locust beans and charcoal production are the means through which women in the Mion District earned their livelihood. Women in the Mion District engage in Income Generating Activities (IGAs) to meet their basic needs. The government did not give formal training or education to support rural women to equip them with modern farm practices. Moreover, it was found that as a measure to sustain the livelihood of women, traditional by-laws prevented people in the area from cutting trees with economic values for charcoal production. Cultural limitations, weather conditions, lack of education and training and financial challenges are limitation factors that limit women in the area from accessing IGAs. It was recommended that rural women in the Northern part of Ghana should be targeted with more secured and diversified sources of income generating activities for livelihood. Also, they should be assisted by the government to identify real opportunities in their work in the form of value addition to their farming, shea, Africa locust beans (dawadawa) and charcoal production.

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Finally, a very big thanks to all who helped in diverse ways.



DEDICATION

To my family.



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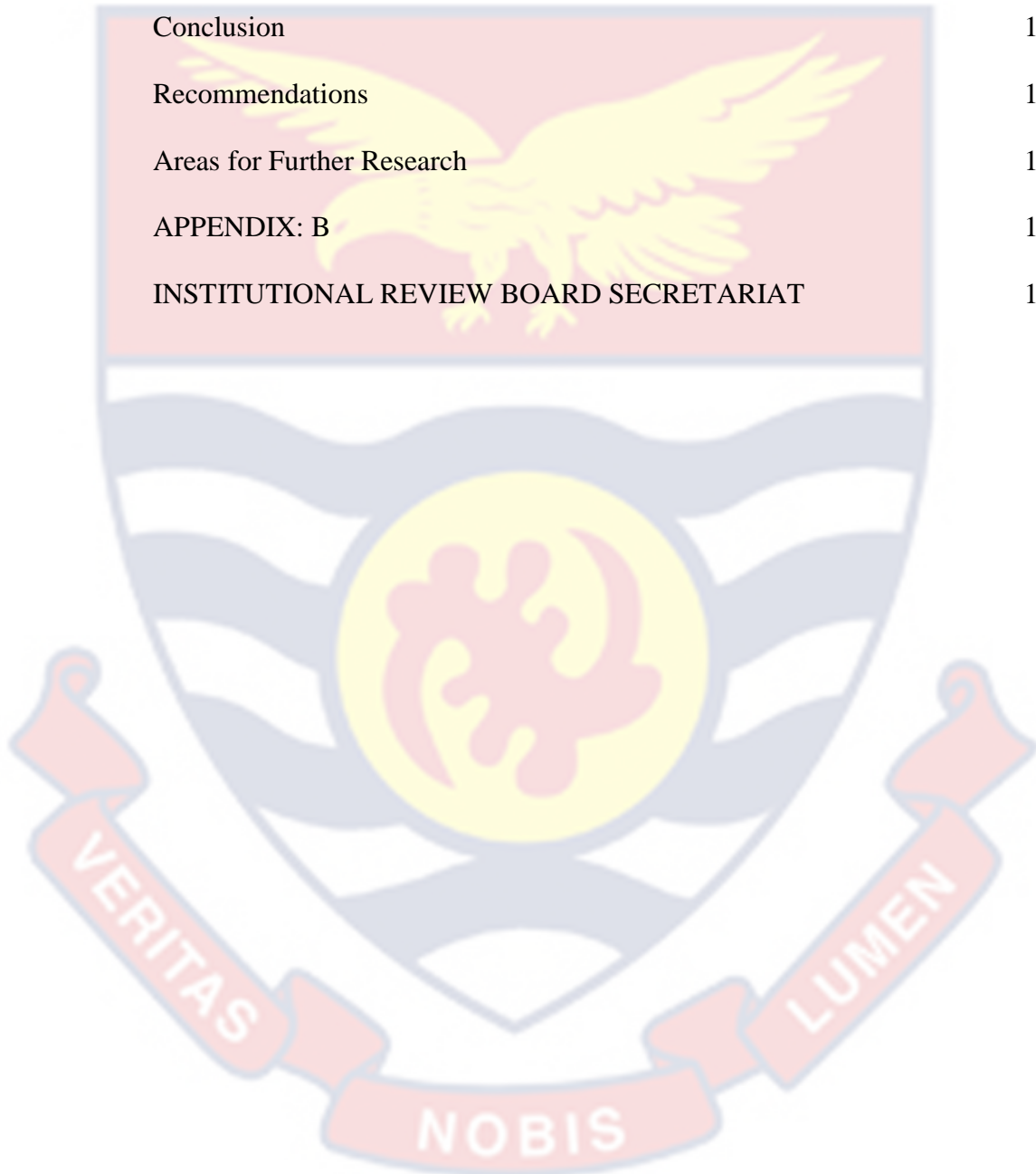
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LIST OF ABBREVIATIONSThe background of the page features a large, semi-transparent watermark of the University of Cape Coast crest. The crest is a shield-shaped emblem with a yellow eagle with outstretched wings in the upper half. The lower half is divided into horizontal stripes of blue and white, with a yellow circular emblem in the center containing a red and white design. Below the shield is a red ribbon banner with the Latin motto "VERITAS NOBIS LUMEN" written in white capital letters.

| | |
|------------|---|
| CBE | Cocoa Butter Equivalent |
| CBO | Community-Based Organisation |
| DFID | Department for International Development |
| FBO | Faith Based Organisation |
| FGD | Focus Group Discussion |
| FOMWAG | Federation of Muslim Women Association of Ghana |
| IGA | Income Generating Activity |
| IGP | Income Generating Programmes |
| MDG | Millennium Development |
| MOFA | Ministry of Food and Agriculture |
| NPHC | National Population and Housing Census |
| NGO | Non-Governmental Organisation |
| NTE | Non-Traditional Export |
| SLF | Sustainable Livelihood Framework |
| VTI | Vocational and Technical Institute |
| SASHA | Sarba Shanti Ayog |

CHAPTER ONE

INTRODUCTION

Background

Livelihood is sustainable when it enhances the local and global assets in which livelihoods depends, and has net beneficial effects on other livelihoods (Mensah & Enu-Kwesi, 2019). Livelihood is based on capabilities, assets and activities that furnish the means for people to meet their basic needs and support their well-being (Serrat, & Serrat, 2017). The building of livelihoods reflects and seeks to fulfill both material and experiential needs. Livelihood is not a localised phenomenon, but connected by ecological, economic, political and cultural process to wider national, regional and global arenas (Guha et al., 2022).

Livelihood security has been understood in different ways by different researchers (Huong, Yao & Fahad, 2019). Livelihood has been defined as an adequate flow of resources (both cash and kind) to meet the basic needs of people. Access to social institutions relating to the family and neighborhoods, village and gender bias, free property rights are all required to support and sustain a given standard of living. Livelihood security has to incorporate ownership and access to resources and assets to offset risks, ease out shocks and meet emergencies (Pathak et al., 2018). According to Kaskoyo, Mohammed and Inoue (2017), livelihood is the assets (natural, physical, human, financial and social capital), the activities, and the access to these (mediated by institutions and social relations) that together determine the living gained by individuals or households.

In Ghana, some women play effective roles in the agricultural sector and non-agricultural sector for their livelihood (Pattnaik et al., 2018). Some women both at the rural and urban areas in Ghana contribute to their family income through active participation in crop, livestock, poultry, fisheries, nursery, vegetables cultivations, handicrafts as well as participating in non-farm activities (Sahoo et al., 2021; Swamy, 2021). The success goes far beyond economic success. Especially in terms of women's participation in economic activities for their livelihood.

Globally, women organisations have contributed greatly to achieving their livelihood in order to eliminate poverty (Uduji, & Okolo-Obasi, 2019). This is done by culturally spelling out responsibilities which would transform the lives of many poor people for economic well-being and special equity (Fancourt & Finn, 2019). Women participation in both crop and animal production will mean achieving their livelihood and eliminate poverty at both rural and urban areas. Livelihood is a broad phenomenon in the global perspective, Africa and Ghana as well. Livelihood is used to determine the standard of living of people in any part of the world.

Standard of living and income sources for women have been studied across Africa. Posel and Rogan (2009) discovered that women are more likely than men to reside in low-income households. Between 1997 and 2006, the number of people living in poverty decreased, especially after the social grant system was expanded in South Africa. However, men have experienced a greater decline in poverty rates than women. The gender gap in poverty rates had widened over the period, which may be attributable to women experiencing higher rates of unemployment and lower earnings as well as

changes in household structure (Posel & Rogan, 2009). Additionally, Posel and Rogan (2009) discovered that families headed by women were significantly more susceptible to income poverty than were families headed by men, and that the severity of poverty has decreased among more households headed by men.

According to research by Flat, Muttarak, and Pelsler (2017), households led by widows, single women were extremely vulnerable to lower income. Families headed by women are more likely to experience household challenges, which may be because they have less access to protective social networks (Flato et al., 2017). Odini (2014) found lower standard of living and poverty among women in rural Kenya. Similar findings were found in Nigeria where rural women had lower standard of living than rural men and urban women (Onwuka, Nwadiubu, & Isiwu, 2019). The situation in Ghana is not different from what is happening in other Sub-Saharan African countries as Nukpezah and Blankson (2017) found rural women to be among the poorest group in the poverty line in Ghana.

Standard of living and income among individuals in Ghana is vital as it determines per capita income of the country. Livelihoods means, making use of various activities and resources that allow one live (Serrat, 2017). Different people may differ in lifestyles and ways of meeting their needs. Different people may meet their livelihood using various resources available to them. Livelihood group is a group of people who access similar resources, share similar social and cultural values and have a comparable economic status (Zoomers & Otsuki, 2017). Moreover, people of the same livelihood group share the same risks and kinds of vulnerability. It is common to see more than

one livelihood group in a geographical area. As livelihoods are determined by multiple factors, a combination of different types of information is needed to understand them.

World Development Report (2008), made it clear that the rural poor use some livelihood strategies for their survival (Jiao, Pouliot & Waleign, 2017). For instance, small scale entrepreneurship, participation in agricultural and non-farm labor market, etc. Both genders use these livelihood strategies to enable them provide the needs of their households for sustainable development and help improve their standard of living as well. Rantšo (2016) stated that, many individuals living in the urban areas used some livelihood strategies that has a powerful link with the agriculture and non-farm activities in the rural areas. Some decisions made by the rural deprived to implement certain livelihood strategies are influenced by the available resources to gender power relations within the household, community, rural markets and many more.

Africa is a developing continent with some inherent customs that are biased towards women (Moyo, 2021). The continent is endowed with some natural resources, especially a significant amount of land that may be used for agricultural production (Oluwatayo & Ojo, 2016). It is surprising to learn that many African countries are home to some of the world's most vulnerable and impoverished people, despite the continent's vast wealth of natural resources and abundance of opportunity. The untapped natural riches in Africa may be the cause of the continent's poverty and dependence on foreign aid. Majority of rural African societies may have access to resources like lumber, shea nuts, and suitable ground for raising both crops and animals. The continent continues to be the poorest despite these resources being available.

The gender cultural norms in Mion District presents both advantages and disadvantages to women economically. Women have limited access to viable economic resources like land and certain cash crops such as yam and cassava. The cultural norms in the district however presents some economic advantages to women by giving them exclusive ownership over cash crops like shear nuts, locust beans trees, pepper, okro, neri and agushie, etc. This research also seeks to find out how women make use of their available resources for a living. Women's exclusion from many formal economic activities, especially those in rural areas, have contributed to their involvement in unexpected or unregulated labour as a means of coping with economic hardship (Kabeer, 2003). Within this context of economic marginalization, some rural women engage in collective income generating activities such as cooperatives and networks as part of household and community economic strategies. These activities have the potential to empower women and other disadvantaged persons, especially in rural areas that lack sufficient employment opportunities.

For women to successfully engage in Income Generating Activities (IGAs), there is the need for Income Generation Programmes (IGPs) which should have deliberate interventions to assist the initiatives of these women. For example, helping them to improve upon their skills or form groups to increase their economic and political power for a livelihood. The supporting agencies should initiate activities and skills which will be beneficial to women who are involved in IGAs (Singh, Sah & Dhungel, 2021). Income Generating Activities are considered as those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit (Jalulah,

2020). Within the context of women empowerment and sustainability, IGAs involves assisting women to secure income through their own efforts. Income Generating Activities cover diverse initiatives like, skill-based training, micro enterprise promotion, women cooperatives establishment, credit and saving groups, job creation schemes, resource mobilisation and market linkages, farming (BPATC & GIU, 2019).

Statement of the Problem

Women are the most disadvantaged and impoverished gender group globally (Klasen, Lechtenfeld & Povel, 2015). Their poverty and vulnerability undermines their livelihood. The livelihood of an individual contributes to his/her sustainability. The poverty and vulnerability of women might be due to the level of their access to resources (O'Laughlin, 2007; Klasen et al., 2015). Production in some rural communities is based on certain traditional norms. These norms limit certain group of individuals especially women from venturing into some businesses. The 2021 National Population and Housing Census (NPHC) Report indicate that women constitute 50.7% percent of the total Ghanaian population of 30,792,608 (Dwamena et al., 2022). Most of these women who reside in rural areas are engaged in agricultural production, which is the backbone of the Ghanaian economy (GSS, 2012). Rural women in Ghana produce about 70 percent of food crops and are key stakeholders in agro-forestry, fisheries, and major actors in processing and food distribution (MoFA Report, 2010). The Ministry of Women and Children Affairs (2012) indicated in their report that, women contribute significantly in farming activities in Ghana, yet, most of these activities women engage in do not lead to generation of income for their livelihood.

In most rural communities in Ghana, there are some resources that are customarily reserved for women. Crops such as shea nuts, locust beans, pepper, okro, neri and agushie, are traditionally reserved for women in some rural communities in (Abdulai, Bukari & Fuseini, 2022). Despite the reservation of these resources for women, women are still struggling economically as compared to men (Onwuka, Nwadiubu & Isiwu, 2019). Even though, poor women are the target group of typical income generating programmes, many women could not gain from these activities for their livelihood (Banerjee et al., 2015). The economic struggle of women, might not only be due to their limited access to the resources but their lack of knowledge in the exploitation of the available resources.

Even though some researches have been conducted on the livelihood of rural women in Ghana, it appears that many of these studies have not explored the role of farming as income generating activity of rural women in Ghana. For example, Ganle, Afriyie and Segbefia (2015), looked at access to microcredit for rural women, Manu and Kuuder (2012) researched into community-based ecotourism and livelihood enhancement for Ghanaian rural women in Abdulai, Bukari and Fuseini (2022), also investigated the contribution of small help groups to asset accumulation of rural women in the Upper West Region of Ghana. There seem to be lack of literature in the Ghanaian context about how rural women exploit their available resources for a living. Also, very little is known about the extent of income generating activities' contribution to the socio-economic empowerment and livelihood of the rural women in Ghana. It is against this background that this study sets out to investigate the income generating activities of rural women in Ghana and

their contribution towards inclusive economic and social empowerment for their livelihood with a focus on rural Ghanaian women in the Mion District of Northern Region of Ghana.

Purpose of the Study

The purpose of the study is to assess the income generation activities of rural women in Mion District, Northern Region of Ghana with the aim of achieving the following specific objectives.

Research Questions

The following research questions guided the study.

1. What are the income generating resources for women in Mion District for their livelihood?
2. explore how women in the Mion District exploit income generating resources for a living?
3. What are the factors that limit women access to income generating resources in the Mion District?

Significance of the Study

Analysing trends in Ghana show that there is an increasing importance attached to income generating activities and use of income generating approaches as tools towards women livelihood (Esson, et al., 2016). This study would be of particular interest to relevant stakeholders and disadvantaged people to realise their long-term communal and financial sustainability. The findings of the study will help illuminate the challenges facing marginalised and disadvantage people specifically, women who are involved in income generating activities. The findings from the study will contribute to knowledge in the field of social and economic sustainability of

rural women. The study will provide insight for academics, policy makers, development experts and practitioners on relevant issues related to income generating activities and socio-economic empowerment. This research will also serve as an academic document, and the general recommendations and implementation of income generating activity projects to improve the women's livelihood and a guide to income generating activity policy makers and programme implementers in Ghana.

Delimitation

The study was delimited to women aged between 18 to 65 years in the Mion District who are into income generating activities. These IGAs include farming and petty trading. Women who are in the formal sector and are either on government payroll or private sector salary workers will not be included. These include teachers, nurses, bankers and other women in the service sector.

Limitations

As with qualitative studies, the views, beliefs and personal opinions of the researcher is a threat that can influence his interpretation and analysis of the results. I was very cautious and objective in the analysis and interpretation of the results in order to ensure that the results presented are in their purest form, unadulterated or influenced by my personal views.

Operational definitions

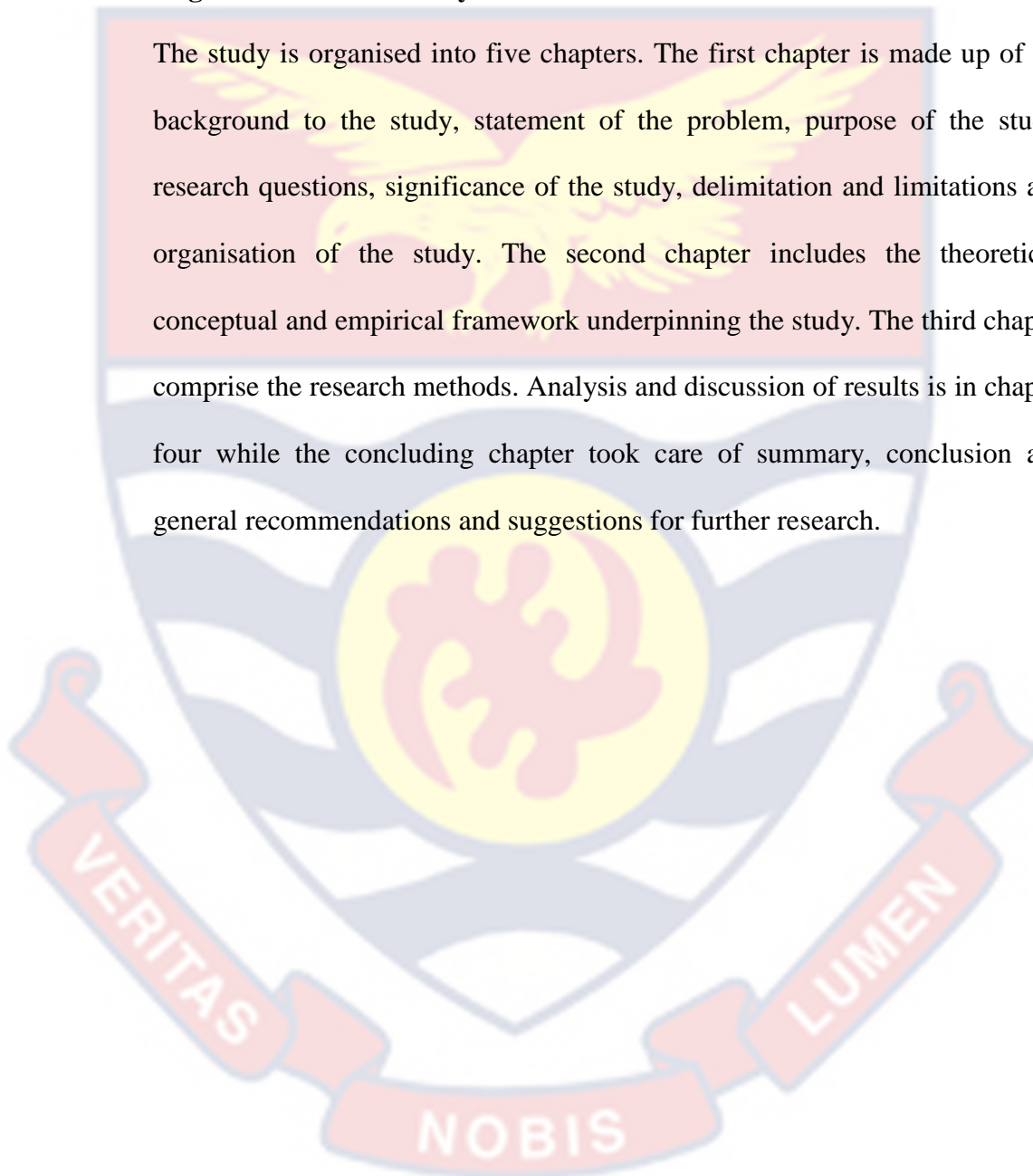
Livelihood: This refers to the means and activities by which individuals and households earn a living or support themselves economically.

Income Generating Activities (IGAs): This consist of small businesses managed by women to increase their household income.

Income-generating resources: These are assets or opportunities that individuals, businesses, or organizations can leverage to generate income or revenue.

Organisation of the Study

The study is organised into five chapters. The first chapter is made up of the background to the study, statement of the problem, purpose of the study, research questions, significance of the study, delimitation and limitations and organisation of the study. The second chapter includes the theoretical, conceptual and empirical framework underpinning the study. The third chapter comprise the research methods. Analysis and discussion of results is in chapter four while the concluding chapter took care of summary, conclusion and general recommendations and suggestions for further research.



CHAPTER TWO

LITERATURE REVIEW

Introduction

The literature on women's livelihood and income-generating activities, poverty reduction and rural women's empowerment, and specific African norms that limit women's livelihood possibilities are discussed in this chapter. In reviewing the relevant literature for the study, the chapter would highlight the previous work of renowned researchers and practitioners in order to contribute to the development of a unified theoretical and conceptual framework appropriate for the study of women's livelihood and income-generating activities. The literature was reviewed from three perspectives. These are theoretical, conceptual, and empirical.

Theoretical Review

In the theoretical review, theories that are related to the rural women's livelihood and income generation activities were used to enhance the study. Theories that are in line with poverty alleviation and women's economic empowerment were also relevant to the study. The DFID's Livelihoods framework (2001) and Scoones's Sustainable Rural Livelihoods (1998) were applied in the study.

Scoones's Sustainable Rural Livelihoods (1998).

Scoone (1998) sustainable rural livelihood theory demonstrates how rural households and other decision-making bodies establish sustainable livelihoods by combining livelihood resources with various livelihood strategies in various circumstances. This sustainable rural livelihood theory is important to the study since it supports certain strategies that people employ in

order to meet their needs. It could be that people meet their livelihood through certain livelihood strategies. Some women both at the rural and urban areas in Ghana contribute to their family income through active participation in crop, livestock, poultry, fisheries, nursery, vegetable cultivations, handicrafts and participating in non-farm activities. These are the strategies that they use in meeting their livelihood. The 2008 World Development Report made it clear that the rural poor use some livelihood strategies for their survival (Jiao et al., 2017). For instance, small scale entrepreneurship, participation in agricultural and non-farm labour market. Both genders use these livelihood strategies to enable them provide the needs of their households for sustainable development and help improve their standard of living as well.

Through a variety of livelihood options, rural women all over the world contribute to poverty reduction and sustainable development in communities and households (Jaka & Shava, 2018). Women contribute significantly to rural economies in developing nations by working as farm labourers on their own farms or as wage labourers on other people's farms, producing for their own consumption or for sale, or both (Yaro, Teye, & Torvikey, 2017). They manage complex homes and are involved in many livelihood strategies, despite the fact that their roles vary greatly among locations.

Women's roles, according to Leavens et al. (2019), include agricultural tasks such as animal production, food processing and preparation, firewood and water gathering for domestic use, and home maintenance. These activities are not counted as "economically active employment" in national accounts, but are critical to the well-being of their families (Jaka & Shava, 2018).

Despite the fact that these livelihood activities demand women to work long hours, socio-economic disparities and marginalization have a negative impact on women's efforts (Nayar & Mehrotra, 2022).

Poverty reduction and sustainable development are mostly dependent on individuals, particularly the poor. Interventions for sustainable livelihoods are one of the ways to empower the poor and rural women. Women are crucial to household food security and income generation in rural areas (Jaka & Shava, 2018). However, their efforts are not recognised by their male counterparts. The activities and resources used to make a living are referred to as livelihoods. The most popular definition of livelihoods includes the skills, assets, and activities that are used to make a living. The livelihood assets, which are the means of production available to communities to generate material resources in order to subsist, are critical to the sustainability of livelihoods (Jaka & Shava, 2018).

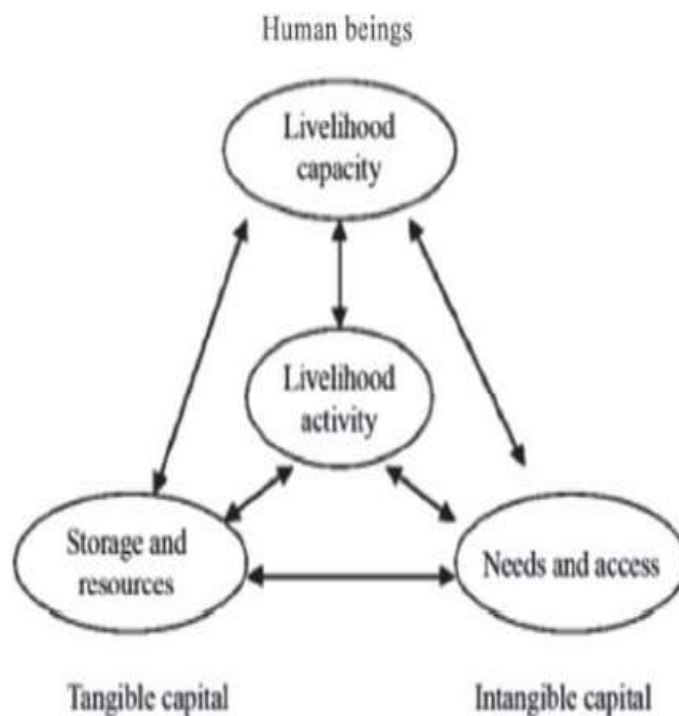


Figure 1: The sustainable rural livelihood framework adapted by Scoones' (1998).

Figure 1: Scoones' (1998) Sustainable rural livelihood framework

Figure 1 explains how humans meet their livelihood by engaging in various activities to meet their needs. This is also affected by availability of resources and how they store these resources for their own benefits. The investigation of formal and informal organisational and institutional elements that influence livelihood outcomes is at the heart of the approach provided by the sustainable rural livelihood theory. Within the framework, it is assumed that rural households achieve varying livelihood outcomes in different contexts by implementing varying livelihood strategies. These contexts include engaging in farming and selling farm products and petty trading.

The research used were traditional survey, appropriate qualitative approaches, and participatory research methods were among the research methods that were used. Background, resources, institutions, strategies, and outcomes are all highlighted in the framework. The rural folks also employed varying strategies (participation in crop production, livestock, poultry, fisheries, nursery, vegetables cultivations, and handicrafts) in meeting their livelihoods.

A sustainable living is thought to imply that rural households are capable of coping with pressures and shocks, as well as recovering from them, while preserving and enhancing their capacity and capital without consuming excessive natural resources. The rural folks develop their traditional skills in order to manage the resources available to them. In the Mion District, women use several strategies to enable them meet their livelihoods. They protect the traditional income generating trees like shea nut trees, locust beans trees, baoba trees from bushfire. They equally engage themselves in crop production

and animal rearing for their livelihoods. These are some areas they generate income to assist in purchasing their needs and paying their children school fees.

The correct policies, institutions, and processes modified the relationship of assets to offer an outcome of greater income, wellbeing, and reduced vulnerability (Taylor et al., 2017). This research applied this livelihood theory to women's assets and influence on their livelihood. Smith et al. (2017) found that, sustainable livelihood method aims to enhance women's lives by examining how their assets in relation to IGAs in meeting their livelihood. This study will be used to examine livelihood and income generating activities approach and focused on factors that influence women's livelihood and IGAs. Financial, social-cultural, and natural factors were identified as elements that influence IGA and sustainability (Lusambili, et al., 2021). It may be possible that independent variables such as economical, socio-cultural, natural, and physical elements have a direct impact on women's livelihood and IGAs in the Mion District. However, as an intervening variable, government, NGO, and international funding policies could skew the results. Looking at the framework, rural women use several strategies like agriculture, entrepreneurship, and natural resources available to them in order to achieve their livelihood.

DFID's Sustainable Livelihoods Framework (2001)

The Sustainable Livelihoods framework established by the UK Department for International Development (DFID) is the most commonly used and influential in terms of livelihood analysis frameworks that have been proposed. The Sustainable Livelihoods framework has been further developed

by the DFID based on Scoones' (1998) Sustainable Rural Livelihoods framework to explain rural livelihoods and understanding the nature of poverty. According to the framework, rural households combine their various types of livelihood capitals and engage in various production activities to pursue a specific livelihood strategy. These strategies may be those that help in reducing poverty among the rural folks through income generation activities. DFID (2001) is also in line with employing certain strategies in meeting one's livelihood. They are numerous strategies employed by the rural folks in meeting their livelihood and sustainability.

The word livelihood strategy refers to the variety and combination of options and activities used by households to achieve their own goals (Liu & Liu, 2016). The researcher has defined three methods which households employ to better to suit their intended objectives, given the available resources, in accordance with Scoones (1998) framework. Strategies like farming activities, non-farming activities and trading could assist the rural women reduce poverty among themselves (Kamwi et al., 2018). Within each direction, a household must make further decisions (for example, which crops and farming techniques to utilise, the degree of income diversification, and whether or not to have one or more members who travel seasonally, temporarily, or permanent. As a result, a good livelihood plan must not only meet the intended objectives, but also be sustainable. Strategies are sustainable if they allow one to cope with shocks, and are not overly reliant on external support, and will not jeopardize the subsistence chances of other actors (DFID, 2001), and are not harmful to the environment. Natural capital refers to all of the natural resources that people value as a means of survival. The link

between natural capital and livelihood is especially relevant in rural areas because, most of the shocks that people experience is caused by damage to their natural assets. Physical capital refers to the infrastructure and capital goods that people can use (DFID, 2001), whereas financial capital refers to the stock of liquid assets that individuals may use, such as savings and loans.

Natural capital refers to the land, water, and biological resources that people can use to support their livelihoods, including renewable and non-renewable resources (Leach et al., 2019). Physical capital refers to capital created through human production processes, such as homes, irrigation systems, production tools, and machinery. Financial capital refers to the cash used to buy consumer goods and means of production, as well as the loans or personal loans that are part of that cash (Stanford, 2015). Human capital refers to the knowledge, skills, labor capacity, and health conditions that people have that allow them to make a living (Abu-Nahel et al., 2020). Social capital refers to the social resources that people use to pursue their livelihood goals, such as social networks and social organizations (religious organizations, relatives, families, and so on), and can include social networks and social organizations (religious organizations), relatives and families among others.

Furthermore, the social, economic, and political environment that affects livelihoods is an important component of the Sustainable Livelihood framework. Scoones (1998) divides context into two categories: circumstances and trends (which include historical, political, and economic tendencies, as well as climate, demographic, and social differences), and institutions and organisations.

The Sustainable Livelihood framework presents a conceptual model for understanding poverty and illustrates the fundamental parts of livelihoods as well as their interrelationships (Li et al., 2020). The kind and status of capital dictate the sort of livelihood strategy selected and this leads to a particular livelihood outcome, in a risk environment created by factors such as institutions and policies, under the effect of capital and policies and systems. These livelihood results, in turn, have an impact on capital, changing its nature and condition. Women both at the rural and urban areas need capital before they begin some entrepreneurial Programmes. However, entrepreneurship has help rural and urban folks out of poverty. It generates so much income which they use in managing their homes and paying their children school fees. Female entrepreneurs, according to Cardella, Hernández-Sánchez & Sánchez-García (2020), are the fastest growing category of entrepreneurship worldwide and have attracted the attention of numerous academics in recent years.

Women make major contribution to entrepreneurial activities, according to new research Ge et al. (2022). The researcher wants to investigate whether there are women entrepreneurs in Mion District. The researcher wants to equally find out whether those women entrepreneurs face certain challenges and which factors cause that. The study examined whether women entrepreneurs make profits out of their strategies in the Mion District.

Conceptual Review

In the ensuing paragraph, a comprehensive examination of the concepts that serve as the bedrock for this study are reviewed. Through this elucidation, the reader will gain a nuanced understanding of the intellectual scaffolding upon which the study is constructed.

The concept of women livelihood and related issues

The conceptual review looked at various concepts such as livelihood, income generation activities, poverty alleviation and women's empowerment holistically. Activities that women undertake to meet their livelihood

(includes;

- 1) Food drying
- 2) Preparation and marketing of dairy products
- 3) Agricultural production
- 4) Establishment and improvement of livestock and poultry raising
- 5) Other activities relevant to agricultural and animal production
- 6) Handicrafts
- 7) Shopkeeper activities (Silikam & Essounga, 2021)

Women play a vital role in all aspects in order to meet their livelihoods. There are numerous ways by which one may meet his/her livelihood. Rural women are involved in several income generating activities in order to meet their livelihood. Rural women in the Sub-Saharan areas are engaged into some income generating activities such as the rural labour market where they are present in subsistence agro-pastoral activities which are more domestic work and, in other income generating rural activities such as trading (Silikam & Essounga, 2021).

In the northern part of Cameroon, there are some socio-cultural settings in which women are dynamic economic agents who engaged in particular livelihood activities like agriculture, fishing, breeding, food processing, crafts, and trading are among their many industries (Silikam & Essounga, 2021). These occupations either turn these women into independent

businesswomen or household assistants. Women are also not simply relegated to domestic labour, but also into a hidden job in which they are responsible. They performed their daily care of family members and household activities such as cleaning, washing, and cooking. Women in the Northern part of Ghana are engaged in a variety of income-generating activities to ensure their survival, including: food drying, preparation and marketing of dairy products, agricultural production, establishment and improvement of livestock and poultry raising, handicrafts, shopkeeper activities for their livelihood.

Women make up more than half of the world's population and contribute in different ways to make the world a better place (Jalulah, 2020). However, the male-dominated society continues to exist, and women continue to be underserved in terms of socio-economic prospects both within and outside the house (Ferdous & Mallick, 2019). Women, for example, earn only one-third of overall income and possess less than one-tenth of global resources (Pogge, 2017). This indicates that women's economic standing may be low, putting them in extreme poverty.

To improve their standard of living, women are engaged into similar livelihood and income generation activities for survival (Jalulah, 2020). Women in Mion District for example, earn money from farming (crop production and animal rearing). They also make a living by processing natural resources like as shea nuts, locust beans pods, and vegetables. Income-generating activities are defined as programs that influence women's economic lives through the use of economic tools such as credit (Jalulah, 2020). One challenge here was whether rural women in the Mion District are able to access credit in order to support their livelihood activities.

Income-generating activities, according to Jalulah (2020) can be viewed as "some type of job" in which participants engage in activities in order to increase their income. Women's access to and control over natural resources as a topic of debate among policymakers, experts, and academics in the development literature (Kurebwa, 2017). It also looked into how some social factors affect women's income generation activities and some industries that helped process their raw materials into finished goods. To determine the extent to which financial factors influence the long-term viability of income-generating activities and the extent to which environmental factors influence women's engagement in livelihood and income-generating activities in the Mion District. Moreover, the study looked at certain socio-cultural norms that limit women from venturing into some livelihood options.

According to Bebbington (1999), a livelihood is a way of life that is based on one's capabilities, assets (such as reserves, resources, claims, and entitlements), and activities. Capability is a function of human beings that allows him or her to survive and engaged in certain livelihood activities. The researcher looked at why certain livelihood options are predominant in the rural areas. Is it that the rural folks do not have the skills that could not help them progress in the other livelihood options? Is it that they do not have the resources that could help them sustain in the other livelihood options?

The role of African women in agriculture

Women are universally responsible for their families' food preparation and are involved in various stages and aspects of the food processing process (Ugwu, 2019). Women are also primarily responsible for providing food for their families in many cultures and nations. Women play a significant role in

the environmental preservation and environmental deterioration since they provide their families with basic needs such as foods, fuel, and water (Denton, 2002). They are also involved in crop cultivation (planting, weeding, applying fertilizers and pesticides, harvesting and threshing of crops), food processing and marketing activities, and small livestock husbandry are all responsibilities performed by women in agriculture (Ugwu, 2019).

Challenges facing women farmers in Africa

There are several challenges against African women's who participate in agriculture for their livelihood and income generation (Quisumbing et al., 2015). These limiting factors include, socio-cultural and economic issues that individuals encounter at home and in the society. Majority of these barriers are so deeply established in the society's conventions which make things impossible for these women to overcome. Women contribute significantly to agricultural output, but due to economic oppression, social and traditional customs challenged the constitutional guarantees on gender equality. They have gained little from agricultural incentives and innovation until recently. The absence of female engagement in agricultural programmes and initiatives are due to gender prejudice more than ignorance (Cheryan et al., 2017).

Although rural women in Nigeria and Africa in general play important roles in food production, processing, and feeding families (Ogunlela & Mukhtar, 2009). As they do so, they are faced with numerous constraints, and as a result, they are rarely able to reach their full potential upon the significant efforts they put into the agricultural sector (Ugwu, 2019). As employed wage workers, entrepreneurs, and caregivers to their families, women make major daily contributions to their households. Female farmers, on the other hand, are

less likely to prosper than their male counterparts (Timothy & Adeoti, 2006). This is due to a variety of factors, including a lack of equal access to seeds, loans, extension services, and technology. Unfortunately, they are also less likely to own land, with only 20% of landowners in the world being female (Agarwal, 2018). If they want to inherit family property, the laws may deny them an equal portion, or social conventions and traditions may favor their male relatives (Women, U.N, 2016).

The most visible of the impediment to women participating in agricultural activities is the gender disparity that women experience in all aspects of life (Bryceson, 2002). Women's economic and household duties place substantial time constraints on them, laws and conventions that limit women's access to financing, production inputs, employment, education, or medical care are examples of systemic gender prejudices (WHO, 2015).

Traditional crops for women in the Northern Ghana

Crops such as shea nut trees, locust beans trees, neri and agushie are customarily for women in the Northern Region of Ghana. Northern Ghana has a nut that falls from shea nut trees (Kent, 2018). It lays on the ground, surrounded by snakes and scorpions, until community's female members come to gather it in the early morning and sometimes in the evening for processing. They gather them before doing their chores and housework, bending down repeatedly from the waist to pick these small nuts known locally as 'Women's Gold.'

Many people know shea butter as a healer and deep moisturiser, a cream that can help moist one's dry skin (Coleman & Canning, 2013). Females in Northern Ghana, on the other hand, see it as a lifesaver and a means to

financial independence. In a place where women are seen as second-class citizens, this small nut from a wild tree is empowering them. The women from “Buarido”, in the Mion District make use of shea nut trees in order to scare poverty in their mist.

In northern Region of Ghana, the shea tree has helped in poverty reduction and women empowerment. The shea tree has the potential to alleviate poverty in northern Ghana (Naughton, Deubel & Mihelcic, 2017). The trees have been used to battle food insecurity, heal ailments, and care for the body since its discovery in the 14th century. Over three million rural women in Ghana rely on the shea nut, which is known as "women's gold" (Naughton et al., 2017). The shea trees are the most economically and functionally important trees in the north. Shea butter is a popular ingredient in cosmetics, cuisine, and pharmaceuticals.

During the review period, the food and beverage sectors are expected to be the fastest-growing application segment. Shea nuts are the most valued non-traditional export (NTE) product among the top 10 NTEs in Ghana, serving as a cocoa butter equivalent (CBE) due to the rise in international cocoa prices and supply drop in producer countries in 2019. (Wardell et al., 2021).

Challenges facing shea nut industries in Ghana

Due to illiteracy and a lack of skills, women are disadvantaged in the shea business because they are excluded from every level of the supply chain (Sivaramakrishnan, Srivastava & Rastogi, 2017). Despite the significant cash generated by the shea sector through international trade, only about 40% of the nuts are harvested each year. This assessment report showed that Ghana's shea

business is underutilised, and the country can take advantage of worldwide demand for the product to create more opportunities for women (Awo & Agyie-Sasu, 2016).

Women walk in the rain with their newborns frequently become ill as a result of the damp. They walk around in sandals or no shoes at all, and many are bitten by deadly creatures lurking about like scorpions and snakes.

Role of women in entrepreneurship

In an effort to give women respectable jobs and consequently lower unemployment overall, female entrepreneurship, particularly in the informal sector, has gained prominence among stakeholders and policy-makers (Asantewa, Boateng, & Henaku, 2020). Monitor (2016) cited in Adom (2016) found that women have enterprises internationally more than men's own-enterprises. This shows that there are more women-owned companies today than there are men-owned companies.

Summary of Conceptual Review

The conceptual review examined women's livelihood and income-generating activities under the theoretical framework that improving women's socio-economic situations through a participative approach can lead to women's economic empowerment (Jaka & Shava, 2018). This may reduce their poverty vulnerability. When evaluating the extant research on women's economic empowerment and income-generating activities, many gaps in the literature were discovered.

They are:

1. Despite all of the definitions of women's livelihood that have been explored, economic empowerment remains a difficult notion to

define and assess in terms of cultural and religious appropriateness.

The incorrect notion that gender imbalance can be remedied through group engagement in matters affecting women can be elusive at times.

2. The methods used to investigate the influence of income-generating activities on household outcomes in previous research had shortcomings. As a result, most studies focus on the household, and little is known about the effects of credit on women's intra-household allocative patterns, resource allocation, gender productivity, and economic empowerment.

3. The socio-economic proxies for women's livelihood and income-generating activities did a good job of indexing just specific aspects of women's economic empowerment, and only in specific circumstances. As a result, it is preferable to use direct measures rather than proxies. The implication of this result is that providing women with IGA or other resources may do nothing to empower them in the short term, even though research suggests that these investments may pay off in terms of particular aspects of economic empowerment.

Lessons from the Literature

Generally, the following key lessons were learnt from the literature:

1. Poor women's income-generating activities allow them to improve their overall status in their families and societies, and income-generating projects are a realistic option for empowering women and one of the tactics for strengthening women's positions.

2. If women are organized under a common platform, economic empowerment could be a springboard for overall empowerment.
3. Women's economic empowerment will result from their participation in income-generating activities, because having access to resources improves woman's bargaining position, allowing for more control over decisions and life choices.
4. Women's economic empowerment and livelihood can be achieved through the growth of entrepreneurship and income-generating activities.
5. This income generating activity not only offers income for rural women, but also allows for flexible working hours to meet the demands of homemakers.
6. A number of limits and flaws in income-generating initiatives have limited women's ability to make significant and long-term gains in their capacity building, hearing their voices, and so being empowered in their families and communities.
7. Despite the fact that credit programs for women have had a considerable influence, they have not yet been able to address a wide variety of challenges in their life.

Conceptual framework

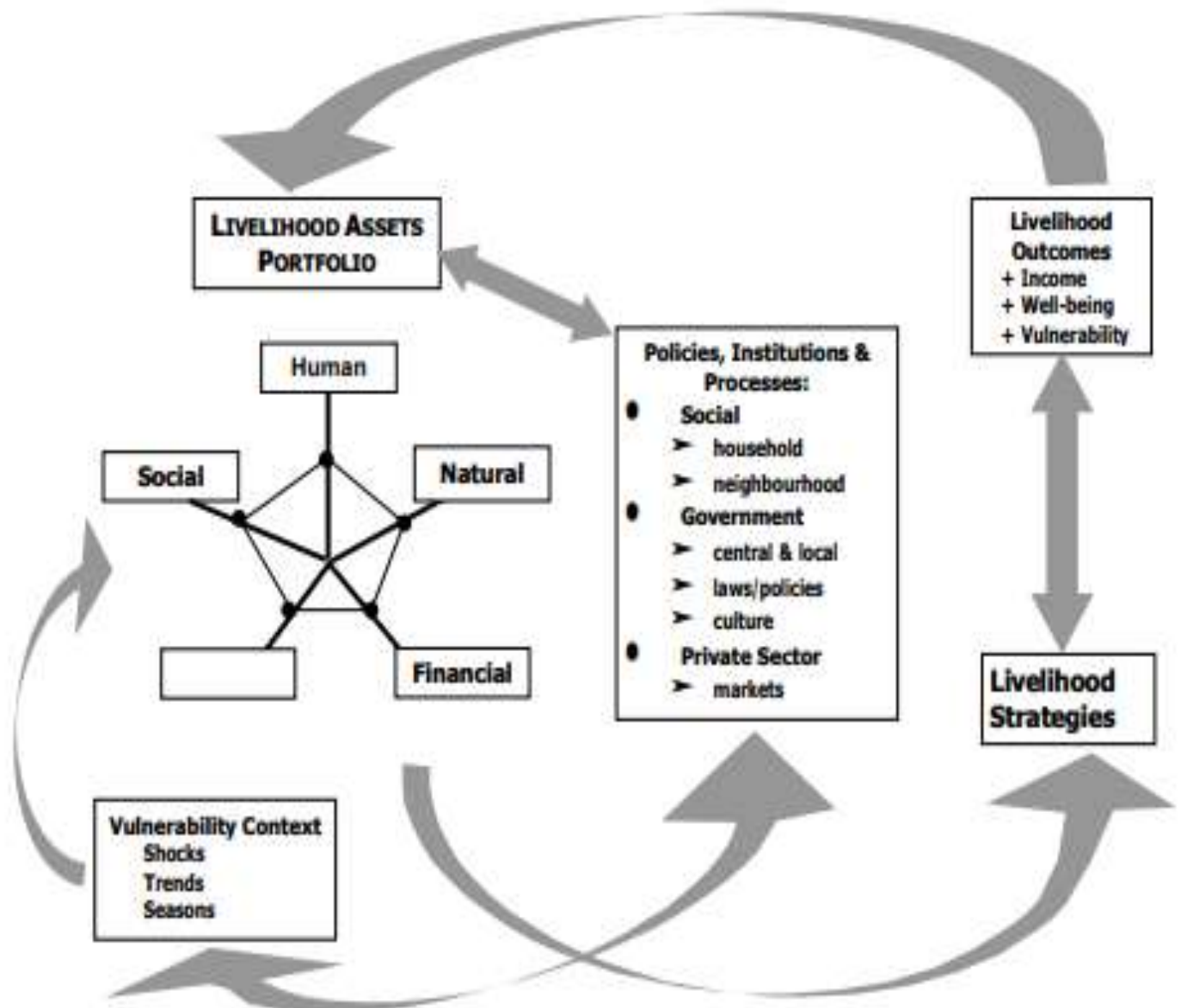


Figure 2: Sustainable Livelihoods Framework (Krantz, 2001).

According to this Sustainable Livelihoods Framework (SLF), individuals are seen as functioning in a vulnerable environment. They have access to a variety of resources or tools for alleviating poverty in this situation, but these resources and tools have meaning and value in the context of the current social, institutional, and organizational environment (Krantz, 2001). This environment also has an impact on people's livelihood strategies, or how they

combine and employ resources to achieve favourable livelihood outcomes that meet their own livelihood goals.

The feasibility and efficacy of livelihood strategies depend on the accessibility and availability of resources, opportunities, and services, all of which can be either favourably or negatively impacted by institutional, social, or ecological factors (Nguyen et al., 2015). The SLF is equipped to deal with the intricacies of regional reality, livelihood plans, poverty outcomes, and the dynamic relationships between them.

Analysis of livelihoods is a crucial part of regulatory reform. Many scholars agree that the SLF offers an important conceptual framework for comprehending rural poverty and the circumstances of those who live in it, and that it is a good tool for analysing how regulations affect people's livelihoods (Lienert & Burger, 2015). It can be used to examine how people and societies respond to external shocks and stresses by using coping and adaptation techniques. The rural women in the Mion District employ several livelihood strategies in both agricultural and non-agricultural which generate income for their livelihood.

Historical Overview of Women's livelihood and Income Generating Activities

Approaches to supporting women's productive activities have evolved over several decades. Prior to the 1970s, welfare-oriented approaches predominated. Grants were given for training and income-generating projects that emphasise domestication of women (Bryceson, 2020). Such projects tended to be small-scale, underfunded and isolated from mainstream development. A shift by some agencies began in the late 1970s towards

creating income-generating components of larger project. These projects as a whole were given higher priority than isolated projects, and in some cases, women were able to gain a better understanding of political and power structures. However, the income-generating components often received far less funding and priority than other components, and awareness of gender issues in the Programmes as a whole was frequently missing (Bryceson, 2020).

In the 1980s, discouragement with income generating activities began to surface within many agencies. There has been increasing recognition that they were in many cases failing to raise income levels and in some cases, burdening the poor women. By the end of the 1980s, many agencies were avoiding the use of the term income-generating, as it continued to raise up images of women undertaking marginal economic activities far removed from the increasing push towards gender issues and women's livelihood and empowerment (Jalulah, 2020). By the end of the decade (1980s), scattered evidence was revealed that an increasing number of poor women were creating their own jobs in the small-scale agriculture, manufacturing, services and petty trade (Islam, 2016).

These small businesses created by the poor women could be better if they had financial support and access to resources. These could help elevate poverty among the rural poor women. Access to financing at affordable rates was recognized as a constraint for poor women, and taking this into account, many development agencies began to turn their efforts towards utilizing credit as a development tool. Studies of women's focus on credit projects, mostly carried out by the implementing agencies themselves, generally have found

positive economic and social benefits resulting from these projects (Stacey et al., 2019). These projects could be beneficial to the rural poor women when they are properly implemented. This study seeks to inquire whether they are such projects in the Mion District of Northern Region, and whether they are beneficial to the rural poor women. The study will also enquire whether who are into entrepreneurship Programmes as their livelihood and income generation have been able make it.

Contemporary Issues of Women's livelihood and Income Generating Activities

Women play a fundamental role in almost every aspect of society from time immemorial. Brown et al. (2019), made it clear that, women have made important contributions in creating access to human, natural, financial, physical and social capital for making their livelihood sustainable. There has been a surge in initiating small-scale businesses for women, cooperative undertakings, job creation schemes, credit and savings groups, training Programmes financed by either micro-finance or funds donated for these purposes. These initiatives have been referred to as income-generating activities (IGAs).

Noah, Charles and Yiga (2021), maintain that IGAs are defined as those initiatives that affect the economic aspects of peoples' lives through the use of economic tools such as credit. Women engage in these activities to secure income through their own efforts (White, 2021). Jalulah (2020) also define income generating activities as those initiatives that affect the economic aspects of women's lives through the use of economic tools such as credit.

There is no difference between these two definitions except that, the strategies use for the livelihood differ based on different settings.

Nerman (2015), noted that income generating activities can be seen as some form of employment or a job whereby participants are involved in activities for the purpose of increasing their income for a livelihood. Jalulah (2020) expanded the definition of IGA as seen by the small-scale projects that create an income source to individual beneficiaries or beneficiary groups whilst promoting the principal right to self-determination and the objective of integration, repatriation and reintegration. For women to successfully engage in IGAs, there is the need for Income Generation Programmes (IGPs) which are the deliberate intervention from the interveners (government or non-government) initiating certain enterprises that could assist the initiatives of women. For example, by helping to improve the existing skills or join together to increase their economic and political power.

Munyaneza (2016) has categorised IGAs for women into two broad categories namely agriculture and non-agriculture activities. Farmstead vegetable cultivation, crop production, post-harvest activities in agriculture farming, poultry rearing, management of livestock, fisheries, bee keeping, are the most important agricultural activities. When these are properly practice, it will shape the lives of the rural poor women. All phases of agricultural activities from seed sowing to harvesting and processing of crops are mostly done by rural women. Women participating in both farming and non-farming activities directly or indirectly with men aids in the poverty eradication. The small farmland and farmstead area are being used intensively mostly by women (Kabir et al., 2020).

In some rural areas in the Northern Ghana, women do not have the right ownership of land based on their traditional norms. Some of these outmoded cultural norms leave these women in the extreme poverty. However, the majority of new livelihood opportunities still considered to fall under the male domain, including work in the private sector, in small-scale businesses, or at the marketplace. In rural areas, interest of resource poor women in income-generating activities is high and they are involved in various non-farm income activities (Olugbire et al., 2020). The rationale behind these interventions is that women need assistance to catch up and benefit more from development, as on many occasions massive developments do not necessarily bring equal opportunities to the group of the poor women (Stuart & Woodroffe, 2016).

The main objective of Income Generating Programmes (IGPs) is to help women generate income and induce self-sufficiency so that they will be entirely independent after the programmes ends. This is however not the only desirable goal for an income generation programmes. There are many others that could be achieved which are, among others, building of exploitative and just economic relations (Loosemore & Lim, 2015), creating work satisfaction and the enhancement of the participants' assertiveness, self-confidence and skill as well as mutual support and organisation (White, 2021).

Economic Empowerment of Women through Income Generating Activities and livelihood

Studies on the impact of income-generating activities on rural women's livelihoods have been conducted to date, all of which have found a positive impact on household outcomes such as income, wealth, and asset

accumulation, as well as individual outcomes such as employment, health, and nutrition (Mazumder & Lu, 2015).

This study aimed at assessing whether there are some livelihood and income generating Programmes in the Mion District in order to determine whether those programmes are making positive improvement on the part of women in Mion District. IGAs have been acknowledged as they have allowed women to be more self-reliant and substantially encouraged them to engage in economically productive activities for their well-being.

Moreover, IGAs have empowered women by enabling them to make economic decision as far as their livelihood are concern (Sarkar & Chattopadhyay, 2018). Experiences by different researchers also indicate that economic empowerment of women through IGAs is significantly improving in women's participation in household decision making, family planning, children survival rate, health and nutrition and children education especially girls' education (O'Leary & Sarkar, 2021). Although there are positive impacts of different income generating activity programmes on income, employment, empowerment and such other socio-economic and political indicators, there are also several weaknesses and eventually many scholars (Ile & Boadu, 2018) have criticised these programmes.

Swain and Wallentin (2009) suggest that, economic development programmes could automatically increase the economic status of women, and thereby their overall status in community and family enhancement. They tend to focus on economic development programmes with the expectation of achieving the goals of empowering women with productive capacities and skills for their future (World Bank, 2017). Gram et al. (2018), stated that one

should not assume that generation of income or economic empowerment will automatically increase women's independence, bargaining power and overall status in the family or in the community will exist.

The greatest strategy to achieve women's empowerment and livelihood, according to Sultana, Jamal and Najaf (2017), is to organise them into a common organisation or forum with income-generation programmes and enterprises to assist them. Governments and non-governmental organisations (NGOs) could set up poverty alleviation programmes and projects to assist rural poor women by providing training and information on how to increase their income and improve their quality of life.

NGOs in the different countries of South Asia have achieved this goal by following multiple development strategies. NGOs typically pursue a participatory and community development approach, as opposed to the traditional approaches used by government organizations. Kumar et al. (2019), discovered overall empowerment and livelihood for women in India's southern states when they were organized under NGOs' economic development programmes. Some of the ways women can be economically empowered for their IGAs and livelihood are discussed in the ensuing subtopics;

Training

Training, according to Hill and Lent (2006) is an effective technique for developing women's skills, particularly those that need more complex skills. However, it is only effective if the training is tailored to the technologies and markets in which the learners work. Training, according to Kintu, Kitaienge and Ferej (2019), is an effective technique for developing women's skills, particularly those that need more complex skills. However, it

is only effective if the training is tailored to the technologies and markets in which the women work. There are various forms of training available (Kintu et al., 2019). There are different types of training for women. These include vocational training, apprenticeship, basic skills and business training and training on finances.

Vocational Training

Technical courses offered by vocational technical institutes are commonly referred to as Vocational Training Institutes (VTIs). Traditional VTIs concentrate on technical skills that are in great demand in the labor market. This dynamic has altered, however, as a result of a growing focus on self-employment and unemployment issues, particularly in developing countries. The shift in focus has aided in the precipitation of the "vocational training crisis" and the identification of self-employment as a possible answer (Sarif, 2009).

According to Sarif (2009), standard vocational training often excludes the poor due to their operating location which is beyond the reach of the poor, expensive fees and inflexible schedule to enable them to earn their living. In response to the above problems, there are several VTIs which deal specifically with the poor, offering courses that suit the needs of the poor in flexible times, so that they can simultaneously complete the course and work for their daily earnings. It is also reported that Faith Based Organisations (FBOs) actively run training centers in rural areas which provide low or no fees courses (Sarif, 2009). These VTIs have greater potential for directly impacting poverty reduction than that of the state or private VTIs (Sarif, 2009).

Apprenticeship

According to Brewer (2013), apprenticeship is one of the oldest ways of transferring employment related skills which is carried out at the place of work and clearly related to the needs and realities of the market. At the beginning stages of traditional apprenticeships, the master or the employer watches over the apprentice closely and intervenes at all crucial stages. As the apprentice becomes progressively more skilled, the direct intervention from the master would be reduced and the apprentice is assumed to be more responsible to his or her work. Working independently is not encouraged until the apprentice's performance is likely to be error free due to the nature of job which typically has an economic dimension.

With the increasing awareness of the effectiveness of apprenticeship strategies, VTIs are starting to offer integrated courses where the apprentice is not merely receiving the transfer of skills through on-the-job training but also other business and academic knowledge. This is an important preparation especially for those who want to be self-employed (Ombakah, 2014).

Basic Skill and Business Training

In many circumstances, basic skills training may be an essential first step before income generating activities can be developed. Acquisition of or improvement in basic skills such as reading, writing and basic calculation can be particularly important for poor women as their educational level is often lower than that of the average man. Inadequate basic business skills contribute to the low level of confidence of many of them which further impedes their economic activities (Dutta & Banerjee, 2018).

Apart from basic skills, some degree of business training will always be helpful especially during the implementation stage of IGPs. The degree of training may range from simple accounting to more complex systems of business projection. It may also include marketing aspects and strategies on how to deal with legal requirements such as hygiene regulations or licensing. Rather than attempting to cover a comprehensive range of skills initially, it is preferable that a series of training units are offered so that participants can gradually build up their business competency as their needs develops (Sarif, 2009).

Direct Services

Small farmers and poor producers often have problems in sustaining their earning due to the problems faced in their daily economic activities. Poor producers tend to have problems with product marketing especially when they produce something which is not for local consumption as they have to rely heavily on the middlemen. Increasing concentration in the supply chain and highly competitive markets could also weaken their negotiating power over the buyer, thus inhibiting them from getting reasonable prices. In this case, alternative marketing organizations set up by agencies can make a great difference by paying a fair price to the producers as compared to the traditional middleman (Fielke & Bardsley, 2013). For example, Sarba Shanti Ayog (SASHA), a non-profit organisation based in Calcutta, provides a whole range of marketing related support to producers of hand-crafted goods.

They draw on a pool of people with commercial and design experience and organize marketing channels for the producer's goods. A major part of the work is providing professional advice and necessary assistance for the

producers to meet both local and international demand. Other business aspects such as purchasing also need intervention if the small producers have problems with raw materials. The poor producers also frequently face purchasing problems as they have to purchase the production input with the higher price from the retailers.

An intervener agency could help to solve this problem either through the provision of credit or organizing collective and bulk buying, so that they are entitled to commercial discount (Allen & Potts, 2016).

Financing

Women's accessibility to and utilization of micro credit is an important sign of economic empowerment. A number of empirical studies confirm positive impacts of micro credit on poverty reduction of women. Poor integration of financial markets in developing countries means that, in rural and urban areas, informal credit systems predominate, which often have high rates of interest.

Karlan & Zinman (2010) notes that in rural Bangladesh, access to credit from retailers are often conditional on the borrower having regular employment, which effectively discriminates against female headed households whose sources of incomes, tend to be casual and insecure employment. Small productive financing for rural women in the form of grant or credit has been gradually proven to be effective and could increase their earning. It can support initiatives, which help to break the absolute as well as the relative poverty cycle. The availability of financial assistance offers an opportunity as well as a challenge to families to change their routine practices and hope for a better future (Kiem & Austin, 2013).

The financing provided for rural women is very important as they usually have limited access to the capital to expand their economic activities. This is due to a number of factors including limited assets to be pledged, government and institutional failure and the poor attitude towards risks. Thus, in many cases, women turn to easier access credit such as borrowing from family members and private money lenders. This however will only have little or even no positive impact as the money lent by families is a relatively small amount and money lenders tend to charge extremely high interest rates (Musari, 2016).

Income generation programs could offer financing to rural women either in the form of loans or grants. Without pressure to repay, grants may encourage misuse or poor use of funds, the development of dependent attitudes and the stifling of initiative. Grants are most appropriate in circumstances involving substantial loan amounts that the repayment would be impossible. This is often why large grants are given to groups to establish production units which require expensive machinery and other inputs (Sarif, 2009). Apart from that, grants could also be given to the women who are too vulnerable to take on the risk of a loan. According to Sarif (2009) this provision needs to be carefully monitored and should in many cases combined with training mechanisms, so that the fund will be responsibly used for the productive purposes. If credit genuinely requires repayment, it has the great advantage of forcing the participants to take responsibility for the funds and to consider the economic viability of the productive investment. Thus, credit is almost always a more appropriate form of assistance to income generation

activities of women than a non-repayable grant or subsidy (Nadzri, Omar & Rahman, 2017).

Small productive financing for women in the form of grant or credit has been gradually proven to be effective and could increase their earning. It can support initiatives, which help to break the absolute as well as the relative poverty cycle. The availability of financial assistance offers an opportunity as well as a challenge to families to change their routine practices and hope for a better future. The financing provided for women engaged in income generating activities is very important as they usually have limited access to the capital to expand their economic activities. This is due to a number of factors including limited assets to be pledged (Agag, 2019) government and institutional failure and the poor attitude towards risks.

Financial institutions could offer financing to women either in the form of loans or grants. Atahau et al. (2021), holds that micro finance including micro-credits is often considered as an instrument that promotes economic empowerment. In economic empowerment, women's access to savings and credit through collective action gives them a greater economic role in decision making through participation in terms of optimizing their own and the household welfare. Whilst it can stabilize livelihoods, broaden choices, provide start-up funds for productive investment, help poor people to smooth consumption flows and send children to school, it can also lead to indebtedness and increased exclusion unless Programmes are well-designed.

Banks in developing countries often have conservative lending practices. Consequently, small women-owned businesses face difficulties accessing the credit needed to invest in expanding their activities (Hammawa

& Hashim, 2016). Women's lack of assets, due to the gender discriminatory property and inheritance practices in many of the African countries limit women's access and control over resources specifically land. The lack of both start up and working capital limits the size, type and location of income generating activities. Sebhatu and Hagos (2013), further adds that other literature suggests that some women are worse off with loans. In some cases, because of loans and/or activities in which they invest, women face increased tension and violence in the home, male economic withdrawal and even abandonment.

Social Empowerment of women engaged in income generating activities for livelihood

Alao et al. (2017) conducted a study in India on the societal benefits of women's empowerment. The study used data from India's 2015 Demographic Health Survey (DHS) to scientifically investigate the link between women's empowerment and ever-married women at the individual level. Work was vital to empowered women in their marriage, according to the survey. Women who work have a higher chance of having the children they want than women who do not, although the strength of the association varies depending on the empowerment factor. The findings of this study also show that women in certain jobs have a higher chance of empowerment, and that certain socioeconomic features are linked to some of the indicators of empowerment and livelihood.

In their study, Sarker and Sultana (2017) explain that rural women's social status is determined by their self-esteem in income-generating activities. According to the findings, the most important contributing factor in improving

women's self-esteem in rural Bangladesh is generating activities and entrepreneurship. Women claimed that their quality of life had improved since they could now send their children to school, leave the house, eat properly, and have good relationships with their family members, including their husbands. These successful women are now content with their life and are respected by both their family and the community.

According to these successful women, their quality of life had improved since they were able to speak with significant people, advocate for causes that were important to them, and travel more freely outside of their houses as their voices had become louder (Sarker, & Sultana, 2017). Rural women are frequently denied access to technologies, land, credit, and formal education, all of which could potentially relieve them of their burdens. Furthermore, they are rarely included as partners in the development program's design, management, monitoring, and assessment. Understanding the various roles that women and men play in various agricultural activities and companies will lead to more effective interventions to boost productivity (Delgadillo et al., 2020).

As a result, for long-term sustainability and livelihood, a system that recognizes and integrates rural women into the framework of human and social development in rural Ghana is essential. Woman empowerment has been a prominent topic in Ghana, with efforts made and continuing to be made to empower women through formal education. Women in Ghana make a significant contribution to national development, hence there is the need to encourage and support them in a variety of ways to actively participate in public life and governance.

Woman-to-woman contact is the most effective way for women in Ghana to awaken to a society where justice and fraternity reign supreme. The cultural characteristics of Ghanaian society make it possible to achieve social growth among women through the means of personal relationships. Women, especially their sisters in rural communities, can inspire confidence and provide fuel for social change. As a result, effective leadership among women must originate from within the ranks of women. This study will find some of the available income generating activities in the Mion District and to ascertain whether they generate income from their activities.

According to Owusu-Manu et al. (2022), Ghana's success in obtaining 28 percent reduction in poverty levels was due to the utilisation of empowerment programmes and other projects that work through gender responsive institutions. Rural women's voices have been mobilised via grassroots social networking institutions, which have provided them with a platform to engage in policy design and execution. The National Assembly of Muslim Women in Ghana was established with the goal of mobilising Muslim women across the country. Even though it had a nationwide appeal in name or principle, it had a limited extent of coverage or operation in practice. It had a problem of politicisation in addition to the coverage limitation. In fact, the group's first President also served as the national organiser of the People's National Party's (PNP) women's wing, which was the ruling party at the time (Jalulah, 2020).

According to Odok (2020), the foundation of the Federation of Muslim Women Association of Ghana (FOMWAG) in 1997 was compelled by the need for a more powerful Muslim women's organisation. The Federation was

established to energies and broaden the scope of Muslim women's activities in order to empower them in all aspects of life, including socially, economically, and politically. However, the socioeconomic impact on Muslim women on a national scale has yet to be determined (Jalulah, 2020).

Empirical review

Some studies had been done on women's livelihood and income generating activities. The researcher reviewed literature in areas that other people have written to see whether they have touched issues relating to women's livelihood and income generation. The empirical literature is discussed based on the objectives of the study.

Income generating resources at the disposal of women for their livelihood.

Some studies have been conducted on income generating resources at the disposal of women for their livelihood. In Nigeria, Ejike et al. (2018), conducted a study on sources of livelihood for rural women and found that women constitute about 60 per cent of farm labour and produce over 90 percent of the domestic food supply. The reason being that women have access to natural resources which are used for their livelihood. Due to that they take advantage of it and use it for their livelihood. In South Africa, it was found that women participate in communal activities for their livelihood (Eniola & Akinola, 2019). Women are included in communal production often with legal protection, but still fail to realise material benefit market-based activities because men still dominate both the mode of production and access to the resources. Subsistence food production as well as informal activities such as brewing beer, construction, and selling fuelwood has become a way of poverty alleviation in South Africa (Dalu et al., 2021).

According to Kabeer (2018) women's empowerment is typically discussed in relation to political, social and economic empowerment and livelihood. Kaur, Kaur and Kaur (2020), understands social empowerment as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty. Poor people's empowerment and their ability to hold others to account is strongly influenced by their individual assets (such as land, housing, livestock, savings) and capabilities of all types: human (such as good health and education), social (such as social belonging, a sense of identity, leadership relations) and psychological (self-esteem, self-confidence, the ability to imagine and aspire to a better future).

Also important are people's collective assets and capabilities, such as voice, organization, representation and identity. It is further indicated that, the economic empowerment of women has received particular attention and is often refer to as one of the most important ways to promote gender equality, reduce poverty and improve the well-being of not only women but children and societies. Economic empowerment comprises the participation of women in economic activities as well as women's economic decision-making and power. In this regard, employment, specifically paid employment, is considered as the fundamental component of economic empowerment. Economic empowerment is thought to allow poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. For example, it enables households to make their own decisions around making investments in health and education, and taking

risks in order to increase their income. There is also some evidence that economic empowerment can strengthen vulnerable groups' participation in decision-making.

Murray et al. (2016), suggests that women's role in the Ghanaian economy have not been limited to the home alone but has covered all sectors of the economy with its impact more felt in the agricultural and other services (wholesale and retail sub-sector) sectors. Women's participation in the labour force has contributed to household income and the education and health of their children.

According to Ofosu (2017) the socio-economic analysis of rural women beneficiaries of microcredit establishes the fact that, microcredit livelihood activities such as, petty trading, processing of agro products like gari or oil extraction had significantly reduced vulnerability facing the women within households in the Tolon-Kumbungu District in the Northern Region. The study further revealed that women beneficiaries who engaged into income generating activities like food vending, hair dressing, tailoring, etc. had the chance of reducing their vulnerabilities through asset acquisition. Mion District may have the same resources, the same level of education offered to the women, but different ideas and different socio-cultural factors based on tribal and environmental deference.

Shamim (2019) maintain that, income generating activities and its impact on women beneficiaries in the Tamale Metropolis cannot be over emphasis. Their study establishes that 90 percent of women who had access to microcredit facilities were able to build their capacity by way of expanding their micro businesses, enhance their social status within households and at the

community level as well as earned more income. The income they generate help in managing their households and support them to pay their children school fees.

Ablo et al. (2020), conducted an empirical study in the Ashaiman municipality on income generating and sources of fund for women. He discovered that most women who benefited from microcredit facilities had increased their income. The savings capacity of 90% of the beneficiaries had also increase and majority of these women now contribute to support their children's school fees. Their studies also found that income generating activities have promoted their health and elevate their status. They were able to pay their medical bills, and they could access credit facilities from banks. Other women beneficiaries were able to support their families by purchasing food items and were empowered to take part in decision making processes within households.

Aasoglenang, Bonye, and Owusu-Sekyere (2013) did a study on rural livelihoods diversity: Coping strategies in Wa west district in Northern Ghana. They found that the main income generating activities of rural folks in the district were crop farming and livestock farming. The cultivate crops such as cowpea, groundnut, millet, yam, maize, rice, guinea corn and vegetables. These crops are harvested and sold from which they make their livelihoods. Another study by Tsiboe, Zereyesus and Osei (2016), on non-farm work, food poverty, and nutrient availability in northern Ghana found non-farm activities to be predominant income generating activities among rural women in Northern Ghana.

In a study to evaluate the impact of charcoal production in Gushegu District, Northern Region, Anang, Akuriba and Alerigesane (2011), found charcoal production as the main income source for the women. Charcoal production was an important economic activity in the study area involving mostly women (70%) as a search for livelihood. Charcoal production was ranked as the second major occupation in the area. The activity also ranked second in terms of income generation.

Another study was conducted by Laube (2015) on global shea nut commodity chains and poverty eradication in northern Ghana. The research results show that the sale of shea nuts does provide a welcome source of income for rural women and poor rural households in Northern Ghana at a time of the year when resources are scarce however it remains one of the viable sources of income for rural women in northern Ghana.

How women exploit income generating resources for a living

Adzawla et al. (2020), found that, women's roles in the rural livelihoods are based on the availability and use of resources. The researcher wants to find out whether women in the Mion District have access to income generating resources and whether these resources are useful enough for them to meet livelihood. In many rural districts in Ghana, gender division of labour is structured, women's responsibility is for certain resource- based activities such as harvesting of crops, gathering fuelwood, and fetching water (Masenya, 2015). They are limited just to some livelihood strategies and have no access to those livelihood strategies that could generate more income for their standard of living.

The only implicit approach to study livelihood and IGA is in the context of its contribution to poverty alleviation by providing income to the immediate family hence an improvement of life for the whole community. IGA is documented as a strategy to eliminate poverty and hunger, both in the Millennium Development (MDG) 1 and 3 by 2030 (Nyathi, 2019). MDG 1 aimed to eradicate extreme poverty and hunger by 2015. The goal had two main targets: Halving the proportion of people living on less than \$1.25 a day and achieving full and productive employment and decent work for all, including women and young people (Assefa et al., 2017). MDG 3 aimed to promote gender equality and empower women by addressing various dimensions of gender disparities. The goal had several targets, including: eliminating gender disparity in primary and secondary education, promoting gender equality in employment, reducing maternal mortality rates, ensuring women's participation in decision-making processes (Assefa et al., 2017).

Increasing income generating activities for women through the group or individual is a strategy which has been identified by different governments, NGOs, community-based organization (CBO), donors over a period of time worldwide. This study will find out whether there are some of these programmes in the Mion District with the same aims to alleviate women from poverty. The financial factors may be conceptualized as saving, accessibility, availability of credit, availability of NGOs that could be of help to the women who are into income generating activities and availability of resources. Social factors shall be conceptualized as social status, education, cultural and tradition, knowledge and skills of women in the Mion District. Environmental

factors shall be conceptualized as seasonality, environment and access to property resources.

Women play a lead role in post-harvest activities such as shelling of grains, storage, processing and marketing. Rural Women in Ghana are also important stakeholders in agro- forestry and fisheries sectors, and major actors in processing - 95% and food distribution - 85% according to [MOFA, 2011]. However, women are likely to face constraints in accessing to credit, land, labour, appropriate technology and structures and processes that increase agricultural productivity for their livelihood. Though women are important actors in the food chain and are also responsible for food security in Ghana. However, they face a lot of uncertainties in food crop cultivation and animal rearing. Food crops do not have guaranteed prices, and they are therefore subject to the vagaries of market prices, which rise and fall with the quantity of harvest per period. In a lean season where food prices are very high, food crop farmers are able to earn their costs and make some tidy profit. The strategies women use to exploit and store up these resources is of interest in this study.

Factors that limit women access to income generating resources

According to Toumbourou and Dressler (2021) parts of South Asia and the Middle East imposed a more restrictive or rigid form of male-control in terms of resources, specifically evident in rural areas, influencing the strategic life choices (related to livelihood options for poor women and men). In other parts such as the Southeast and the Pacific, patriarchal norms take a more loose form (Ferdous & Mallick, 2019), yet they influence options, choices and positions of poor women and men in rural areas. This indicates that in order to

understand the gendered nature and forms of livelihood strategies, rural livelihood needs a close focus. Though the primary focus of this study is on women in the rural areas in Mion District, Northern Region, it could be that women are differentiated by class, background, ethnicity, race and age. It is also admissible that poor men in rural areas may face specific disadvantages. In addition, people with minority gender identities may have different access to resources and may face different challenges regarding livelihoods in rural areas. The researcher therefore wishes to find out whether these issues exist in the Mion District, and what could be the solution in case such issues exist.

Alemu, Woltamo and Abuto (2022), conducted a study on the determinants of women participation in income generating activities in Ethiopia. This paper aims to examine the major determinants and challenges of women's participation in income-generating activities focusing on rural women of Ethiopia. A binary logistic regression econometric model was implemented to identify major determinants of women's participation in income-generating activities. The finding of this study revealed that in the study area, women are not allowed by their husbands to participate in high-income earning activities. They are considered a house wife and only husband are expected to participate in high income-generating activities due to the local customs

Kemunto (2016) maintain that, for poverty to be alleviated, the rural women should be empowered and gain support from non-governmental organisations (NGOs) and government agencies which will provide credit and social services to these women in rural areas in Ghana. These schemes are to help women earn a livelihood through some income generating activities.

There is the need to ascertain the effects of these interventions on the socio-economic empowerment of women and other needy persons, mostly at the rural areas that lack sufficient employment opportunities.

Miedema et al. (2021), explain that, income generating activities of women and their contribution to household expenditure improves livelihoods in Ghana. The study was to assess the magnitude of women's contribution to the household production and consumption activities. Despite their low income, women contribute more to household expenditure from income generated. Factors such as high illiteracy rates, lack of training, low access to credit facilities and marketing problems, certain societal conventions among others may be the result of women's unable to meet their livelihood despite the resources available to them (Miedema et al., 2021). However, in the major production season of crops such as vegetables, prices freely fall and some farmers are not able to earn their cost. This seasonality by and large impoverishes women farmers and does not allow them to save and to reinvest in their business, which would allow them to expand. This apparently leaves them in a perpetual poverty that becomes difficult to break. This research will find out whether the seasonality has effects on the women's livelihood and income generating activities in the Mion District.

Evidence suggests that economic power is often easily 'converted' into increased social status or decision-making power (Kaur et al., 2020). Economic independence or access to an inherited or self-generated income is considered as the major means of empowerment of women. To some extent, this is true as economic dependence is one of the worst forms of dependence

(Rakowski, 2018). For women stand on their own, this strategy is attempted and advocated by many governments and non-governmental organizations.

Sharaunga and Mudhara (2021) emphasizes that, women's income in the family is very important in relation to their livelihood and eradication of poverty among rural women in all aspects of life. However, as in the case of education, economic independence also may not give women the necessary decision-making power and may not even make access to forums of decision making easy or smooth for them.

According to Rakowski (2018) women economic power enhances the wealth and well-being of nations. Women who control their own income tend to have fewer children and fertility rates have been shown to be inversely related to national income growth. women's role and participation in economic activity in the traditional sense has been defined and restricted along biological and cultural lines to some extent.

Challenges of women engaged in income generating activities for livelihood

In terms of the limits experienced by women in IGA, Verner et al. (2020), point out that women's access to financial resources that will enable them to attain their financial and social goals differs significantly from men's. Women generally lack access to credit, land, education, and a variety of other resources that might help them to rise out of poverty, making progress in economic development difficult (Verner et al., 2020). Despite the fact that women account for half of the world's population, their engagement in numerous activities differs from that of men.

Society as a whole cannot be claimed to have progressed sufficiently without the participation of women in the development process. Despite gender discrimination and other factors, women seem to be treated as second-class citizens in practically every aspect of life. They may encounter more and more discrimination in poor countries than in wealthy countries (Sarker & Sultana, 2017). Rehman, Moazzam and Ansari (2020), conducted a study in Pakistan to identify and analyze variables that impede women's empowerment in agricultural decision-making and extension activities. The purpose of this study is to determine the amount of engagement of rural women in decision-making processes involving a variety of homes and agricultural matters, as well as their perceived barriers in this regard. Respondents had a lower level of education, according to the survey, because they had to split work at the farm instead of going to school. The male dominance system in society, as well as access to credit, were cited as important socioeconomic barriers to women participating in extension operations (Rehman et al., 2020).

Women's engagement in agricultural techniques has been noted as being hampered by poverty. The study also discovered that virtually all of the respondents said they did not have access to any government or, to a lesser extent, private sector agricultural extension programmes (Rehman et al., 2020).

Limited Access to Markets

Hill and Vigner (2014) note that access to market is a critical constraint for women engaged in income generating activities. Women tend to have problems with product marketing especially when they produce something which is not for local consumption as they have to rely heavily on the

middlemen. Increasing concentration in the supply chain and highly competitive markets could also weaken their negotiating power over the buyer, thus inhibiting them from getting reasonable prices. In this case, alternative marketing organisations set up by agencies can make a great difference by paying a fair price to the producers as compared to the traditional middle man (Sarif, 2009).

There are various factors that limit women's income generating activities access to markets (Boyd et al., 2018). As noted earlier, women disproportionately experience limited mobility due to various factors linked to either their family responsibility or cultural practices. Marzano, Viza and Cano (2020), stated that, those who can travel lack the market information on products and inputs, thus they become dependent on the middle traders who buy their products at relatively lower than the market price. Because women often produce small amounts, they are limited to the local village markets, where the market for their products and services are already saturated. Some projects which organise women producers in handicrafts and other goods have shown some good practices where women producers were linked to international markets. Such projects invest extensively into training and coaching to ensure that the products match the international quality standards and improve competitiveness (Marzano et al., 2020).

Weak Infrastructure

Marzano et al. (2020) found that, the low development of roads and lack of transport affects both male and female entrepreneurs. However, a closer examination at the gender differentiated impact of weak infrastructure on women and men and their respective income generating activities tell a

different story. As indicated earlier, women's ability to actively engage themselves in their economic activities is partly affected by the heavy labour burden and time poverty associated with their family responsibilities (Uzoamaka, Gerald & Jude, 2016).

Women who live in communities with low infrastructure (transport, water and sanitation and energy) are worse affected (Echendu, 2020). Studies have shown how women's time burden is affected by inadequate transport systems. A World Bank study reported that 87% of trips of women in rural Africa take place on foot. Out of this, the time women spent accounts for more than 65% of the household's time and effort put on transport (Marzano et al., 2020).

Low Educational Level

In many circumstances, basic skills training may be the first important step before income generating activities can be developed. Acquisition or improvement in basic skills such as reading, writing and basic calculation can be particularly important for women. Low level of education among women may be one of the factors which contribute to the low level of confidence of many of the women which further impedes their economic activities (Hayashi, 2020).

Mwobobia (2012) posits that many rural women have the confidence to do something, but they often do not know how to act on it, because most rural women lack the education and basic training required for many jobs. For instance, women in Bangladesh who accessed loans from NGO credit programmes ended up with debt and the major indication was that they were not motivated or allowed to attend any income generating training (Banerjee

& Jackson, 2017). It would have been desirable if the NGOs were able to offer income generating training to all participants, based on the participants needs. Apart from basic skills, some degree of business training will always be helpful especially during the implementation stage of IGPs.

The degree of training may range from simple accounting to more complex systems of business projection. It may also include marketing aspects and strategies on how to deal with legal requirements such as hygiene regulations or licensing, rather than attempting to cover a comprehensive range of skills. Initially, it is preferable that a series of training units are offered so that women can gradually build up their business capability as their needs develop (Winnicott, 2018).

Technological Challenges

Low-income women are most often engaged in household and market work, which is time consuming, bungling, and intermittent; and their activities use few modern paraphernalia and skills and necessitate little or no capital investment. Poor working women, more than men, lack the benefits of productive resources, which increase productivity and economic returns to labour. According to the UN (2002) cited in Bery (2015), less attention has been given to farming tools and technology that are both appropriate for women and environmentally safe, particularly as many projects tend to increase the quantity and physical demands of women's crop production activities (Jack, 2013).

Men Authority over Women

Women are more likely to engage in IGAs because of the role assigned to them and lack of competition with men (Smith, Hudson & Schreckenber,

2017). Traditionally men have a quite defined role for livelihood than women (Van Der Haar & Hilhorst, 2017). Smith et al., (2017) explain that women who engage in IGAs sometimes realize that in participating in IGAs, they have additional responsibility of coming home to do the domestic chores as well as use their income to finance their requirements. Men then keep their income for themselves knowing their wives would handle all domestic concerns.

Poor women are the principal target group of typical income generating activities, yet many women could not avail enough power within households to control their income (Parvin, Ahsan & Chowdhury, 2004). Income received by most of the women are surrendered to, husbands or male relatives of the family. Therefore, most often, women need to depend on husbands for repayment money, this situation leads to new form of dependency and tension for women (Parvin et al., 2004).

Summary of Literature Review

This study seeks to assess the rural women's livelihood and income generation activities. Empirical literature reviewed showed that, rural women who are into income generation activities and livelihood employ several strategies in order to make ends meet (Buechler, 2009). According to Kabeer (2015), the poor and the marginalised in the society who have no other means of income make use of strategies available to them for their livelihood. It is an undeniable fact that women are highly represented in self-employment and operating income generating activities for their livelihood. Although women's income generation activities and livelihood keep on reducing the household vulnerability and poverty, many of them are not reaching their growth potential due to certain socio-cultural factors (Sheheli, 2012) as identified in

this chapter. Chea (2015) found that, rural women faced numerous challenges as they try to cope with the environment with their coping strategies. These include personal, inadequate of women's education, unable to access income generating resources, inadequate managerial skills, inadequate finance, inadequate technology and equipment, marketing-related issues, poor networking, discrimination and harassment, and government and support systems, among others.

Gaps identified in the literature reviewed stems from the fact that much has not been done concerning the rural women's livelihood and income generation activities. Researchers have investigated the relationship between the demographic characteristics and the constraints faced by these women into income generation activities and livelihood are numerous (De Haan & Zoomers, 2005). It is widely accepted that many of the constraints faced by women cannot be addressed with a single intervention or one single individual. Therefore, attention ought to be paid to women's livelihood and economic empowerment in the country as a way of reducing poverty and promoting economic growth.

CHAPTER THREE

RESEARCH METHODS

Introduction

The research methods that were used for the study is explained in this chapter. The chapter comprised the description of the study design, study area, population, sampling procedure and the data collection instrument. Other issues covered in this chapter were pre-test of the instrument, data collection procedures, data management, data analysis and ethical consideration.

Study Approach

The study used the social constructivist paradigm. In this paradigm, the subjectivity of knowledge is stressed. Its fundamental premise is that people form meaning and understanding about items and things with subject minds, as a result of their social interactions as they attempt to understand the world around them (Andrews, 2012). I attempted to make meaning of such interactions, Creswell (2007) claimed that the meanings obtained from them were plural leading the researcher to explore for the heterogeneity of views rather than reducing meanings into a few categories or ideas. Underneath this paradigm, the study participants' perceptions of the phenomenon under examination and the study context were given priority in the inquiry (Creswell, 2007). The use of qualitative research methods supports this viewpoint. In qualitative research, the emphasis is on participants' views, experiences, and ways of making sense of their life (Fraenkel, Wallen & Hyun, 2012). The study emphasis on examining the experiences placed it inside this paradigm. Additionally, the social constructivist paradigm was

chosen for the study since it is congruent with earlier research that were conducted on the lived experiences of rural women.

Study Design

I employed a qualitative research approach for the study, drawing on phenomenology as the research design. This argues that research scope must lead the methodology (Khan, 2014). Phenomenological research attempts to understand the essence of the phenomenon of interest and ensures in-depth understanding of the issues (Creswell, 2007). Qualitative researchers are interested in understanding the meaning people have constructed, that is, how people make sense of their world and the experiences they have in the world (Vu, 2021). As such, the study delved into assessing the income generating activities of rural women in the Mion District. According to Denzin and Lincoln (2005), qualitative research is a situated activity that locates the observer in the world. It consists of a set of interpretive, material practices that make the world visible.

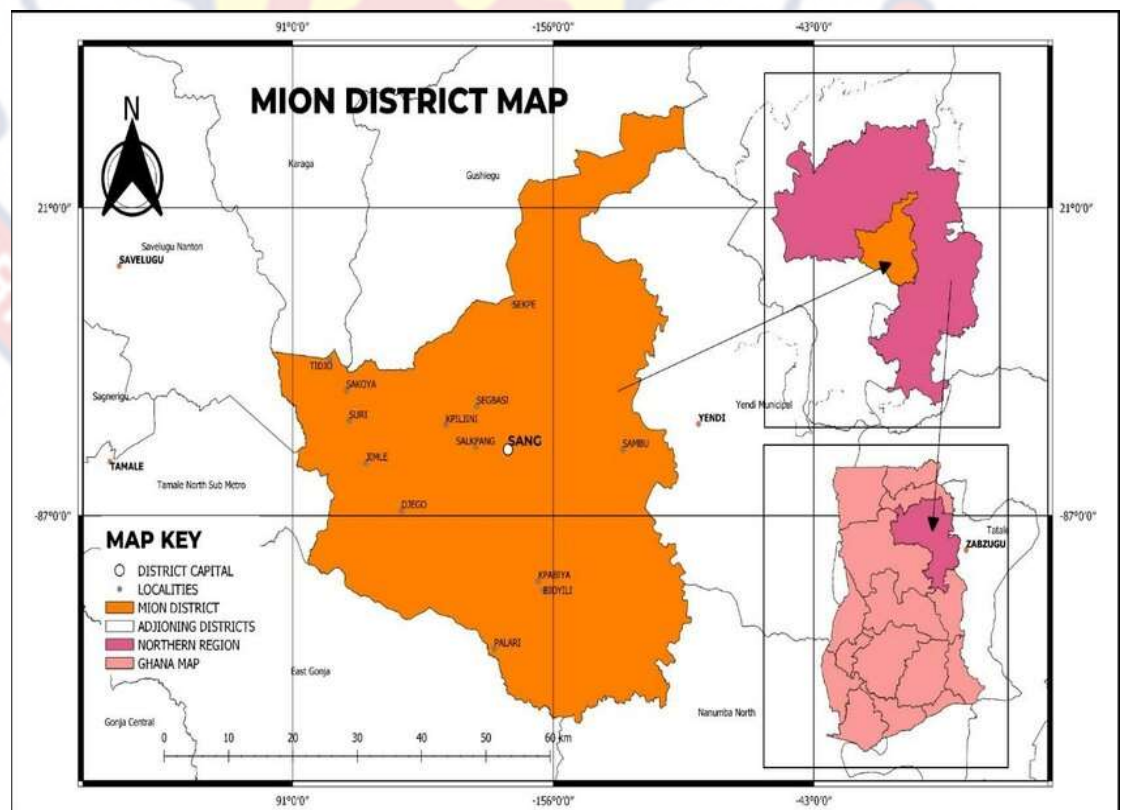
These practices transform the world. They turn the world into a series of representations, including field notes, interviews, conversations, photographs, recordings, and memos to the self. At this level, qualitative research involves an interpretive, naturalistic approach to the world. This means that qualitative researchers study things in their natural settings, attempting to make sense of, or to interpret, phenomena in terms of the meanings people bring to them. Therefore, I employed qualitative approach to this research to critically examine income generating activities of rural women in the Mion District. I wanted to understand from their point of view how challenging it is when considering access to income generating activities. With

this approach, I was able to better appreciate their point of view on the issue of income generating activities.

Study Area

The study was carried out in the Mion District of the Northern Region. Mion District is located in the eastern corridor in the Northern Region of Ghana. Mion District was created out of Yendi Municipality in 2012. The district shares boundaries with the Tamale Metropolis, Savelugu Municipality and Nanton District to the west, Yendi Municipal to the east, Nanumba North and East Gonja districts to the south and Gushegu and Karaga districts to the north. Figure 3 shows a geographical map of the Mion district. The Mion district is largely a rural area with a population of 94,930 (GSS, 2021). Females constitute 47,768 and males constitute 47,162. Dagombas constitute the largest ethnic group followed by Konkombas and other minority tribes.

Figure 3: Map of the Mion of District



Population

A population is an aggregation about which we seek to make inferences by sampling (Waples & Gaggiotti, 2006). Neuman (2007) defines population as the unit from which a sample is made. Antwi and Hamza (2015) explain that study population refers to the entire group of individuals or objects to which researchers are interested in generalizing the conclusions. The population of this study included all rural women in the Mion District. Communities in the Mion District includes, Sang, Sambu, Nadundo, Jagrido, Kanimo, D.C Kura, Kunkpono, Buarido, Mayefuni, Zanduli, Kpabia, Gunsi, Bioyili, Tunayili, Kukpalgu, Donbini, Nayenkundo, Bofoyili, Malido, Tanado, Jamak, Wunpigu, Jabilajo, Tinsung, Mabanbor, Gmapuedo, Kufouri, Kpemali, Nsoja, Lijobilbu, Manyini, Nalong-ni, Lamakdo, Buarido and Gbando. However, rural women who engage in IGAs in Buarido were used as participants. The reason for which the researcher chose “Buarido” was based on the fact that many income generation activities took place in that community. The Buarido community served as the economic hub of the Mion District. Women from other communities mostly came to the Buarido community on daily basis to sell their farm products or to engage in other IGAs like dress making, hair dressing and food vending. Although the study was conducted in the Buarido community, some of the participants were from other neighboring communities in the Mion District who came to Buarido community to engage in IGAs on daily basis. The researcher wanted to find out whether these activities were beneficial to the people in it, the community, and the District Assembly.

Inclusion Criteria

Women aged between 18 to 65 years in the Mion District who were into some kind of IGAs. These activities were farming, petty trading, hair dressing, food vending and dressing making. Although the active working age in Ghana is 18 to 60 years, it is common to see women above the age of 60 who are engaging in IGAs in rural communities hence the reason to choose the age group 18 to 65 years for this study.

Sample and sampling procedure

Purposive and snowballing sampling techniques were used to sample women who engage in income generating activities in the Mion District specifically in Buarido community. Purposive sampling is a sampling approach in which the researcher selects participants based on their knowledge of a specific topic (Tongco, 2007). According to Tongco (2007), it is the researcher's responsibility to determine what information to seek and who is willing to supply that information. As a result, purposive sampling is also described as convenient and flexible. I used purposive sampling because I am interested a particular characteristic of the population which are women who engage in IGAs in the district. Because these women are not registered groups, locating them was difficult. Due to that Snowballing techniques was used in together with the purposive sampling procedure to locate the women.

According to Parker, Scott and Geddes (2019), Snowball sampling is one of the most popular methods of sampling in qualitative research, central to which are the characteristics of networking and referral. The researchers usually start with a small number of initial contacts (seeds), who fit the research criteria and are invited to become participants within the research.

The agreeable participants are then asked to recommend other contacts who fit the research criteria and who potentially might also be willing participants, who then in turn recommend other potential participants, and so on. Researchers, therefore, use their social networks to establish initial links, with sampling momentum developing from these, capturing an increasing chain of participant.

The sample size for the study was determined by using data saturation (Fusch & Ness, 2015). According to Fusch and Ness (2015), the sample size of a qualitative research can be determined by saturation, at a point of information redundancy where no new information is given. Bernard (2012) earlier stated that, the number of interviews needed to reach qualitative data saturation cannot be quantified but it depends on the researcher. According to him, the researcher can take what he can get as long as he reaches data saturation. In this study 20 women were interviewed. Although all 20 women were interviewed in the Buarido community, some of them came from other communities in the Mion district who came for IGAs at Buarido. Data saturation was reached after 18 participants were interviewed but two more interviews were conducted to confirm if no new information will be added. Ten other women were sampled for focused group discussion (FGD). I added FGD in the research for several reasons. They enable in-depth exploration of diverse perspectives, facilitating a richer understanding of complex issues. It helped me to uncover hidden attitudes, opinions, and motivations that may not emerge through the one-on-one interview alone. Their interactive nature fosters group dynamics, allowing participants to build on each other's ideas

and providing valuable qualitative data for robust analysis. The sample size is presented in Table 1 and 2.

Table 1: Women who participated in individual interviews

| Participants' Community | Number of Participants | Total |
|-------------------------|------------------------|-----------|
| Jagrido | 3 | 3 |
| Mboondo | 2 | 2 |
| Wumbendo | 1 | 1 |
| Biseendo | 3 | 3 |
| Kuyoondo | 2 | 2 |
| Dambado | 1 | 1 |
| Songsudo | 2 | 2 |
| Manando | 2 | 2 |
| Tinabdo | 3 | 3 |
| Pambiindo | 1 | 1 |
| Total | 20 | 20 |

Field data, 2023

Table 2: Women who participated in Focused Group Discussion.

| Participants' Community | Number of Participants | Total |
|-------------------------|------------------------|-----------|
| Jagrido | 1 | 1 |
| Mboondo | 1 | 1 |
| Wumbendo | 1 | 1 |
| Biseendo | 1 | 1 |
| Kuyoondo | 1 | 1 |
| Dambado | 1 | 1 |
| Songsudo | 1 | 1 |
| Manando | 1 | 1 |
| Tinabdo | 1 | 1 |
| Pambiindo | 1 | 1 |
| Total | 10 | 10 |

Field data, 2023

Data Collection Instrument

I used semi structured interview guides to for both FGD and individual interviews. Qualitative data are often collected by researchers through the use of interviews (Archibald, et al., 2019). Interviews are more powerful in eliciting narrative information as compared to questionnaires (Vidgen, Shaw

& Grant, 2017). This is because interviews allow researchers to investigate participant's view in greater depth. The use of semi-structured interview guides was deemed appropriate by the researcher because the researcher intends to collect in-depth data from the participant's opinions, thoughts, experiences and feelings in relation to the topic under study. Additionally, the use of the interview allowed the researcher to probe responses to ensure consistency. The semi-structured interview guide was developed by the researcher based on the objectives of the study. The first part of the interview guide collected information on the demographic characteristics of participants. The second part assessed income-generating resources at the disposal of women in the Mion District for their livelihoods. The third part of the interview assessed how women in the Mion District exploit income-generating resources for a living. The last part looked at factors that limit women in the Mion District access to income-generating resources.

Pre-testing of the Instruments

It was therefore imperative to be watchful of the sources of error when conducting research. The essence of this pre-testing is to gain insights into the feasibility of administering the research instruments, the clarity of question. The development and validation of an instrument is primarily concerned with eliminating error in the data collection process (Kimbartin & Winterstein, 2008). The research instrument was pretested at Yendi which is a neighbouring community to the Mion District. Five women who engage in IGAs were interviewed. The pretesting was done through interviews. The coded data from these participants was however not included in the main study. Each interview lasted between 25 and 30 minutes. The interview was done in the

homes of the participants. Five group of women were sampled and interviewed for the FGD.

Trustworthiness and Authenticity

The researcher had to reduce bias and raise the veracity of a claim regarding the phenomenon by assuring the research' credibility, transferability, trust worthiness, conformability and dependability (Lincoln & Guba, 2000). Concerns about the representativeness of the typically small sample employed in qualitative studies, as well as an alleged lack of rigour collecting, analysing, and interpreting data, have led to skepticism in qualitative research (Cobbold, 2015). This lack of rigour is linked to the issue of bias brought by the researcher's subjectivity. Lincoln and Guba (2000) developed qualitative research equivalents of internal validity as credibility, external validity as transferability, reliability as dependability and objectivity to ensure the study's conclusions were trustworthy which he termed as confirmability. The study's reliability and validity concerns were addressed in terms of credibility, transferability, dependability, and confirmability.

Credibility

In qualitative research, the credibility construct is the qualitative equivalent of internal validity (Cobbold, 2015). It typifies the degree of concordance between the actual viewpoints of the participants and how the researcher has portrayed them (Cobbold, 2015). In the study, credibility was achieved through participant data triangulation (Abdalla et al., 2018) as it helped to reduce bias on the part of the researcher. This was done through participant interview triangulation, as the responses came from different participants which aided the verification of finding and avoidance of bias and

skewedness (Roper & Shapira, 2000). Participant triangulation is done to achieve credibility when the data is taken from different sources. To achieve this, I collected the data from participants who were from different communities in the Mion District.

Transferability

The term "transferability" refers to whether a study's findings are applicable outside of the study's subjects and context (Cobbold, 2015). Although it does to a degree, the very tenets of its operation are that human behaviour is not random but unpredictable. As a result, researchers using qualitative approach are more concerned with the question of where their study will be applicable to rather than the question of whether their findings are just generalisable (Cobbold, 2015). To facilitate this, I gave a description of the study context and how the participants were sampled. This information will help anyone transferring or making inference of my study to make judgement of which aspect of the result they want to use.

Dependability

The issue of dependability concerns whether the results of the study would be consistent and replicable if repeated with the same participants in the same setting (Neuman, 2003). Consistency is achieved through transparent research method used to arrive at a conclusion (Neuman, 2003). Mertens (2005) has stated that a dependability audit should be done to certify to the quality and suitability of the inquiry process utilised in the study in order to permit dependability. To achieve this, I meticulously documented all decisions taken during the research process, including the data collection instrument,

data collection coding, and data analysis techniques, in order to permit a reliable audit of the research process.

Confirmability

Confirmability is concerned with demonstrating that facts and interpretations of findings are not merely figments of the researcher's imagination, but can be traced back to where the data were collected (Tobin & Begley, 2004). To achieve this, Mertens (2005) noted that the approach used to interpret the data is stated clearly, and the process of integrating data to derive conclusions may be verified. In the current study, confirmability was achieved through the triangulation of participant interviews, as the majority of the statements were stated verbatim in participants own words in the data analysis to reflect what participant views are on the interview questions asked.

Ethical Issues

Informed consent, confidentiality, and the guidance of an ethical review board are the most important ethical factors in social research. Informed consent requires the researcher to provide the participants with correct information about the study's objectives (Kothari, 2017). I sought ethical approval from the University of Cape Coast, Institutional Review Board (UCC IRB) in order to carry out the study. In addition, approval was obtained from the participants' gatekeepers. Gatekeepers play a critical role in ensuring that researchers have access to the people and places they need to do research (McFadyen & Rankin, 2016). The participants were informed about the study's purpose and the nature of the instruments. All of the ethical principles outlined below were observed.

- i. Informed consent: Participants were informed about the purpose of the study as well as their expected role in the successful completion of the study. After that, their verbal consent to engage in the study were sought. Participants were informed that those who wished to withdraw from participating in the study would be permitted to do so.
- ii. Right to privacy: Conscious efforts were made to respect the privacy of all participants. The degree of intrusion into the private lives of all participants were guided by the objectives of the study. Participants were not coerced to respond to questions they are not comfortable with.
- iii. Anonymity: The identity of all study participants was protected, and they were made aware of that. To achieve this, real names and specific location of informants were deliberately omitted from the research reports and final thesis. Codes and some bio-data were used to label the responses for the sake of analysis.
- iv. Confidentiality: All participants were assured that all information given in response to questions posed during the study would be strictly used for the intended purposes. The information was being kept private and was not handed over to a third-party under any condition.

Data Collection Procedures

The study used two main data collection techniques that were in line with its underlying philosophical framework. Specifically, one-on-one individual interviews and focus group discussion (FGD). It is generally accepted that focus group discussions and interviewing with a guide are effective approaches for gathering primary data when information should

come directly from people and actors who are actively involved and aware of the issues under inquiry (Patton, 2002).

A letter of introduction was obtained from the Department of Vocational and Technical Education, University of Cape Coast (UCC) to the opinion leaders in the Mion District. Specifically, the letters were sent to the assembly men and also to chiefs in the communities. Once the participants were identified, the letters were read to them. This helped to introduce the researcher to the participants and helped the study to get maximum cooperation and support from the participants. An ethical clearance was also obtained from the University of Cape Coast Institutional Review Board (UCCIRB) and all ethical issues were strictly adhered to.

The formal introduction helped to establish rapport and to explain how the instruments were used that is, one-on-one interview with the participants with the permission from them to use of an audio recorder. After the informed consent of the participants have been sought, the interview data collection begins. With the approval of the interviewees, all interviews were recorded. Each participant spent an average of 30 to 45 minutes in the interview. The entire interview process took two weeks. In the realm of qualitative research, the face-to-face interview has long been the most common interview technique the interviews were conducted in the Likpakpaln (Konkomba Language). The interview was conducted the researcher himself. A focus group discussion was done for some of the participants in addition to the one-on-one interview. One qualitative method of gathering data is focus groups discussion.

A focus group is a collection of people who have specific traits and who are asked to keep the conversation on one particular topic or concern (Gerritsen, 2011). In order to make decisions, a focus group's objective is to gather data on people's opinions, beliefs, attitudes, and perceptions (Gerritsen, 2011). The purpose of the focus group discussion was to gather data about the subject of the study in a social setting. Two FGD were formed with each group consisting of five participants and one facilitator. I acted as the facilitator of the FGDs. With the participants' consent, a digital voice recorder was also used in addition to the note taker.

The FGD was held to supplement the participants' responses in the one-on-one interview. The choice of Buarido was because it is the community where the study had the possibility to gather participants, the focus group discussion was held there. FGDs were used for the study because of its remarkable advantages, which include the following. The FGD gave participants the opportunity to agree or disagree with one another, giving participants a better understanding of how the group views issues related to the diversity of opinions and ideas, as well as the inconsistencies and variation that exist among them with regard to issues, experiences, and limitations related to IGAs.

Data Analysis

The goal of qualitative data analysis is to find, code, and categorise patterns or themes in the data (Woods, 2011). I employed Braun and Clarke, (2019) thematic analysis of data. The steps I followed to analyse the data using Braun and Clarke (2019) thematic analysis of data were familiarisation with the data, generating initial codes, searching for themes, reviewing themes,

defining and naming themes and producing the report. Both inductive and deductive approach were used in generating the themes. All qualitative in-depth interviews that were conducted during the field data collection were recorded and transcribed. Second, by regular line-by-line reading and re-reading, data from the interview transcripts I familiarised myself with the data for easy understanding and analysis. Re-listening to audio recordings were done during this step, as suggested by qualitative researchers Goldberg and Allen (2015), to improve familiarity with the data. I then transcribed the data into codes and later categorise them into themes.

Data Management

Data collected from the participants were stored in a device that only the researcher had access to the passcode. This was to ensure that, the confidentiality of the participants is not brought into public domain. This data was transcribed personally by the researcher and coded with participant's pseudonym. After data has been transcribed the researcher uploaded the tape-recorded interviews into drop box account encoded with a password generated for the purpose of this study while the memory card which has been used for the tape-recorded interviews and focus group discussion were locked in a safe cache with the keys accessible to the researcher alone in his room and continue with the analysis. The analysis was also protected on the researcher's laptop which is always protected by password until the results were released to the lecturer for possible additions and/or subtractions. Also, a softcopy was uploaded to the researcher's drop box and Google Drive account for backup purposes. The audio interviews were finally deleted from the drop box Google drive and the memory card formatted after the final thesis was submitted. The

relevant data gathered by the researcher was kept for minimum of six months. This is ensuring that everything about the research is completed and the work submitted.



CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter describes the analysis of data followed by a discussion of the research findings. The study explored the income generating activities for women's livelihood in the Mion District. Four major themes emerged from the interview with 17 subthemes. These major themes are Sources of income generating activities, how income generating resources are exploited, Factors that limit women's access to income generating activities and Measures put in place to overcome these challenges facing the women in accessing IGAs.

Demographic Characteristics of Participants

Table 3 presents the demographic characteristics of participants. From the table, the ages of the participants, ranging from 23 to 63 with majority of them in their 40s. Income generating activities (IGAs) of participants are mostly farming, shea butter production, and production of local drink (pito), charcoal burning and dawadawa business. The level of education of participant is also presented in the table. The marital status of participant is also presented. Majority of participants (15) were married, 3 were widowed and 2 were single. From the table, 6 participants had basic education, 2 had secondary education and 12 comprising the majority of the participants having no formal education.

Table 3: Demographic Characteristics of participants

| Pseudonym of Participants | Age (Years) | Marital Status | Level of Education |
|----------------------------------|--------------------|-----------------------|---------------------------|
| Participant 1 | 45 | Married | No formal Education |
| Participant 2 | 59 | Widowed | No Formal Education |
| Participant 3 | 43 | Married | Basic education |
| Participant 4 | 39 | Married | Basic education |
| Participant 5 | 50 | Married | No formal education |
| Participant 6 | 35 | Married | Basic education |
| Participant 7 | 24 | Single | Secondary education |
| Participant 8 | 55 | Married | No formal education |
| Participant 9 | 65 | Married | No formal education |
| Participant 10 | 26 | Married | Basic education |
| Participant 11 | 45 | Married | No formal education |
| Participant 12 | 63 | Widowed | No formal education |
| Participant 13 | 45 | Married | No formal education |
| Participant 14 | 46 | Widowed | No formal education |
| Participant 15 | 39 | Married | Basic education |
| Participant 16 | 35 | Married | No formal education |
| Participant 17 | 40 | Married | No formal education |
| Participant 18 | 23 | Single | Secondary |
| Participant 19 | 29 | Married | Basic |
| Participant 20 | 59 | Married | No formal education |

Source: Field data, (2022)

Table 4: Demographic Characteristics of FGD participants

| Pseudonym of Participants | Age | Marital Status | Level of Education |
|---------------------------|-----|----------------|---------------------|
| Participant 1 | 39 | Married | No formal Education |
| Participant 2 | 58 | Married | No Formal Education |
| Participant 3 | 38 | Married | Basic education |
| Participant 4 | 47 | Married | Basic education |
| Participant 5 | 55 | Married | No formal education |
| Participant 6 | 45 | Married | Basic education |
| Participant 7 | 26 | Married | Basic Education |
| Participant 8 | 43 | Married | No formal education |
| Participant 9 | 61 | Married | No formal education |
| Participant 10 | 49 | Married | No formal Education |

Source: Field data, (2022)

Table 4 presents the demographic characteristics of participants who participated in the focus group discussion. From the table, the ages from the participants ranging 26 to 61. All participating participants were married women. No participant had secondary education, four had basic education with the remaining six having no formal education.

Sources of income generating activities

This theme found the income generating activities (IGAs) that the women at Mion District engage in. Seven subthemes emerged from the major theme, sources of income generating activities. These subthemes are farming, trading shea, trading locust beans also known as dawadawa, charcoal

production, inheritance from mother, profit and training. These subthemes are explained in the following sections.

Farming

Farming emerged as the main source of IGAs for women in the Mion District. According to the participants, they cultivate cash crops and sell to make a living. They added that due to the weather pattern in the Northern region of Ghana, they do farm on part time basis and add other IGAs as sources of livelihood. According to the weather pattern in the northern region is characterised by long period of drought with no rains. The views of the participants are expressed as;

“The livelihood activities I do for survival are cultivation of groundnuts, neri, okro, pepper and processing dawadawa. I equally burn charcoal which is helpful to me in terms of income generation for my livelihood, I do these livelihood activities part – time due to weather patterns in the Northern Region” (Participant 1)

Another participant added,

“Naturally tree crops such as shea nut trees and dawadawa trees bear fruits which are useful and processed through which we generate income for our livelihood. Through farming, I cultivate crops such as groundnuts, maize, neri and agushie. These also help in income generation for the livelihood. However, some of these tree crops such as dawadawa fruits, shea nut fruits, that I am engaged in for my livelihood are seasonal crops and with this

reason I engaged in these activities on part-time basis.”

(Participant 3)

“For me I farm cash crops such groundnuts, neri, okro, pepper, bambara beans when harvest time is due, I harvest them and sell in the market. I also produce shea butter from for sale. That is what other women in our community do. Rainfall patterns in the Northern Region is based on seasons and for that matter, I engaged in these activities part-time basis. For instance, cultivation of crops such as groundnuts, maize and agushie is done from April to October” (Participant 6).

A discussant from one of the FGD added that she also does farming as a source of her livelihood.

“Farming is essentially what I do for a living to survive. This includes the growing of beans, pepper, neri, okro, and groundnuts. This farming work has greatly aided me in taking care of my family” (Discussant, FGD 1).

Trading shea

Aside farming, participants recounted that they are engaged in shea butter production. They make oil and cream from shea butter which they use as a source of income. Some views of participants are captured below,

“I process shea nuts and make, local soaps, cooking oil and creams from the nuts. This is the work I do for a living”

(Participants 14)

“I do farm some cash crops like groundnuts but because this is seasonal, I do shea butter business too. I process the nut into

cooking oil, local soaps and cream and sell in the market”

(Participants 8)

A discussant from one of the FGD added trading shea is a big source of income generating activity for them. This was captured in the quote below;

“The shea tree is a tree of great economic importance for us women in this village. We use the shea nuts to make shea butter cream which gives us money to take care of our families” (A discussant, FGD 1)

Trading locust beans

It also emerged that trading in dawadawa is another IGAs for women in the district. From the views of the participants, they process the dawadawa fruits into flours and seeds by milling them. The views some participants are expressed below,

“I have been in this locust beans business since I was a young girl. I processed the dawadawa fruits into flours and sell them. I use the mill in the community” (Participant 7).

“I do locust beans business. It is a business the women in my household do. We process the nuts into flour and seeds. The flour is used for dishes and the seeds are sold or processed and later sold in the markets” (Participant 3).

“We prepare and sell the dawadawa that are made from dawadawa seeds. In addition to their economic advantages, dawadawa seeds are also beneficial for treating diseases related to the heart” (Discussant FGD 2).

Charcoal Production

Trading charcoal was revealed as another IGAs for women in the Mion District. The women noted that they burn charcoal as source of livelihood.

Their views are shared in the following narratives:

“During the dry seasons, there is not much to do with farming so we resort to cutting trees in the surrounding bushes and burn them to produce charcoal” (Participant 11)

“We burn woodlot and trees for charcoal production especially in the raining seasons, this is what we do for survival” (Participant 4)

“Charcoal is used for cooking in most homes in Ghana, so there is money in the charcoal business. There some tress that we burn and produce charcoal. Aside farming, most women in our community engage in charcoal production” (Discussant, FGD 2)

Inheritance from mother

Women were asked about their skills in IGAs, some said they were introduced to these IGAs by their mothers. It emerged from their responses that, these IGAs are inheritance from their mothers. From the responses of the women, it appears that mothers play important role in the kind of IGA their children engage in the Mion district. Their views are articulated below:

“My mother taught me how to generate income through livelihood activities such as harvesting natural crops and farming”
(Participant 3)

“I also learned how to burn charcoal from my mother which I sell to generate income for my livelihood” (Participant 9).

“When I was a child, I was always with my mother through whom I learned so much about these livelihood activities. Picking share nuts and harvesting dawadawa fruits were some of the activities that my mother never played or joked with” (Participant 4).

“I started these livelihood activities when I was young through my mother. I learned how to process these income generating trees products such as dawadawa fruits, share nut fruits, baobab leaves, for my livelihood through my mother” (Participant 5)

“My mother did this before she died. My mother taught me some of these livelihood skills when I was a child. She showed me how to cultivate crops, burn charcoal. For most women here mothers played important roles in the kind of income generating activities they do” (A discussant, FGD 1)

Profit

The researcher further probed participants to find out if they are making profits from the IGAs they were engaged in. They expressed satisfaction with the IGAs they are involved in and rated it as profitable because they were able to meet their basic needs with the income they made from the IGAs. The following quotes captured their narrations.

“oh I will say the farming is highly beneficial to me, because I am able to take care of my needs and that of my children from the income I make from the farming” (Participant 4)

“The crops I cultivate are groundnuts, maize, bambara beans and neri sesame which I sell and use the money to meet my basic needs. Although I wish I could make more money from what I am doing,

for now this is able to sustain my household needs so I am ok”

(Participant 5).

“I used these income generating activities to support in paying my children’s school fees and buy other needs we need in the house in addition to what my husband also provides, I cultivate crops such as groundnuts, maize, bambara beans, neri, sesame which are profitable when you get a good yield” (Participants 13).

“Some of these businesses are profitable especially when I get market for it. For most of us it is through these crops production and shea butter making that we get money to cater for our households. So I will say for profit, we are not making as much as we want but it is good” (Discussant, FGD 2).

Training

Participants were asked if they had any training for the IGAs they engage in for their livelihood. Their responses show that, they had no education or training aside what they learnt from their mothers. They added that no training from the government was given to improve on our income generating activities. Their responses were captured as follows;

“No training aside what I learnt from my mother. In growing up my mother taught me how to process these income generating resources for survival. I learned how to cultivate crops such maize, groundnuts, beans, pepper and okro. These crops have helped me so much in terms of meeting my basic needs” (Participant 4)

“There has not been any formal training for us to adopt the modern ways of farming which would have improve on our yields.

I cultivate crops like cowpea, and groundnuts. For instance, crops like soya beans, beans and okro are profitable for me” (Participant 15).

“We do not get any training from the government or Non-Governmental Organisations as to how to improve on our income generating activities. At least, training should be given on how to apply fertilizer to maize and some other crops in the appropriate way” (Participant 8)

“We really need training but we don’t get. Sometimes the district assembly will say they are organising training for farmers but you will go there and it is only men that are there. They don’t pay much attention to us the women when it comes to training” (Discussant, FGD 1).

How income generating resources are exploited.

This theme found out how income generating resources are exploited, managed for sustainability of livelihood. This is important because in the midst of recent global crisis of global warming coupled with reports of low rains and deforestation in most countries it is important to find out how these rural women are able to manage and sustain their IGAs. Three subthemes emerged from this objective. These were sustainability, strategies used to exploit income generating resources and training on harvesting and Processing income generating resources. These are explained below.

Strategies used to exploit income generating resources

Participants also shared their views on how they exploit these income generating resources. According to them, they use traditional farming practices to harvest their farm crops. When it is time for planting they use

same traditional practices like ploughing and weeding with cutlass and hoe to prepare the land for farming. Their views are shared below,

“When the crops are ready for harvesting, I uproot, harvest, dry and store it. I sell some of my farm produce in Sambu market and sometimes, Yendi market”

(Participant 1)

“To make sure that my crops yield well, after ploughing, I sow the seeds, I spray, I weed in order to control the weeds. When the crops are ready for harvesting, I uproot it, harvest, dry and store it for future. Sometimes, I manage to get fertilizer to apply my crops such as maize and pepper for a better yield” (Participant 4)

“Most of us uproot our crops when they are ready to be harvested, dry, and store them in order to sell them at market places later. In order to increase crop productivity, we occasionally succeed in obtaining fertilizer” (A discussant, FGD 1)

Training on harvesting and processing income generating resources

I also investigated whether participants were given training on modern ways of harvesting and processing income generating resources. Participants lamented they were not given any such training from government but some NGOs occasionally visit their communities to educate them. Their views are expressed in the following quotes below;

“Training on when and how to harvest various types of crops such as maize, groundnuts, beans, should be given to save farmers from getting both harvest and post-harvest loses. But this is not done, it is really a challenge that needs immediate address” (Participant 6)

“We have not been trained on how to harvest and store our farm produce to prevent it from harvest and post-harvest losses. Crops like maize, guinea corn, millet and soya beans, have the number of weeks and months to stay on the field and be harvested and that is very important” (Participant 13).

“I learned how to harvest crops from my parents to prevent it from the harvest and post-harvest losses. I have not gotten any formal training from government and non-governmental organisations on how to harvest my crops” (Participant 8).

Sustainability

I was interested in finding out how participants sustain these IGAs to support their livelihood. According to the participants, they make use of chemical to spray their crops to prevent pests from destroying their crops. They also ensure good farming practices like regular weeding in order to control weeds in their farms. They also recounted that although they engage in charcoal burning, they do not cut trees such as shea butter trees, baobab trees and locust beans (dawadawa) trees. This is because these trees are of economic values. They instead cut trees that are not of economic values to them. These measures are put in place to ensure sustainability of their IGAs. Their views are shared below.

“Whenever I cultivate my crops, I spray with chemicals and later weed to ensure that the yield is high” (Participant 1)

“To make sure that my crops yield well, after ploughing, I sow the seeds, I spray, I weed in order to control the weeds. When the

crops are ready for harvesting, I uproot it, harvest, dry and store it for future” (Participant 3)

“To make sure that my crops yield well, after ploughing, I sow the seeds, I spray, I weed in order to control the weeds. When the crops are ready for harvesting, I uproot it, harvest, dry and store it for future. Sometimes, I manage to get fertilizer to apply to my crops such as maize and pepper for a better yield” (Participant 4)

“For the charcoal business, we use trees that are not of economic values. Our traditional bylaws do not permit us to cut shea butter trees, baoba trees and dawadawa trees for charcoal business because of their high economic values in our region” (Participant 14)

“There are a number of things that we do to ensure the sustainability of this work. For charcoal burning business, those trees that are economic values we do not burn them for charcoal, it is not permitted by our traditional laws. We also use fertilizer to increase crop yield” (A discussant, FGD 2)

Factors that limit women’s access to income generating activities

This question aimed at finding out the challenges women face in exploiting their income generating resources. From their responses, these emerged as subthemes: culture, weather conditions, lack of education and training and financial challenges.

Culture

The responses from participants show that culture places a lot of limitation on women from their area when it comes to access to income

generating activities. They stated that although they wished to engage in some other IGAs, their culture does not permit women to go into such. For example, women are not allowed per their culture to cultivate crops like yam or cassava or rear animals like cattle, pigs, guinea fowls. Their views are emotionally expressed as follows;

“It is sad that women are not favoured by our culture. There are a lot of limitations that our culture has placed on women, per cultural definition, we as women cannot cultivate yam, cassava, and cannot rear animals like cattle, guinea fowls, pigs”

(Participant 2)

“We also live in a community where the existing culture do not allow us to venture into certain livelihood activities such as cultivation of yam and cassava, which are proving to yield higher income than culturally legitimate crops for women such as okro, pepper, agushie and neri” (Participant 7)

“Women do not cultivate yam, cassava, those crops are for men as per culture. We are also not able to rear certain animals such as cattle, sheep and goat for our livelihood based on culture. Our husbands do them and we support them but we cannot do it on our own” (Participant 9).

” Culture is a significant barrier. The reality is that women have many restrictions put on them by culture, including restrictions on the types of income-generating activities they can or cannot engage in. As an illustration of the many restrictions that our society places on women, we are not allowed to plant yam or

cassava or raise animals like cattle, guinea fowls, or pigs. Yam and cassava are crops that males traditionally cultivate; women are not allowed to do so. Due to cultural restrictions, we are also unable to raise some animals for our subsistence, such as cattle, sheep and goats. We therefore assist our spouses in doing them because we are unable to do them by ourselves” (A discussant, FGD 1).

Financial Challenges

Financial Challenges came out as one of the most limiting factors that prevent women in the Mion district from accessing IGAs. From the views of respondents, although they wish to expand their IGAs, access to financial resources limit them. Their views are expressed below,

“The challenge is that we do not receive any financial support from Government. We do not have places where we can borrow money to support our livelihood activities which is mainly farming” (Participant 4)

“We do not get any financial support from both government and Non-Governmental Organisations. I wished I could get involve in trading, but I do not have the start-up capital” (Participant 6).

“The challenge I faced is that, I wish I could rear animals like goat, sheep and cattle, but I do not have the start-up capital. I do not also know a place where I could borrow and later pay. Psychologically, I am disturbed because of the financial challenges. I take care of my children before and after the death of my husband” (Participant 3)

“We want our business to expand but we lack financial resources. There is no access to credits or bank loans for us rural women in this district. It is really difficult to get funding or financial aid to do our business. Sometimes we need vehicles to carry our crops to the market or the big cities but because we do not have money and our roads too are not good, we struggle to get that done. Some women resort to carrying their crops on their head to the market but that one too is not helpful because they cannot carry a lot” (A discussant, FGD 2).

Education and Training

Another limitation that emerged from the views of participants as facing women in the Mion District with regard to access to income generating resources and activities is lack of education and training. According to the participants, women are often left out when it comes to training for farmers. Although they wish they are given training on how to effectively explore and manage their IGAs, and resources at their disposal such trainings and education are not given. Participants also lamented that because they did not have formal education, they felt they are lacking some level of knowledge and skills that they need to make massive use of their business. They also blame the government for her inability to organise training and public education programme that is targeted towards women in their category. The complaints of participants are expressed as follows;

“I have not had formal education and for that matter I cannot properly process my produce into finish products for a better market. Ministry of Food and Agriculture has not also organised

any training for us to learn how to process our raw materials into finished goods” (Participant 17).

“Sometimes we do hear of extension officers training farmers on how to properly cater for their crops for a better yield of which women are exempted. For example, fertilizer application, cultural practices” (Participant 10)

“Women usually do not take part in the training regarding agriculture that has the chance of equipping them with knowledge in order to improve on their income generating activities” (Participant 8).

“There have been instances of extension agents teaching farmers how to properly care for their crops for a higher yield, but women are not included in this training. We have not received any training from the Food and Agriculture Ministry on how to turn our raw resources into finished goods. Women typically do not participate in agricultural training that could provide them with knowledge to enhance their earnings activities” (A discussant, FGD 1).

Changing Weather Patterns

The changing weather pattern in recent years is also another limitation that was expressed by participants as negatively affecting their business. In the wake of the recent rise in global warming which comes with changing weather patterns across the globe, peasant farmers in the Mion District are not left out. Participants in the study lamented that changing weather pattern is one of the changes affecting their IGAs which is mostly farming. The views of participants are shared below;

“Only problem is that those trees are in seasons. We do not harvest it throughout the year. The rain fall patterns are in seasons too and for that matter we cannot farm throughout the year” (Participant 4).

“My crops sometimes do not yield well because of drought and also sometimes the poor nature of the land” (Participant 5).

“Sometimes the rainfall patterns affect my crops like maize, groundnuts, pepper, etc. this leads to low yield which resolves poverty” (Participant 13).

“There are typically two seasons that we go through. seasons with rain and seasons without. Our crops start to fail during the dry season because of how awful the weather gets. We hope to acquire an irrigation farming system so that we can go on farming even during the dry seasons” (A discussant, FGD 1).

What Measures are being put in place to overcome these challenges?

Beyond the challenges expressed by participants as affecting their livelihood, I went further to probe the measure being placed to help participants to overcome these challenges. They narrated that some NGOs come to their communities to educate and train them on ways to effectively explore and market their IGAs. Participants also narrated that because the changing weather pattern that is affecting their crop yield, they have decided to add other activities such as making and selling local drinks (pito) and burning charcoal to their farming. Their views are shared in the following quotes,

“It is recently that some Non- Governmental Organisation came and which is into shea nut buying. Sometimes they give us money for our activities and later buy our shea nut and deduct whatever we own them and pay the rest of our money to us”. (Participant 2)

“Sometimes I brew pito, burn charcoal, sell and depend on it for survival since these give me income. I sell some of my produce and charcoal in the Sambu market” (Participant 12)

“Sometimes when things are difficult, I burn charcoal, sell and use the money to buy fish, for grinding flour, buying soap, and some other needs. Currently, charcoal burning trees are scarce now and this is leading us into another pool of poverty” (Participant 16)

“Whenever I face challenges, I sell some of my shea nuts. When the shea nut is finished, I burn charcoal, sell to enable me come buy my needs”. (Participant 5)

“Formerly, what we all did or what all women in rural communities in this area do is farming but now because of changing weather pattern that comes with prolonged drought the farming is not really the only option. Some of us have added other sources of income to the farming. This is helping us a lot because even in the dry seasons where we do not get much of farming to do, we still get money to take care of our households from activities such as pinto making or making cream from the shea butter we produce. Some younger women are also attending school and are being trained as nurses and teachers. Those of us who could not continue our schooling are learning trade like hair dressing, dress

making. So aside the farming most of us have added other activities to help us earn more income". (A discussant, FGD 2)

Discussion

Sources of income generating activities

One of the objectives of this study was to explore the income generating activities (IGAs) that women at Mion district engage in. Result showed that farming, trading shea, trading dawadawa, charcoal production were the major IGAs for women in the Mion District. They cultivate cash crops like groundnuts, maize, neri, agushie, beans, okro and sell to make a living. This finding corroborates with some other finding done in the past on livelihood activities for rural women in Northern Region of Ghana. For example, Aasoglenang et al. (2013) found that the main income generating activities of rural folks in the Wa East District were crop farming and livestock farming. The cultivate crops such as cowpea, groundnut, millet, yam, maize, rice, guinea corn and vegetables which serves as a source of livelihood for them. Tsiboe, Zereyesus & Osei (2016), also found non-farm activities to be predominant income generating activities among rural women in Northern Ghana. Charcoal production was found by Anang, Akuriba & Alerigesane (2011), to be an important economic activity involving women in Northern Ghana. The findings of this study are also in agreement of that of Laube (2015) which found shea nut commodity as important among women in the Northern Region of Ghana.

Participants also narrated that they inherited these IGAs from their mothers. This shows family succession plan to transfer IGAs from parents to their children is common in Mion District. On the issues of profit, participant

expressed satisfaction with the IGAs they are engaged and rated them as profitable because they are able to meet their basic needs with the income, they make from the IGAs. According to Ofosu (2017), socio-economic analysis of rural women livelihood activities such as, petty trading, processing of agro products like gari or oil extraction had significantly reduced vulnerability facing the women within households. Laube (2015) added that, the sale of shea nuts mitigates poverty to a considerable degree among rural women in the Northern Region of Ghana. This suggest that although the current status IGAs of women in the Mion District may not be the key to alleviate poverty, as long as they are able to make a living with it, they are satisfied with it. However, should the narrative only be living and surviving from the work these women do? I am of the view that if some form of support is given to expand the IGAs these women engage in into large scale mechanized farming and factories to produce these goods not only will the rural women prosper financially but it will lead to economic revolution in the area and the government will also benefit some foreign exchange from the sales of these products.

How income generating resources are exploited.

On strategies used to exploit income generating resources, it was revealed that women in the Mion District use traditional farming practices like to harvest their farm crops. When it is time for planting, they use same traditional practices like ploughing and weeding with cutlass and hoe to prepare the land for farming. In world where food security is of important to governments and the United Nations, traditional farming practices cannot help

to increase yield to achieve food security. This can also be achieved when mechanized farming is practiced.

Appiah, et al. (2009), found that when mechanized farming equipment were implemented in some farming communities in Northern Region of Ghana, farm sizes expanded and crop yield increased. The findings demonstrate a change in some major elements of the traditional farming system. With agricultural modernization, key local farming practices that have been substituted with modern methods included raising of mounds with manual tools for sowing, manure application and post-sowing weeding with hoes. Some smallholder farmers have transitioned to the use of tractors in land preparation mostly through hiring. Weedicides and fertilizers have also largely substituted the weeding and manure application practices among smallholder farmers with some farmers having their personal weedicide spraying machines. Farmers in the Mion District need such intervention to expand their farms, increase crop yield thereby increasing the income source of the rural women.

Some measures put in place to ensure sustainability of their IGAs.

According to the participants, they make use of chemical to spray their farms to prevent pests from destroying their crops. They also ensure good farming practices like regular weeding in order to control weeds in their farms. They also recounted that although they engaged in charcoal burning, they do not cut trees such as shea nuts trees, baoba trees and dawadawa trees. This is because these trees have economic values. They instead cut trees that are not of economic values to them. They also alleged that no training on modern ways of harvesting and processing income generating resources. Participants

lamented they are not given any such training from government however some NGOs occasionally visit their communities to educate them. While some traditional practices seem to place limitation on women, it seems here that the practice of traditional rulers are not allowing community dwellers to cut down trees that are of economic values has helped women in the Mion District to still have access to trees such as the shea nut trees. This cultural practice has helped preserved the economic activity of the women in the area. Adzawla et al. (2020) stressed that women's roles in the rural livelihoods are based on the availability and use of resources. Miedema et al. (2021) explained further that, income generating activities of women and their contribution to household expenditure improves livelihoods in Ghana.

Factors that limit women's access to income generating activities

The challenges women face in exploiting their income generating resources were explored. These challenges were found to be culture, weather conditions, lack of education and training and financial challenges. Much of these barriers are so deeply established in the society's conventions which make things impossible for these women to overcome. Women contribute significantly to agricultural output, but due to economic oppression, social and traditional customs that challenged the constitutional guarantees on gender equality. They have gained little from agricultural incentives and innovation until recently when some NGO set in to help resolve some of these challenges. The absence of female engagement in agricultural programmes and initiatives are due to gender prejudice (Cheryan et al., 2017).

In Nigeria for example, rural women play some important roles in food production, processing, and feeding families. It is important to note that

they do so while facing numerous constraints, and as a result, they are rarely able to reach their full potentials upon the significant efforts they put into the agricultural sector (Ugwu, 2019). As employed wage workers, entrepreneurs, and caregivers to their families, women make major daily contributions to their households. Female farmers on the other hand, are less likely to prosper than their male counterparts. This is due to a variety of factors, including a lack of equal access to seeds, loans, extension services, and technology.

The outcome of this study is aligned with the study conducted by Alemu, Woltamo and Abuto (2022) in Ethiopia that found culture to be a limitation of income generating activities of women. According to their study women are considered a house wife and only husbands are expected to participate in high income-generating activities due to the local customs. In a world where gender roles are rapidly changing due to changing economic status it is important that societies take a look at some of these culture limitations placed on women. For example, participants in this current study expressed their views that they wish to engage in other income generating activities such farming yaw and rearing livestock but traditionally these activities are male dominated and reserved for men. These cultural limitation does not only post gender inequality and discrimination against women but it also impoverishes women. Traditional leaders and community opinion leaders need to take a look at this in order to empower women to succeed.

Changing weather pattern was another challenge that was found to be affecting women in the Mion District negatively in their quest to have access to income generating resources. A similar result was found by Laube (2015) who found changing weather pattern and dry weather condition to be affecting

the production of shea butter by rural women in Northern Ghana. This suggest that the low level of production and rather minuscule income from the shea nut trade cannot easily be raised by most shea pickers, as they face a limited labour supply and a reduction in access to shea trees due to changing weather conditions (Laube, 2015). This makes it unlikely that the future of the shea nut trade will be a decisive factor in widespread poverty eradication, even if the price of shea nuts rose above current exploitative levels.

What Measures are being put in place to overcome these challenges

Although these women are faced with severe challenges in their income generating activities, some measures have to be put in place to curtail these challenges. Some of these were done by the women themselves and also by NGOs operating in the District. From the narratives given by participants, some NGOs come to their communities to educate and training them on ways to effectively explore and market their IGAs. Participants also narrated that because of the changing weather pattern that is affecting their crop yield, they have decided to add other activities such as petty trading, making and selling local drinks (pito) and burning charcoal in addition to their farming venture. Kemunto (2016) found that, for poverty to be alleviated, the rural women should be empowered and gain support from non-governmental organisations (NGOs) and government agencies which will provide credit and social services to these women in rural areas in Ghana. It is also imperative on the part of government through its urgencies to provide support for rural women to sustain their income generating activities.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents the summary of result of the study, conclusion and recommendations made for considerations as well as areas for further research.

Summary

This study sought to explore the income generating resources for women for their livelihoods, assess how women exploit income generating resources for a living, find out the factors that limit women`s access to income generating resources for their livelihood. Qualitative phenomenology was used as the research design. Purposive and snowballing technique were used to sample 20 women between the ages of 23 to 60 years who engaged income generating activities in the Mion District. Ethical clearance was obtained from the University of Cape Coast Institutional Review Board for the data collection. Data was collected by individual interviews and focus group discussions using semi structured interview guide. I employed Braun and Clarke (2019) thematic analysis of data in the data analysis. The steps followed to analyse the data using Braun and Clarke (2019) thematic analysing of data were familiarisation with the data, generating initial codes, searching for themes, reviewing themes, defining and naming themes and producing the report.

Key findings

1. Farming, trading shea, trading locust beans, charcoal production was found to be the major IGAs for women in the Mion District.
2. It was found that mothers played key role in the IGAs their children engage in. Participants also narrated that they inherited these IGAs from their mothers.
3. Participants expressed satisfaction with the IGAs they are doing and rated it as profitable because they are able to meet their basic needs with the income, they make from the IGAs.
4. On training, participants received no education or training from government aside what they learnt from their mothers. However, some NGOs occasionally visit their communities to educate them.
5. On strategies used to exploit income generating resources, **participant's** used traditional farming practices like ploughing and weeding with cutlass and hoe to prepare the land for farming.
6. On measures put in place to ensure sustainability of their IGAs, it was found that participants make use of agro-chemicals to spray their crops to prevent pests from destroying their crops. They also ensure good farming practices like regular weeding in order to control weeds in their farms. It was also found that although they engage in charcoal burning, they do not cut trees of economic value like such as shea butter trees, baoba trees and dawadawa trees due to cultural restrictions placed by traditional authorities.

7. The challenges women face in exploiting their income generating resources were cultural limitations, weather conditions, lack of education and training and financial challenges.
8. Community education given by NGOs and addition of non-farming activities such as making and selling local drinks (pito), shea butter production charcoal to their farming measures participants were using to overcome the challenges discussed.

Conclusion

Based on the findings of this study it can be concluded that farming and non-farming activities like shea butter, dawadawa and charcoal production are the means through which women in the Mion District earned their livelihood. It can also be concluded that mothers in rural communities in Mion District teach and mentor their daughters to acquire skills that is needed to engage in income generating activities. Moreso, conclusion can be made that women in the Mion District engage in IGAs not necessarily because they want to make profit but to meet their basic needs. Again, government does not give formal training or education to support rural women in the Mion District to equip them with modern farm practices. Also, women farmers in the Mion District still use old farming method like use hoe and cutlass in farming.

Moreover, it can be concluded that as a measure to sustain the livelihood of women in the Mion District traditional by-laws prevent people in the area from cutting trees with economic values for charcoal production. Also, conclusion can be made that culture limitations, weather conditions, lack of education and training and financial challenges are limitational factors that limits women in the area from accessing IGAs. Finally, even though

government does not provide support for rural women in the Mion District on IGAs, there are NGOs in the area that does.

Recommendations

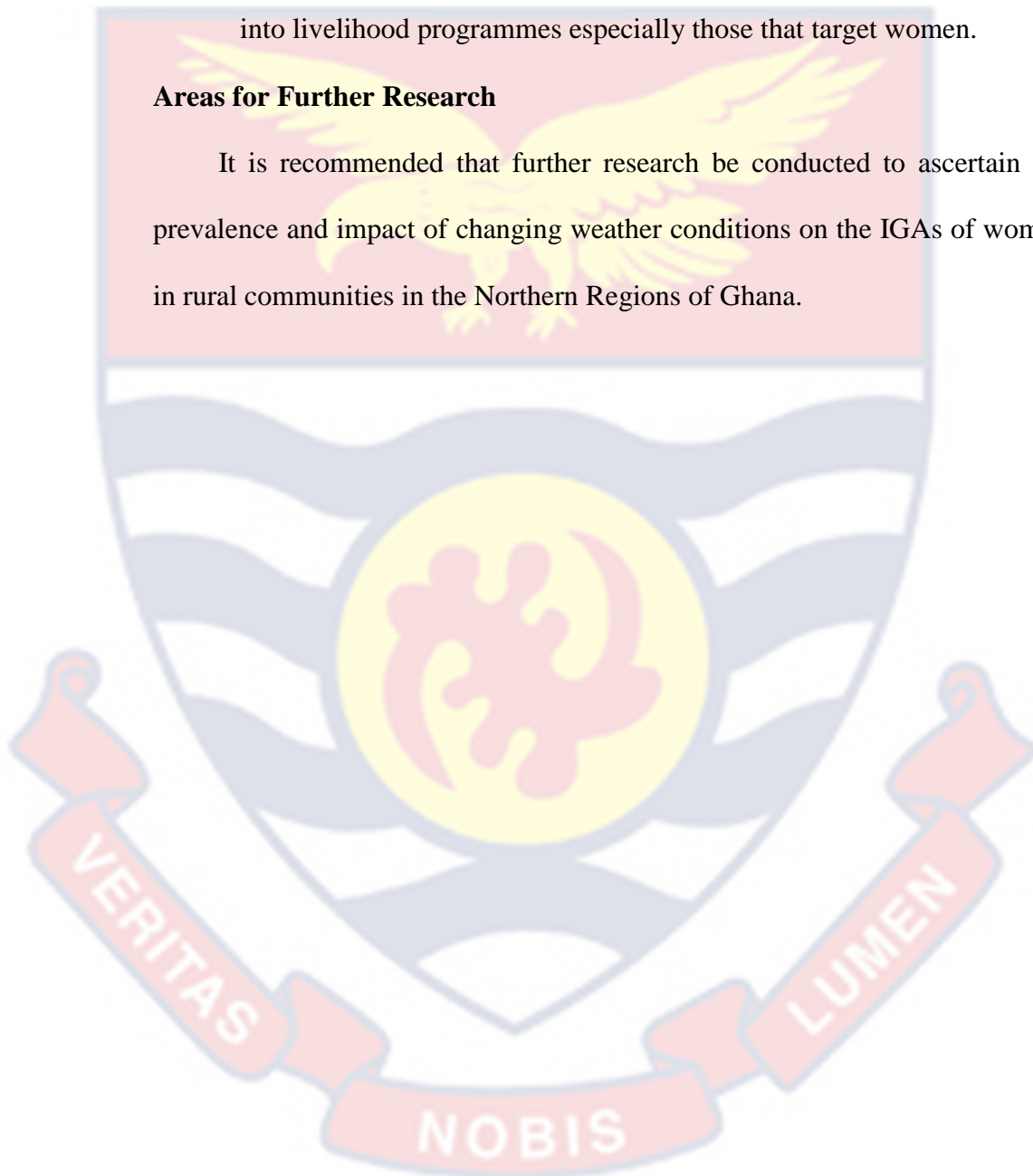
Based on the findings of the study, the following recommendations are made,

1. Rural communities in Northern part of Ghana should be targeted by the government with more secured and diversified sources of income generating activities for women's livelihood.
2. Incentives should be provided by the government in the form of farm inputs at the beginning of the farming seasons to increase crop yields thereby increasing the profits the women make from the IGAs.
3. Education and training should be provided by the district assembly agriculture division to rural women in the form of workshops and community engagement to provide them with skills and information they need to enhance their farming and non-farming practices.
4. Mechanized farming should be introduced by the government in the district to replace the traditional farming methods.
5. Traditional leaders should continue to strengthen their bye-laws against those who cut trees especially those ones with the economic value.
6. Irrigation farming facilities like agriculture dams should be extended by government to rural communities to help peasant farmers to farm during the dry season.
7. Credit facilities should be extended by financial institutions to women in rural communities. This would serve as capital to help them expand their businesses.

8. Traditional leaders should make amendments to some cultural practices that prevent women from cultivating and rearing certain animals.
9. The district Mion District assembly should encourage NGOs to invest into livelihood programmes especially those that target women.

Areas for Further Research

It is recommended that further research be conducted to ascertain the prevalence and impact of changing weather conditions on the IGAs of women in rural communities in the Northern Regions of Ghana.



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APPENDIX: A**INTERVIEW GUIDE FOR INDIVIDUAL INTERVIEW**

UNIVERSITY OF CAPE COAST

DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION
(VOTEC) **INTERVIEW GUIDE** FOR FEMALE ENTREPRENEURS

This interview guide is designed to investigate the rural women's livelihood and income generation activities in Mion District, Northern Region. The researcher will kindly remind the respondents (women into income generation activities for their livelihood) that the responses given will be used only as an input for the research work. The researcher wants to explore more about livelihood and income generation activities of rural women in Mion District. This is to help reduce poverty among the poor women who are into some kind of income generation activities in the District.

INCOME GENERATING ACTIVITIES

1. Tell me about the work you do for a living?

Probe: (i) Who introduced you to it?

(ii) What was the source of your start-up capital?

(iii) Do you do this work full time or part-time?

(iv) Have you had any professional training as you undertake these activities?

(v) On the average, how much do you make monthly from your work?

(vi) What do you do to sustain the work?

2. HOW WOMEN EXPLOIT THE INCOME GENERATING RESOURCES

Probe: (i) How do you exploit your income generating resources?

(ii) What strategies do you use to exploit your income generating resources?

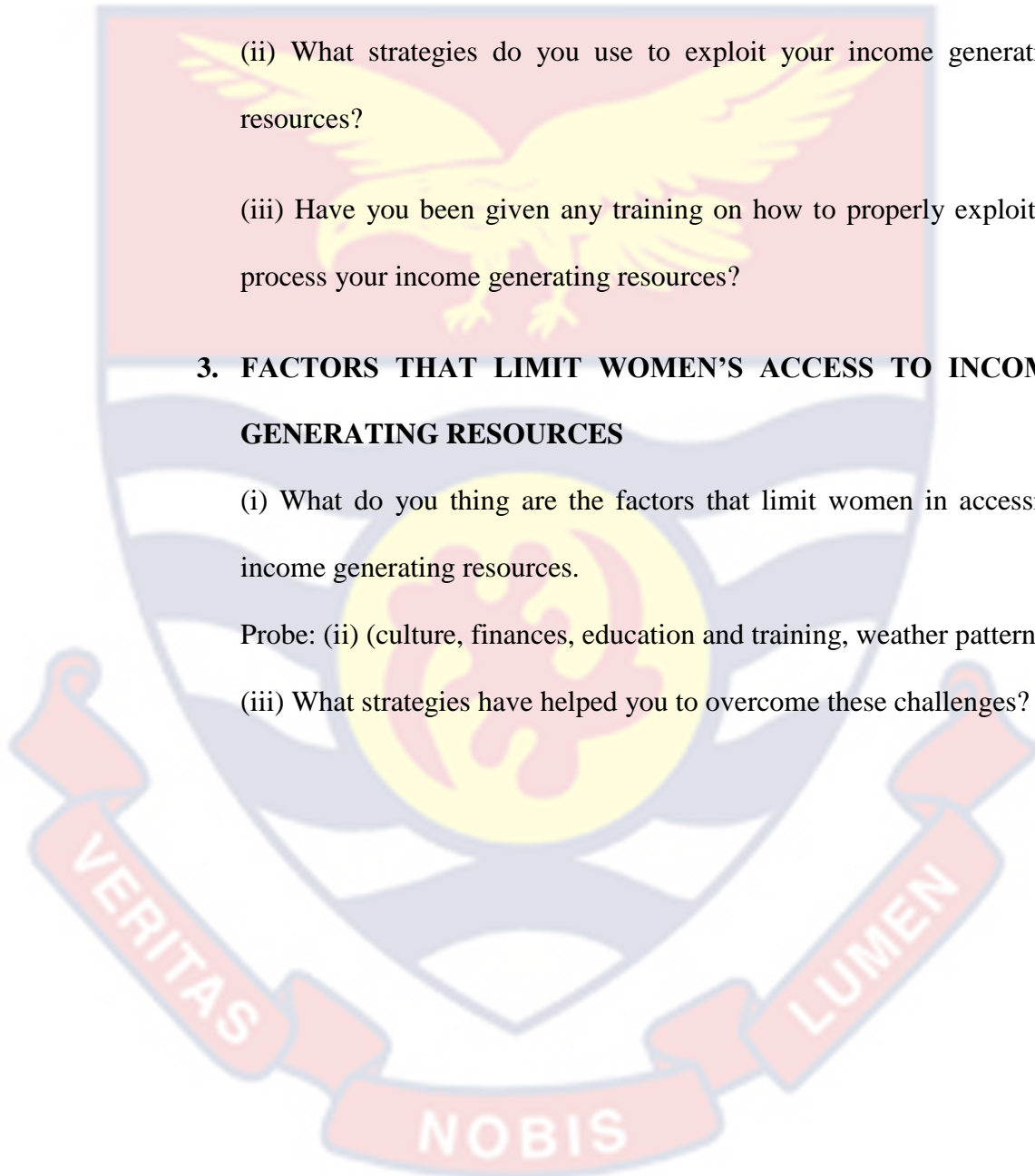
(iii) Have you been given any training on how to properly exploit or process your income generating resources?

3. FACTORS THAT LIMIT WOMEN'S ACCESS TO INCOME GENERATING RESOURCES

(i) What do you think are the factors that limit women in accessing income generating resources.

Probe: (ii) (culture, finances, education and training, weather pattern).

(iii) What strategies have helped you to overcome these challenges?



APPENDIX: B**INTERVIEW GUIDE FOR FGD**

UNIVERSITY OF CAPE COAST

DEPARTMENT OF VOCATIONAL AND TECHNICAL EDUCATION
(VOTEC) **INTERVIEW GUIDE FOR FEMALE ENTREPRENEURS**

This interview guide is designed to investigate the rural women's livelihood and income generation activities in Mion District, Northern Region. The researcher will kindly remind the respondents (women into income generation activities for their livelihood) that the responses given will be used only as an input for the research work. The researcher wants to explore more about livelihood and income generation activities of rural women in Mion District. This is to help reduce poverty among the poor women who are into some kind of income generation activities in the District.

INCOME GENERATING ACTIVITIES

1. Tell me about the work you do for a living?

2. HOW WOMEN EXPLOIT THE INCOME GENERATING RESOURCES

Probe: (i) How do you exploit your income generating resources?

(ii) What strategies do you use to exploit your income generating resources?

3. FACTORS THAT LIMIT WOMEN'S ACCESS TO INCOME GENERATING RESOURCES

(i) What do you think are the factors that limit women in accessing income generating resources.

Probe: (ii) (culture, finances, education and training, weather pattern).

(iii) What strategies have helped you to overcome these challenges?



APPENDIX: B

INSTITUTIONAL REVIEW BOARD SECRETARIAT

UNIVERSITY OF CAPE COAST

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IORG #: IORG0011497

13TH JANUARY, 2023

Mr Emmanuel Makiwi Jagri

Department of Vocational and Technical Education

University of Cape Coast

Dear Mr Jagri,

ETHICAL CLEARANCE – ID (UCCIRB/CES/2022/66)

The University of Cape Coast Institutional Review Board (UCCIRB) has granted Provisional Approval for the implementation of your research on **Assessment of Rural Women's Livelihood and Income Generation Activities in Mion District, Northern Region**. This approval is valid from 13th January, 2023 to 12th January, 2024. You may apply for a renewal subject to the submission of all the required documents that will be prescribed by the UCCIRB.

Please note that any modification to the project must be submitted to the UCCIRB for review and approval before its implementation. You are required to submit periodic review of the protocol to the Board and a final full review to the UCCIRB on completion of the research. The UCCIRB may observe or cause to be observed procedures and records of the research during and after implementation.

You are also required to report all serious adverse events related to this study to the UCCIRB within seven days verbally and fourteen days in writing.

Always quote the protocol identification number in all future correspondence with us in relation to this protocol.

Yours faithfully,

A handwritten signature in black ink, appearing to read 'Kofi F. Amuquandoh'.

Kofi F. Amuquandoh

Ag. UCCIRB Administrator

ADMINISTRATOR
INSTITUTIONAL REVIEW BOARD
UNIVERSITY OF CAPE COAST