Centre for Peace Studies

FEMALE LIVELIHOODS IN CONFLICT SITUATIONS:
CASE FROM BAWKU – GHANA

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ABSTRACT

This thesis focuses on women’s resilience in maintaining their livelihood in conflict situations, in the Bawku municipality of Northern Ghana. It is about women meeting their welfare needs and also sustaining their families in civil conflict situations. To meet this objective, the study draws upon multiple qualitative interviews, focus group discussions and observations from female household traders and farmers in Bawku. The sustainable Livelihood framework supplemented by the concepts of agency and empowerment, are the prism for illuminating how women in Bawku mobilize resources to sustain their families and maintain a sense of dignity.

The study findings indicate that women in Bawku devise diverse coping mechanism to provide and sustain their livelihood. These coping mechanisms include farming and petty trading activities like providing meals, scarce necessities, medical supplies and the like, in meaningful ways to make ends meet during conflict times. Women in the study area also form groups and contribute to help those in most need. These groups play an important role in the empowerment process by contributing in many ways to the empowerment of individual women in the area. The women have refused to be victims of conflict but are social agents. They maintain their sense of dignity by engaging in different economic activities contrary to popular assumptions about women suffering greatly and helpless during conflicts periods.

Key words: Livelihood, war, conflicts, gender, scarcity, business opportunities, war-time commerce, danger, mobility, agency, social actors, empowerment.
CHAPTER ONE

INTRODUCTION

1.1 Background issues

Conflict refers to the struggle between individuals and groups. Cores (1956) in Tonah (2007:11) defines social conflict as a struggle over values or claims to status, power and scarce resource, in which the ambition of the conflicting parties are not only to gain the desired value, but also to neutralize, injure or eliminate their opponents. The inclination to engage in violent conflicts rather than to negotiate peace has been basically triggered by the proliferation of weapon production for purposes of inflicting massive destruction and harm (Goodwin, 2005). Anand, states that the epicenter of this human displacement and destruction are women and children as collateral damages. Women and children are usually victims and casualties of senseless violence to which they are not accountable for (Anand and Sen 1994).

As inter-state wars, receded to the background, intra-state civil conflicts have continued in the 21st century much as it had being in the preceding century with many of the African nations that emerged from colonialism to independent states, found themselves in all manners of civil wars, and intra-ethnic battles (Allister, 2009). In the African continent, there has been internal civil conflict in virtually every country. In all these ethno-religious, political conflicts, protracted civil conflicts to conventional interstate conflicts and regional conflicts, millions of Africans have been killed. About 90% of the victims have been civilian non-combatants. The conflicts in Africa have further led to the reversal of many years of development efforts apart from the loss of human lives. Infrastructural destruction and reversal of development resources to military services, loss of investment opportunities, and huge displacement of people from their homes and forced into refugee status and the destruction of peoples livelihoods (Fouskas, 2007).

The causes of all these conflicts are numerous and varied, and range from colonial legacy, Coups d’états, weak post colonial African states, the intervention of the military in political processes, social cleavages such as ethnicity, regional and religious conflicts, political intolerance, competition of people over scarce resources among others (Fouskas, 2007). A look at some West African countries conflict, (the causes, and consequences) offers an insight into the pathology of warfare in this region of Africa.
1.1.1 Cote de Ivoire
An armed conflict in September 2002 erupted in Cote de Ivoire thereby dividing the country with the government in the south and the rest of the territory controlled by the forces called Forces Armes des Forces Nouvelles (FAFN) (Betsi et al, 2006)). The 2010 general election was supposed to cement the fragile peace, but this rather trigged a period of intense fighting leading to a military action to remove Laurent Gbagbo (Straus, 2011). After the signing of the Ouagadougou agreement, it took three and half years to change the country from its violent ways. Ivorians were tired of the years of crisis and wanted to finally vote to bring peace to the country. This was indicated in the turnout alone, where more than 80% voted in the first round. Unfortunately, Laurent Gbagbo did not accept defeat to Alassane Dramane Quattare, and it led to a new political crisis leading to civil war (Banegas, 2011).

At the period of Gbagbo’s arrest, the United Nations had recorded 1000 civilians’ deaths which were sure to double upon further investigations (Straus, 2011). The consequences of the war in Cote de Ivoire were devastating and economically destructive. About a million people fled their homes, 100,000 of which crossed over into neighboring Liberia. Thousands of civilians had been murdered in what observers had found to be violations of human rights. There were reports of massacres and mass graves. Economically, the loss of productivity, destruction of commercial properties, vital institutional displacement, continues to reverberate till today (Shah, 2011). Also, Children from the region were more affected by conflicts and suffered health setbacks significantly more compared to children outside conflict zones (Brown, 1996). The conflict brought a significant reduction of health staff, destruction of condom distribution, and antiretroviral drugs (Betsi et al, 2006).

1.1.2 Sierra Leone
The conflict started in 1991 and ended in 2002 with a joint declaration to end the war. Sierra Leone’s war was one of the destructive internal wars in Africa that natural resources played a prominent role. A profound violent scramble over natural resources played a major role in breaking down the state and creating refugees (Reno, 2003). In 1999, during the height of the conflict, an estimated 600,000 of the population were refugees in neighboring countries. An estimated two thirds or seventy five percent who could not get out of the country, were displaced within Sierra Leone, despite international peace mediated agreements failed in 1996, 1997, 1999 and 2000 (Reno, 2003). The war, however, started when rebels from the Revolutionary United Front (RUF) invaded the country from the east. The conflict gradually expanded to all regions of the nation which led to political instability (Bellow and Miguel,
Sierra Leone experienced two coups and total disintegration and indiscipline from its army. The RUF rebels brought institutional and political instability by targeting chiefs at the local level. Burning schools and courthouses, massacres and scattering civilian population were the order of the day (Bellows and Miguel 2006).

1.1.3 Liberia
The conflict began in 1989 led by Charles Taylor from the National Patriotic Front of Liberia. He went into Liberia from Ivory Coast to overthrow Samuel Doe’s government. Tensions that were already mounted during Doe’s rule fuelled the conflict. Doe died ten months later into the conflict and the National Patriotic Front was thrown out of Monrovia by a regional peacekeeping force. Charles Taylor was later elected president, ending more than 7 years of civil conflict in 1997 (Swiss et al. 1998). The entire major infrastructure was looted and damaged during the conflict. During the few months into the war, Monrovia, the capital with the largest port, experienced massive damages. The electricity generating capacity of the entire Liberian electricity corporation saw massive destruction, with the distribution and transmission system looted (Collier, 2003). Infrastructure is said to be a vital determinant of economic growth (Canning, 1998, quoted in Collier, 2003), and thus massive destruction of infrastructure eventually affect income levels. In four years of civil war, Liberia saw nearly half of its population (2.5 millions) die or displaced (Brown 1996).

1.1.4 Nigeria
The Nigerian civil war has its origin in the colonial era when the then British colonial masters combined three regions (West, North and East) that were dominated by different ethnic groups, the Igbo, the Yoruba and the Hausa-Fulani into one colony (Fouska, 2007). The problem was further worsened by differences in religion. While the Igbo’s are predominately Christians, the Hausa-Fulanis are Muslims, and the Yorubas on the other hand are animists. The political instability during the two coups in 1966 was immediately caused by the civil war. The first coup was in January 1966, led by the Igbos’ and a counter coup in July 1966 by the northerners through which Lieutenant Yakuby Gowon came to power. Ethnic conflict then erupted and thousands of Igbo laborers were killed. An estimated 1 million people lost their lives mainly from diseases and hunger during the conflict period (Insidrei, 1976 quoted in Fouskas 2007).
In most of these civil wars and conflicts, the conflicting groups often live within same geographical boundaries, and sometimes live side by side in the same locality. (Licklider, 1993:4). The consequences of war or conflict particularly those that are sporadic and protracted are incalculable (Lund, 2003). The cost of war is most profound on the insecurity people feel to move freely, speak freely, or trust others. Many live with the grief of loss of loved ones, permanent physical injuries, and post-traumatic stress disorder due to experiences of the horrors of war (Lund, 2003).

Often times in these civil conflicts, it is women and children who suffer from the loss of family cohesion, economic security, physical abuse, permanent displacement leading to vicious cycle of poverty (Rasmussen, 2007). The most insidious aspect of this sort of conflict is the deep seated cultural, religious, and linguistic differences that foment distrust among people of the same geographic region. In the end, these mortal enemies must find ways to work together politically and economically with the people who killed each other’s parents, children, and friends. On the surface, it seems impossible (Licklider 1993:4). Most often, there is distrust in conflict communities. Intense dislikes brings distrust and consequently violence that can be easily ignited on mere disagreements. The conflicts in turn are carried on from one generation to another, except only when governments intervene to create peace (Carole, 2010).

Tonah (2007) explains that victims of conflicts usually find it difficult to generate income for a living. It is all the more difficult for civil conflict victims to have a risk-sharing mechanism and in the midst of such difficulties; they draw up hard coping mechanism and easily fall back into poverty traps.

Throughout the colonial period and the immediate post-independence era, most of the polities and large social groupings of people in Africa were commonly referred to as a tribe (Tonah, 2007:6)\(^1\). The most widely held opinion of Africa is that conflicts in Africa are largely due to inherent ethnic rivalries. It is often explicitly stated or indirectly implied that ethnicity, (the cultural differences among social groups on the same continent), has not demonstrated consensus in Africa. Thus, historians maintain that the ethnic factor is the main cause of the numerous wars and conflicts on the African continent (Tonah, 2007:13)\(^2\). Most of these conflicts are very difficult and sometimes impossible to end. Civil war is ‘development in

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1 Tonah Ed. 2007: 6 argue that tribe as a new social construct is at the core of regional conflicts due to their passion to control territories
2 Core (1956) in Tonah Ed. 2007 asserts that ethnicity with regions or tribes are at the core of protracted civil conflicts. It is often not Sufficient that these ethnics fight for power, control and domination of land and resources, they want to eliminate their opponents.
reverse’ (Collier, 2003:9), generating and intensifying the poverty problems of developing countries.

The Economist Intelligence Unit’s (EIU) Global Peace Index (GPI) report for 2008 ranks Ghana as the most peaceful country in Africa, and the fortieth most peaceful (out of 140 countries) globally. In spite of all these compliments, there are certain flash points in Ghana, in so far as chieftaincy conflicts are concerned. It was estimated that in 2004, there were over 100 chieftaincy conflicts in Ghana, which were centered on ethnicity, succession to traditional office and access to and control of land (Tsikata and Seini, 2004).

1.2 Conflicts in Northern Ghana
Inter-ethic conflicts in Northern Ghana mark a vital departure from the relative peace that Ghana has been noted for. The Kingdom of Dagbon³, largely occupying one third of northern Ghana has had its own share of civil strife that is primarily politically motivated. In this particular chieftaincy power struggle, the protagonists and antagonists belong to the same family (Awedoba, 2009).

The Dagbon conflict erupted in March of 2002. The conflict was due to struggle over succession of the paramountcy by two family groups or gates, (the Andani and Abudu) that heretofore, had shared and occupied the position (The Ya-Nam). The conflict was primarily based on the title eligibility, legitimacy and proper enskinment. The Dagbon Kingship conflict paralyzed the local government, and undermined economic activities.

According to Brukum (2002), between 1980 and 2002, there have been twenty two (22) intra-ethnic or inter-ethnic conflicts in the Northern part of Ghana. During the same periods, Mamprusi and Kusasi fought four (4) times. The violent conflict between the Kusasi and Mamprusi erupted in December 2007 this time more prolonged and sustaining.

Wher (1979) explains that there is no single theory or model that is capable of explaining the causes of the conflicts. Most conflict theorists agree that conflict is innate in social animals, generated by the nature of societies and the way they are structured. Ineffective functions of societies are inevitable features for conflicts. Azar (1980), after studying 60 types of conflicts from traditional disputes over territory, and economic resources, summarized that, the key feature of a Protracted Social Conflict is that, it represents prolonged and violent struggles by communal groups for such basic needs as acceptance, recognition, security, and free access to

³ Awedoba 2009: The Kingdom of Dagbon, largely occupying two third of northern Ghana is a big example of the impact of paramountcy conflicts in Ghana
political institutions and economic participation by all. This assertion fits well with the Bawku situation\textsuperscript{4} which is the issue under study.

1.3 Problem statement
This study focuses on the lives and livelihoods of women in Bawku, in northern Ghana. It seeks to highlight how women make a living in a difficult, dangerous environment such as conflict–affected Bawku. It is about how women meet their gendered responsibilities as mothers, wives, sisters, and community members, as well as maintain their sense of dignity. While writers like Brukum (2007), Tonah (2007), Bonbande (2007), Lund (2003) and Awedoba (2009) have documented the impact of the Bawku conflict on local and regional development, there is no evidence of the direct consequences of the conflict on the lives of women. This study, therefore, seeks to fill this chasm by generating further understanding on how women meet their welfare responsibilities to themselves and their dependents, thereby ensuring the viability of their households.

1.4 Hypothesis /Assumption
This study revolves around the assumption that Bawku women adopt various creative ways to meet their gendered welfare responsibilities despite the violent conflict.

1.5 Research Questions
The study poses the following questions to help highlight and understand how the protracted Bawku conflict impacts women’s livelihoods and the resultant coping strategies.

- What do the female informants do for a living?

- Do the women need public spaces (e.g. farms, markets, lorry stations) for their income generating activities?

- How does the conflict affect access to public spaces, and disrupt lives and income – generating activities?

- How does the conflict impact on women’s livelihood?

- What sort of resources are mobilized by conflict-affected women?

- What new opportunities have emerged from the conflict? How did they come about?

\textsuperscript{4} Azar (1980), insists that ethics conflicts that originate in communal struggle for economic resources and power control are very difficult in the end.
• Has the conflict occasioned or led to any gender relational changes? If so, how?

• What are the women’s reflections about the impact of the conflict on their livelihoods?

1.6 Research Limitations
One of the central limitations to this research was the timing and planning of the field work. In 2012, I prepared and travelled to Ghana to conduct the field interviews. Unfortunately, the conflict erupted, forcing me to abandon my travel to Bawku - the study area. This limitation had an impact on the overall preparation and completion of the project. The following year, I was able to return to Bawku, and completed the field work.

At the beginning of the field research, I anticipated that long standing historical distrust would hamper my ability to collect data from women on both sides of the conflict. This challenge was profound in that it stood to obscure the comprehensive nature of the study. Fortunately, just in the neck of time while chatting with women in the area, it became clear that the women did not care much about tribal loyalties. They were more concerned about peaceful resolution of the conflict and security of their lives and livelihoods.

Additionally, I consider my personal vesture in the conflict as a research limitation. This is so because I grew up at the centre of the conflict leading to mixed experiences with the conflict. In order to perform the task ahead of me, I had to see myself as a neutral researcher first and a native daughter last. This emotional attachment was also present among the women who were interviewed for the study. For instance, during the focus group discussion with the Kusasi women, one woman stood up and had this to say “the conflict has brought me so much pain that is so difficult to let go. One fateful night, we were sleeping when our house was attacked. We first thought they were armed robbers, but they were just our neighbors from the other ethnic group, yes our enemies. They shot my husband and he fell and died in front of me and my little boys. The children saw what happened. We know those who murdered my husband and we cannot forget”.

Another woman had this to say “I had a very bad dream a day before the conflict became so violent. I therefore, advised my husband and he left town to the south of the country. I took my kids every night and went to seek refuge in a neighbors’ house belonging to the neutral tribe. Our house was set on fire one of the nights. We lost everything but I still thank God that
no life was lost”. However, the women were able to set aside their loyalties and concentrated on the importance of finding lasting solutions to the civil conflicts.

1.8 Thesis Organization
The thesis is divided into seven chapters. In chapter 1, background issues of conflict in West Africa are teased out – including northern Ghana. Chapter 2 discusses the Bawku conflict emphasizing timelines, causes and consequences. Chapter 3 is about the study’s methodological approach. Chapter 4 presents the conceptual framework of the study. Chapter 5 focuses on informant presentation, data presentation and analysis. Finally, chapter 6 presents a summary and the concluding remarks.
CHAPTER TWO
THE BAWKU CONFLICT

2.1 Introduction
This chapter focuses on the Bawku conflict. It begins with the history of settlement in the area to the arrival of the colonial rulers. The chapter further looks at the impact of the colonial system of indirect rule on the existing traditional political system, causes of the conflict, and its effects and the efforts at peace building in the area. Taken together, the chapter attempts a contextualization of the Bawku conflict.

2.1.1 Bawku
Awedoba (2009) records two sides to the origins of the conflict as (1) the forced change of the Nayire Naba Enskined Paramouncy by the colonial masters, and (2) the dispute over control of territorial land areas adjoining the two tribes. The tenuous relationship between the two tribes were irreparably damaged and the seed of discord sown in 1957, when the colonial administration first imposed a chief on the indigenes of the land and later the removal Mamprusi Naba as the paramount of the town (Boege, 2009:46).

2.2 Timeline and warring factions
The oral history of settlement patterns in Bawku reflects multifaceted tribal migrations all in search of conducive environment to make their permanent home (Lund, 2007). The Busansi’s were merchant traders and migrated from Togo and settled in the town centre while the Kusasis settled in the countryside. In the past, the Kusasis had no chieftaincy institutions, but were independent individuals with clan heads and earth priests called the “Tindana” who were the custodians of the land. The Tindana’s role was more of spiritual leader due to the fact that he performed religious duties to safeguard and ensure fertility of the land for the community. Land is seen in the oral traditions of the Kusasis as a very important resource that belongs to the living, the dead and those yet to be born (Lund, 2007). “The functions of the Tindana was religious rather than secular and he had a task of ensuring the prosperity of the community by obtaining the good will of the earth” (Tonah 2007:198)

The Kusasi people were mostly farmers and found the outskirts more suitable for settlement. The narrative claims that the Busansi often stole and plundered the Kusasi’s agricultural produce. The nature and frequency of the attacks on the agricultural produce of the Kusasi’s
led the Kusasi Tindana to seek help from the Mamprusi Nayire Naba. The kusasis were dispersed across a large landscape, and not well organized; they therefore, solicited support from the paramountcy of Mamprusi the “Nayire Naba” to help them fight the Busansi’s (Lund, 2007). The Nayire accepted and with the aid of his warriors, the Kusasis chased out the Busansi’s from present day Bawku Central. With the departure of the Busansis, some of the warriors expressed interest in settling on Kusasi land and the Tindana\(^5\) accepted (Awedoba, 2009). Later, the Nayire proposed that since Mamprusis were led by chiefs, it was his practice to enskin a sub-chief in any place that there was a Mamprusi settlement, and for that matter Bawku. The Kusasi ‘Tindana’ agreed, hence this proposition then gave birth to the Mamprugu linkage to the areas primarily occupied by the Kusasis (Awedoba, 2009).

### 2.3 Causes of the Bawku Conflict.

Leading authorities on the Bawku conflict have summed up the conflict as caused by the disputed right of political chieftaincy. Scholars such as Awedoba (2009), Lund (2003) and Tonah (2007), have postulated that the other factor contributing to the persistent eruption of clashes and violence in the Bawku region is that of land ownership and control. The conflict in this economically deprived\(^6\) part of Ghana is further seen as predominantly a partisan politics construct inadvertently designed to win electoral votes (Awedoba 2009).

The Bawku conflict, which has its roots in the colonial era, is as much a struggle for power, control and management of critical resources usually vested in the hands of the enskined Naba (chief) of the region, as it is a political context over which political party gets to control the votes and machinery of power. The competition over the chieftaincy position, symbolized by the skin, between the Kusasi and Mamprusi is now into its fifth decade, at least, despite many efforts to resolve it (Lund, 2004; Awedoba 2009).

### 2.4 Colonialism and indirect rule

The conflict dates back to the introduction of indirect rule by the British colonial officials in the Gold Coast as they did in most West African countries. Indirect rule is a system whereby the colonial masters ruled through chiefs or traditional rulers of the people (Awedoba, 2009). The system of indirect rule defined by colonial officials as “governing in local affairs through the customary institutions of the people of the area” had a different impacted on Northern Ghana than it did on Southern Ghana. The British arrived at Gambaga and later got to Bawku,

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\(^5\) Kusasi’s spiritual Head

\(^6\) Bawku is located in the North East Region of Ghana and is deprived of natural resources except land.
searching for chiefs. They had found chiefs at Gambaga, and were expecting to see the same in Kusasi land. However, things were not the same in evidence (Cohen, 1959, in Tonah 2007).

As a result of the indirect system of rule, the British suggested to the Mamprusi immigrants who were an organized group, and knew about the chieftaincy institutions from their homeland to elect among themselves a man to be a chief in Kusasi land. The overlord of the Nalerigu, the Nayiri, became the kingmaker, or responsible for enskinment\(^7\) of the Bawku Chief called the Bawkunaba. This therefore, gave the Mamprusis who are the minority, and considered as “strangers” by the kusasis the mandate to lord over the majority, who claim to be the indigenous people of the area and hence, the genesis of the conflict. The Kusasis opposed the decision by the British. As a result, tensions between the two ethnic groups (Awedoba, 2009).

After the death of the Bawkunaba in the 1950s, the Kusasis ignored the Nayiri and appointed a man of their own choice as the Bawkunaba. The Mamprusis, on the other hand, also enskined another Mamprusi man at Nalerigu as a Bawkunaba. However, the kusasis prevented the Mamprusi Bawkunaba from returning to Bawku. The situation created a lot of confusion and violence which led the then Governor Lord Listowel to set up a committee to enquire into the matter at hand. The committee decided that the Kusasi chief was the legitimate chief of Bawku. The Mamprusis on the other hand also opposed vehemently against the committee’s decision and therefore, took the matter to court and won. But the Kusasis appealed against the court’s ruling. The court eventually ruled in favor of the Kusasis (Tonah, 2007).

2.5 Land management
Dispute over land ownership is yet another source of conflict in Bawku. Land ownership is closely associated to the right to rule. According to both Lund (2003) and Awedoba (2009), the Kusasis claimed to be the first settlers in Bawku municipality and owners of all the lands in the area. The “Tindanas” too are considered the custodians of the land. They further argued that the Mamprusi are only “strangers” in the area but were only allowed to settle as traders in the city centre by the Tindana. Therefore, according to the Kusasis, Mamprusi cannot have access to their land. The Mamprusi on the other hand, also claimed that the land in the

\(^7\) a process of selecting and appointing a chief in Northern Ghana
Bawku area belongs to the Nayire (the Mamprusis overlord) and that the Kusasis Tindana’s were only caretakers of the land for the Nayire (Lund, 2003; Awedoba, 2009).

2.6 Ethnicity and politics
Unfortunately, the two party system of politics inherited from the colonial masters exacerbated and galvanized an already politically charged environment. The party system helped politicize the conflict (Lund, 2003:603). In Bawku, the binary opposition of political parties matched the Mamprusi-Kusasi competition almost perfectly. Empirical evidences testify to the fact that, since the inception of the Fourth republic, Mamprusis and Kusasi once imaginary lines had only became sharply divided along the NPP and the NDC respectively. The cumulative effect is that most issues are given political twist and interpreted as such in Bawku (Lund, 2003).

2.7 Consequences of the conflict

2.7.1 Security
The biggest challenge of the conflict was and still remains the issue of lack of practical security. In Bawku, at the height of the conflict, the safety of people is threatened by the conflict, which in turn, undermined income-generating activities. There are also restrictions on movement and restrictions to people livelihoods which affected their survival (Awedoba, 2009).

Crime rates in the municipality turns to cause fear that further undermines livelihood strategies. In December, 2008, during violent outbreak, it was reported that 159 houses were burnt and that 33 people were killed (Ghanaweb, 2008). At the same period, the police reports on the Bawku conflict states that “a number of houses belonging to both groups had been burnt. There was violence, anarchy, and indiscriminate firing of guns in the town…….” (Modern Ghana, January, 2008)

The insecurity situation has a negative effect, especially in the areas of education, agriculture and commerce. For instance, educational activities are abysmal, given that teachers fled the area, thus teaching and learning is no longer effective under the circumstance. The conflict in its wake has led to the culture of segregation. Health workers deserted Health centers within the area citing insecurity. The number of lives lost, injuries to residents, destruction of
property has been staggering. More alarming is the growing mistrust, and suspicion that seem to have characterized the area, creating perception of a “no go area” (Ghanaweb, 2008).

2.7.2 Forced displacement and migration
The long term consequence of the serial out breaks of mayhem is that the men, the able-bodied of the area have fled to other parts of the country, leaving in their wake, wives, children and old family relations (Awedoba 2009). It has also led to a lot of displacement or migration of both individuals and families. Due to the insecurity, many people have now become refugees in other parts of the country and even abroad. Justino (2007) has noted that conflicts of such nature cut off many people from their economic activities, leading to disruptions of livelihood and hence, poverty. Collier (2000: 14) has observed that in most conflict situation, people who migrate avoid conflict in their original places of settlement do contribute to the continuation of these conflicts by means of funding. “Sometimes, harbour romanticized attachment to the group of origin and may nurse grievances as a form of asserting continued belonging”. This is not different in Bawku (Lund, 2003).

2.7.3 Economic Activities
Given that Bawku is a natural resource poor area, poverty is widespread and economic conditions are often worsened by the ethnic conflict, disrupting income-generating activities and undermining the welfare of individuals and households. Disputes over farm lands are well documented by Awedoba (2009) as one of the causes of the Bawku conflict, which often impacts negatively on livelihoods. It was reported that Mamprusi farmers, who had their farm lands in places mostly dominated by Kusasis, like the Zabzugu district were confiscated and taken over by the Kusasis. The owners of these farm lands readily abandoned the lands completely for fear of their lives (Ghanaweb, 2008). This affected farming in the rural community, thereby constraining their means of earning a living. Furthermore, the public or open market which brings most buyers and sellers together becomes inaccessible during violence break out. The central market is now a “no- go area” for Kusasis due to the fact that it is close to the settlement of the Mamprusis. The Kusasis have, therefore, created a new market of their own. This makes it difficult for any of the other groups to purchase what they need from the other side. Farmers produce perishable goods but are not able to access the market for security reasons. Associated with the issue of inaccessibility to the market is the problem of transportation.
Transportation also becomes disrupted, undermining farmers’ ability to convey their produce to the market (Ghanaweb, 2008).

Bawku has long been noted as a business centre that attracts not only people in Ghana but also people from neighboring countries (Awedoba, 2009). Women in this area are mostly engaged in petty trading and farming. Reports from the Municipal Assembly (2006), indicates that about 70 percent of the women are involved in subsistence farming. They produce crops and rear animals on small-scale for domestic consumption and for sale. During the violence conflict in 2008, the stores belonging to both parties to the conflict were burnt down. The youth took to looting of shops and other indiscriminate attacks on businesses in the area (Ghanaweb, 2008).

2.8 Efforts at peace
The United Nations Human Rights Organization has been at the forefront of working to defuse the Bawku conflict by providing avenues for key actors in the conflict to manage their grievances. Amnesty International and the European Peace commission have all sent representatives as observer missions, to help bring the factions together. The efforts of these foreign entities merely supplement the national efforts to create a more lasting peace in the region in order for some development work to take place (Ghanaweb, 2008). Apart from the international peace efforts, committees have been set up nationally to work towards a lasting peace and towards socio-economic reconstruction of the area. For instance, in May 2009, a new Inter-Ethnic Peace Committee consisting of 5 Mamprusi and 5 Kusasis members was established with the aim of encouraging peaceful co-existence and effective dialogue among all people of Bawku. Members from both sides are supposed to resolve petty quarrels and delinking them from ethnicity. The members are expected to educate all to appreciate the need to differentiate criminal acts from ethnic differences and to educate members of both sides to obey the laws of Ghana (Ghanaweb, 2009). The challenge, according to Awedoba (2009), however, remains that in brokering any peace agreement between the two warring factions; the issues are steeped in politics and culture of the region. However, the Bawku conflict is a matter of political zero sum game where one side must win absolutely and the other must lose absolutely, leaving no room for compromise.

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2.9 Summary
This chapter sought to outline the context of the study. It begins with the history of the settlement of the different ethnic groups in Bawku. It focused on the genesis of the conflict, especially causes and consequences. A special focus was on the effects of the conflict on economic activities. The chapter further elaborated on the efforts that are being made towards peace. Since neither the government nor an outside is capable of bringing an end to the civil strife, it is the people and their leadership that hold the key to an economic regeneration in the area.
CHAPTER THREE
METHODOLOGICAL APPROACH

3.1 Introduction
This chapter focuses on methodological issues, particularly the choice of the study area, informants’ size and selection, and data collection techniques. It further looks at the field decisions, emphasizing the strength and weaknesses of the chosen data collection strategies. My own reflections as a field researcher are also addressed. For instance, gender, as a female researcher and being a native of Bawku and other social attributes may have impacted on the data collection process and the outcomes of the results.

3.2 Study Area
Bawku is one of the nine districts and municipalities in the Upper East Region of Ghana. It is located in the north-eastern corner of the region. The municipality has a total land area of about 1215 05 sq. km. It shares boundaries with Burkina Faso, and the Republic of Togo, Bawku West District and Garu – Tempane District. The name Bawku refers not only to the town but also to the two administrative districts that bears this name: thus Bawku West with Zebilla as district headquarters and Bawku East, the municipal with Bawku town as also the district headquarters (Bawku Municipal Report, 2006). The two districts are divided by the White Volta with Agolle being Bawku East (the municipality) and Atoende as Bawku West (Awedoba, 2009).

Bawku municipality is part of the interior continental climatic zone of the country characterized by pronounced dry and wet seasons. These two seasons are influenced by two oscillating air masses. First is the warm, dusty and dry harmattan air mass which blows in the north easterly direction across the whole municipality from the Sahara Desert. During the period of its influence (late November – early March) rainfall is entirely absent, vapour pressure is very low (less than 10 m.b). Temperatures are usually modest at this time of the year by tropical standards (26°c – 28°c) (Bawku Municipal Report, 2006).

Bawku Municipality, due to its unique location, is one of the fasters growing commercial towns of the upper east region and also ethnically mixed. Bawku is home to the Kusasis, who are the majority group and also claims to be the indigenes of the area. Bawku town attracts traders such as Hausas, Dagomba and many others. As noted by Awedoba (Awedoba,
2009:84) “the town’s prominence owes much to its location on the pre-colonial trade route from Ouagadougou and the Sahel to Gambaga and onwards to Salaga and beyond”.

Despite all the disruption of the conflict, it is home to about 205,849 people. In almost all the age categories from age 4 to 60 and above, the population of girls and women out pace that of boys and men by a percentage of more than 4. The male -female age gap was wider within the age of 45 and 60. In this category women outnumber men by more than 12 percent (Bawku Municipal Profile 2011). The importance of measuring the age disparity is to further show how grossly imbalanced the social structure is tilted against women and their participation in the social strata of the community. By actual numbers, in every age grouping from the youngest to the oldest, females are greater in number than males (Bawku Municipal Report, 2006). Whenever conflict erupts in the area, the women suffer disproportionately simply by their size in comparison to men and boys (Bawku Municipal report 2006). Hence, Bawku offers an excellent place for researching into female livelihood in conflict situation, where women livelihoods have been disrupted by protracted conflict.

3.2.1 Choosing data collection technique: Fieldwork

Every research dictates its data collection method. The choice of my technique was informed by my decision to research into women’s livelihood in a protracted conflict in Bawku through household interviews and focus group discussion rather than through the analysis of official records of the municipality which is not even in existence. Also, all leading authors of this conflict (Lund 2003, Awedoba 2009, Tonah 2007) have all centered their writings on the reasons and effects of the conflict on development. No research work has therefore, been done on women and their livelihood strategies in this conflict area. My interest was to obtain first hand information from these women themselves and not information gathered by the media or an organization. After all, there is a growing recognition by social scientist that “Rather than controlling variables, these studies are open-ended and set up research opportunities designed to lead the researcher into unforeseen areas of discovery within the lives of people she is investigating. Also, they look deeply into behavior within specific social settings rather than at broad population” (Holliday, 2002; 7).
3.3 Informants

3.3.1 Informant Selection

Rubin & Rubin (2005) assert that informants “should be experienced and knowledgeable in the (research) area” or versatile on the research issues. In the present study of female livelihood in a conflict-prone area, where illiteracy among women is high (Lund, 2003), a good number of the women in the research area, therefore, can be said to earn a living in the informal economy—especially petty trading and farming. My aim was to reach out to ordinary women who make a living by doing petty trading or farming and obtain data from them about the effects of the conflict on their livelihoods. I therefore, kept my recruitment process simple: The interviewee had to be someone who engages in petty trading or farming and has a specific business location. This way, I was therefore, able to locate and get in contact with these women with different background, aspirations and perspectives. The approach that I used in selecting my informants was through family acquaintance and former classmates who lived in the study area.

3.3.2 Number of Informants

When I set out to the field, I had anticipated getting ten informants from only the ethnic group that I belong due to personal security reasons. However, ten (10) women were also recruited from the Mamprusi ethnic group after a short meeting with a Mamprusi woman leader. By the end of my trip, twenty (20) women had been recruited from the two main ethnic groups—The Kusasis and the Mamprusis for the household interviews. Besides these interviews, three focus group discussions were also conducted. The focus group for the Mamprusi group consisted of five (5) people in number; the Kusasi group was also made up of five (5) people, while five (5) people came from the rest of the minority ethnic groups. A total number of 35 women made up the sample size of the study. The selection was inclusive of all the ethnic groups in the study area in order to get different opinion about the conflict and its effects on their livelihoods.

3.4 Gaining access to informants

The first Kusasi informants were through social contacts. Before embarking on the journey, I decided it will be much safer to interview women from the same ethnic group (the Kusasis) that I belong due to unforeseen security issues that I wanted to avoid. However, when I actually got to the field, there was a shift in perspective.
The first woman I happen to meet on my way for the interview sessions was a Mamprusi woman. She got much interested in the research focus after we exchanged pleasantries. So she offered to organize women from the Mamprusis group to also share their experiences. She immediately remarked “I hope you do understand that the conflict affect we the women more than the men because most of us are the bread winners of our families.”

She stated that many women will be willing to talk about the way the conflict has affected their livelihoods and the resultant coping strategies. She further pointed out that “You know that the decision to go to war is usually done by the men most especially the jobless and women who go to the market to sell our goods in order to take care of their families, suffer the consequences of these unending conflict.”

I did not start asking the questions on my interview guide, but I felt that she was answering some of my questions. I was actually getting information from a woman who belongs to an ethnic group that was not part of my initial sample size and this actually took place on my way to the core setting. Thus, these happenings reminded me of Honarbin – Holliday’s study of two Tehran university departments in Iran, where she demonstrated how her encounter with a taxi driver on her way to the core setting, yielded good information for the research. “Their participation in my discussion is my way for further reflection and contextualization, and/or…. their collective texts come from the outside world, the margins of my research site but speak from the heart of society in Iran” (Honarbin – Holliday 2005:36, in Holliday 2007:39).

It did not actually matter to this woman which ethnic group I was coming from but she was willing to organize women to talk about their lived experiences hoping that one day there will be peace. I therefore, decided to conduct interviews not only with the Kusasis but also the Mampruis as well as other minority groups like the Hausas, the Mossis, the Bisas, the Frafras, and the Kasenas. Experience “reminds us that it is often these potentially unnoticed margins which tell us the most” (Holliday, 2007:39). Cultures do not exist except in the minds of the people who conceptualize them (Holliday 1999:225 in Holliday 2007:40).

3.5 Data collection techniques

*Interviewing*

*If you want an answer, ask a question…. The asking of questions is the main source of social scientific information about everyday behavior* (Shipman, 1972:76, in Roberts, 1981).
The decision to use qualitative research was due to the fact that my main interest was to research deep into the lives of ordinary women who were significantly impacted by the conflict. The most important point is to “capture and delve further deep into the subjective qualities of life that models up human behavior” (Holliday 2007:7).

The emphasis of this research is how women livelihoods have been changed due to the conflicts and how these women have developed and modeled coping strategies in the midst of violent conflict. Thus, face to face in-depth qualitative interviewing was the method best suitable for this study as Rubin and Rubin (2005) put it “interpretation of their experiences and their understanding of the world in which they live”.

It is all about studying deeply into the behavior of a given group of people and getting answers that will be understandable, meaningful and makes sense as well as verbally articulated within a given social setting in qualitative interviews (Holliday, 2007:5). Qualitative interview is therefore, an in-depth method of collecting data that gives possible explanations and deep knowledge gathering leading to greater understanding of the subject’s worldviews (Kvale 1996:1). Thus, qualitative interview is the best suitable tool for studies that looks to research into people experiences, meanings and general worldviews of a given social group. As detailed by Bryman (2008:238), through face to face interviews, “a unique, subjective, detailed personal story can be told as to how the interviewees understand and explain various phenomenon, their actions and their general overview of the world around them. Hence, the advantages of qualitative interviews informed the decision why it was chosen to be the primary method of gathering data in this study.

3.6 Conducting the Interview

“You cannot decide exactly what sort of data you are going to collect before you begin” (Holliday, 2007:71).

The interviews were conducted in Bawku, the upper east region of Ghana, in Nov/Dec of 2013 after unsuccessful attempt in 2012 due to constant violence in the study area. All twenty informants were interviewed and tape-recorded. The interview period for each lasted on an average hour to an hour and half, with the longest being two hours and the shortest being one hour. Seven out of the twenty interviews were held in individual homes while the rest were conducted in the business locations of the informants. The interviews that were conducted at the homes of the informants took longer hours than those that were conducted at the place of
business, but the home environment was very ideal for one-on-one interviews. Conducting the interviews with informants with babies was also successful but took the longest time. Interviews that were conducted at the business locations equally were very successful although there were few disruptions whenever customers came for transactions.

The interview guide had ten questions and the questions were all semi-structured. I encouraged the interviewees to introduce issues that they considered important for discussion as advised by Bryman (2008:432). The interviews guide was used with flexibility such that additions and subtractions were made where necessary, making each interview section very unique. I did not enter the study setting with a fixed hypothesis although the focus was on exploring the female livelihoods in Bawku. The interviewees were further encouraged to participant to define what is considered important, and thus relevant knowledge about the study.

The interviews were conducted in a relaxed atmosphere and the interviewees wanted to talk and explore the topic beyond its scope. They volunteered information freely. However, few interviewees broke down in tears in the course of the interviews. In such instances, I volunteered to stop with the interviews but the interviewees refused and were willing to continue. These interviewees were those that had lost loved ones in the conflict. These issues were quickly resolved, leaving no effect on the data gathered.

The final and most interesting issue was that men were also willing to partake in the interviews. Some said that their livelihoods have also been disrupted and therefore approached me to be interviewed. I had to explain that the focus was on women and they therefore, suggested that I return again to conduct a similar research on men as well. Although, this random discussion did not form part of my primary data, it however, gives a broader picture of the conflict in diverse ways for reflection.
3.7 Focused group discussion

Focus group discussions were also conducted to gather more information needed for the study. The focus group method is a kind of interview that involves several people on specific subjects, issues or topics. Bryman states that this type of interview was mostly used extensively on market research and gained roots recently into social research (Bryman, 2008: 345). The focus group methods, thus, involves more than one person, and usually at least four persons. “Essentially it is a group interview”. The focus of the study is about female livelihoods in a conflict affected Bawku. This information can only be made by the women themselves and how they collectively make sense of the topic that can be converged in a meaningful manner that others can understand. It is therefore, necessary to see how these women in a group discuss issues in relations to the topic. I therefore, found focus group discussion very suitable, because the researcher here is much interested in the ways in which individuals discuss issues as a member of a group, rather than a sample of individuals. “In other words, with a focus group the researcher will be interested in such things as how people respond to each other views and build up a view out of the interaction that takes place within the group” (Bryman 2008 :346).

Three separate focus group discussing were conducted. The groups consisted of 5 members each. This number allowed broad latitude of space for participant’s views which is a very important feature in qualitative research study (Bryman 2008, p.359). By using this method, I was able to gather insightful details about the direct effects of the conflict on the lives of the groups of women and their individual families, hence the central objective of the study. The structure of the focus groups consisted of all the various ethnic groups of the study area some were very emotional with much drama and emphasis which contributed much to the entire exercise.

Moreover, using a focus group affords the researcher a wide view from different participants and through different debates. At the end, the research gets a rich data. This approach, can offer great potential for feminist studies (Bryman, 2008) and very useful to this study.

Much the same way, I found that there were few draw backs to using this method. For instance, in my focus group dialogue, the free flow of ideas and narratives, demanded more time than was allotted. Also, some participants told stories that were tangential at best to the
overall narrative which I had to do away with. Altogether, what is more critical to the focus
group is whether and to what extent the informants are willing and prepared to express
themselves.

3.8 Observations:
“If one is really to understand a group of people, one must engage in an extended period of
observation” (in Silverman 2005:49).
Strong (1974 cited in Silverman 2005) argues that to think that a researcher’s presence in the
field would not have any influence on the data collected is unrealistic. Hence observation was
also used in this study alongside the interviews and the focus group discussion. Both direct
and participant observation was deployed in this study.
I used the direct observation while conducting the interviews with the women at their
business locations where I observed what goods they were selling and who the majority of
their customers were. By direct observation, I mean studying a social phenomenon without
becoming a part of it in any way (Silverman, 2005). I played a low profile, such that the
subjects of the study did not even realize that they are being studied.

In another setting, I employed the participant observation in a grocery shop during a violence
period. Participant observation is a method of gathering data in which the researcher actually
takes part in the social phenomenon that is being studied.9 My aim here was to have a feel of
how these women behave and react when the conflict erupts during business hours.
Both direct and participant observations provided me the opportunity to obtain more data
which was used to complement the qualitative interviews, and the focus group discussion.
Hence, a holistic picture of the topic of the study was found.

3.9 Challenges and reflections

Being a native of Bawku (insider & outsider role)

“Because the interviewer contributes actively to the conversation, he or she must be
aware of his or her own opinion, experiences, cultural definitions, and even
prejudice” (Rubin and Rubin 2005:36).

9 http://sociology.about.com/od/P_Index/g/Participant-Observation.htm.
In conducting this study into female livelihoods in conflict affected Bawku, I cannot help but observe that my background and my experiences have affected the findings. Discussing the consequences and lingering effects of the conflict on the livelihoods of the informants, quickly brought back memories of my own experiences as a child and a teenager in Bawku. The conflict has had a direct impact on my family during those years. I remember very well how our schools had to be closed on several occasions due to violent clashes. Although this created biases of opinion, but also offered a unique prospective to the study on how this conflict has affected the livelihoods of the women. Therefore, being aware of my past, presented a unique atmosphere rather than downplaying the fact that both researcher and the interviewees represent separate knowledge as noted by Kvale (1996:124) “in the interviews, knowledge is created inter the points of view of the interviewer and the interviewee”.

Conducting the interviews made me to critically reflect on the conflict as a native of Bawku. The women in the focus groups spoke in a way that I could empathize with them. Their narrations and actions of everything about their livelihoods went far beyond what my family had experienced and thus, my role as a researcher is to reflect upon with respect in order to have their trust. For example, I could relate to the mention of market locations, the look and feel of the deserted streets, when the women recounted their experiences.

Moreover, during the interviews, one women’s narrations of her coping strategies for her dependents, made me to remember my family situation in those days. My mom had to invent many ways to make sure that we were fed and safe. In those days of conflict, women and children were usually spared and never “touched” for cultural reasons. This belief does not rule out the fact that accidents happened and women and children can lost their lives. I can recollect vividly how a pregnant woman was mistakenly gunned down on her way to the market with her farm produce to sell. As explained by Major General Patrick Cammaert: Former Deputy Force Commander to the Democratic Republic of Congo (DRC), “it is more dangerous to be a woman than to be a soldier in Eastern DRC”. The observations above show how vulnerable women are in conflict situations.\(^{10}\)

The above assertion was exemplified in my family as I reflect on the conflict. The older and young men were usually the targets during the conflict. Therefore, my mom had to send off all my brothers to her relations who lived in other parts of the country during conflict period and they only return during peace times. We, the girls, stayed with our mom and sought refuge every night from our neighbors who belonged to the neutral ethnic groups. Night hours were periods that the two ethnic groups engaged in shooting and burning down each other’s houses when security was not tight enough. However, the ugly sight of war set in and during the year 2008 conflicts in Bawku, women, as well as children were equally targeted (Ghanaweb, 2008).

My concern from the onset of the research was that, although, I wanted a holistic picture of how the conflict has affected the livelihood of all women in the area, I was also afraid of not getting access to women from the Mamprusis group. However, on the contrary, things turned out differently and I was treated as a researcher by all the women in the study area. I was rather surprised about their openness to the issues on the ground and how much confidence they had in me. It did not matter which ethnic group I belong but issues of restoring sustainable peace in Bawku was paramount to them.
3.10 The same gender- interviewing

Interviewing is rather like marriage: everybody knows what it is, an awful lot of people do it, and yet behind each closed front door there is a world of secrets (Roberts, 1981).

Edwards (1990:482) explained that “characteristics such as class, sex, and race belongs not just to the people who we conduct our research on or about, but are also characteristics of the researcher”. Therefore, I recognized that being a female researcher from the study area and conducting research into the lives of ordinary women in a protracted conflict is likely to have had effects on the data collection process and the outcome of it.

The process here was relatively easy for me to stay calm, show empathy to their stories as it relates to what I experienced growing up. The question as to whether it was difficult to understand the effects of the conflicts was irrelevant and all were expressed in the native language that I could grasp all. Also, while it could have been difficult for a man to emotionally show some understanding of these women inventing different coping strategies for survival, it was rather easy for me due to the fact that I understood their perspectives from the same worldview.

Moreover, it is a common phenomenon in African culture that issues of house management is often seen as feminine issues. Therefore, to be masculine is not to be found doing things that women do and all that culture defines as feminine (Whitehead, 2001). Hence the objective of researching into how these women survived the conflict with their dependents might have been less successful had the researcher been the opposite sex. This, thus, gives credence to Bryman’s (2008: 438), that reminds us that qualitative research interview is not just an instrument of collecting data but that it is an interactive process that is two directional. During the focus group discussions, a woman remarked “she is our daughter and our sister so therefore, she would understand us better” This statement before the start of the discussing reinforced the fact that an interview is “not simply a conversation. It is a rather, a pseudo-conversation. In order to be successful, it must have all the warmth and personality exchange of a conversation with the clarity and guidelines of scientific searching” (Goode and Hatt, 1952:191 in Roberts, 1981).
My code of dressing further identified me as part of them and my gender further ensured my acceptability. In this study area, where majority of the population are Muslims, I made a conscious effort to avoid my foreign dressing and maintained a moderate dress code. For Babbie reminds us that “as a general rule, the interviewer should dress in a fashion fairly similar to that of the people she will be interviewing”. She emphasized that richly dressed interviewer will probably have difficulty getting the good co-operation and responses from poorer respondents. And also, a poorly dressed interviewer will have similar difficulties with richer respondents (Babbie 1973, 173, in Bailey, 1994). Thus, in this study, my dressing reinforced my status as a feminine which influenced the data collection processes.

The same-gender interview sessions gave the interviewees opportunity to “gossip” about the role of the men in the conflict. During the interview sessions, one woman said “the men pick up arms against each other, and when the conflict gets too violent; they abandon us with our kids and run to other parts of the country”. This general information, although not part of the questions, it proceeded a broader perspective of the conflict. The extra information was only possible because I was a woman. Thus, the rapport was excellent due to my gender. However, Hyman warns of too much rapport. He states that certain degree of businesslike formality, of social detachment, may be appropriate. Hyman further points out that when rapport transcends a certain point, the relationship may get too intimate, and the interviewee may be eager to deter to the interviewer’s sentiments. This may happened when the respondent has no interest or real involvement in the work. (Hyman 1954:48, in Bailey, 1994). Therefore, Kahn has argued that an interview should actually be seen as a specialized format of verbal interaction- initiated for a specific goal, which should be directed on some specific content area, with consequent elimination of extraneous information (Kahn and Cannell, 1957).

Although, my gender among other factors, created a welcoming environment, however, I had to strike a balance between the warmth required to generate “rapport” and also the detachment that was necessary to see the interviewee as “an object under surveillance” thus, emphasizing the fact that interviewing is not easy (Denzin, 1970). The gender component made the interview processes very flexible and with high response rate. I had control over the environment and questions were answered orderly that ensured completeness. This can however, lead one to doubt if a male researcher researching the same topic would have
managed to get an equally rich data. This is perhaps why Bailey has opined that the sex of the researcher has also been shown to affect the interviewee reaction (Bailey, 1994).

### 3.11 Summary

This chapter focused on the methodological issues of the study. The location for data collection was in Bawku municipality, which I referred to as the epicenter of the conflict. I chose in-depth interviewing and focus group discussions as the primary data collection methods in order to highlight the perspectives of female livelihoods and knowledge of the conflict. To bring out holistic picture of the conflict scenario, I supplemented the interviews with observations. Altogether, twenty semi-structured interviews were conducted. Also, three different focus groups discussions were conducted. Each group was made up of five (5) members. All interviews and focus group discussions were conducted in Bawku. The informants were purposefully recruited through social networks for the study which yielded high response rate. Challenges and reflections were also recorded as part of the interview processes, since qualitative research interviews is not just merely another instrument of knowledge acquisition, but it is also “a construction site of knowledge” (Kvale 1996: 42).
CHAPTER FOUR

CONCEPTUAL APPROACH

4. Introduction

This chapter attempts a conceptual framework to the study of female livelihoods in conflict affected Bawku. The study looks specifically at the concept of sustainable livelihoods framework (SLF) and its constituted elements. It discusses the types of resources people mobilize to secure material well-being and maintain sense of dignity in conflict-affected communities. Moreover, since resource mobilization in securing livelihoods in rural communities is gendered, it looks at how women’s identities are shaped and agency is exercised. In sum, the chapter draws upon SLF, the concept of agency and empowerment to develop a framework for data discussion.

4.1 The Sustainable Livelihood Framework (SLF)

The framework is a conceptual model that broadens knowledge about people’s livelihood, most especially the poor and the vulnerable in the society. It further, brings an objective view of core factors that affect people in their everyday lives and the relationships that exist between these factors. It constitutes assets, transforming structures and processes, livelihood strategies and livelihood outcomes that can be applied to different circumstances to generate a holistic worldview of a given situation. Also, it can be seen as a flexible tool which can be adapted to meet any given situation or circumstance. The core purpose of the model is to emphasize the main components and its influences on livelihood. Therefore, exhaustive list of issues may be considered as evidenced in the framework below (DFID, 1999).
Robert Chambers and Gordon Conway (1992) proposed the following definition of a sustainable rural livelihood, which is applied most commonly at the household level: A livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term.

The concept of Sustainable Livelihood (SL) is, therefore, an attempt to go further than the
conventional definitions and approaches to poverty eradication which had been found to be too narrow because it pointed only certain aspects manifestations of poverty, such as low income, or did not consider other important aspects of poverty such as vulnerability and social exclusion. It is now realized that more attention should be given to the various factors and forces which is either seen as hindrances or enhance poor people’s ability to make a living in an ecologically, economically, and socially sustainable way. The SL concept offers a more integrated approach to poverty assessment (Conway, 1992). Its key elements will now be discussed.

4.2 Key elements in the sustainable livelihoods
The SLF can be disaggregated to highlight the different sub-components. Five key elements of the SLF can be found depending on the literature.

4.3 Natural assets
Natural capital is the term used for the natural resource stocks from which resources flows and services (such as land, water, forests, air quality) useful for livelihoods are derived. It is especially important for those who derive all or part of their livelihoods from natural resource based activities, and particularly for poor farmers and herders. In more general terms, good air and water quantity and quality represent a basis for good health and other aspects of livelihoods (Kollmair and Gamper, 2002).

Natural assets like land, climate, water resources to a greater extend determines how vulnerable people are. This is further conditioned by events like conflicts, floods, diseases, population trends and seasonal changes like wet and dry season. Scoones (1998) refers to natural capital as the natural resource stocks (soil, water, air, genetic resources etc.) and environmental assets (hydrological cycle, pollution sinks etc) from which resource flows and services useful for livelihoods are derived. These assets are very vital to livelihood strategies most importantly with poor farmers, whose main livelihoods depend on it. Land and water resources serve as major resources in determining the lives of the people of Bawku, who are mostly farmers (Bawku District Profile, 2009). They farm crops and also keep animals, which are determined by gender roles in the household. Thus, water is very vital and is consumed by both humans and the livestock. In this study area, both women and children rear animals like sheep, goats, and fowls while the men keep cows in addition to other animals. Also,
coupled with seasonal changes, most farmers in Bawku intentionally rear different species of animals (Bawku District Profile, 2009). This practice is not so different in other African countries. McCarthy et al (2003) explains that pastoralists in south Ethiopia rear different species of large herds in order to cope with the environmental variability. Farming of crops is mostly done in the raining season. This season is often marked with enough food to eat and the surplus to trade. Surpluses are usually traded in the market mostly by women from various households. Therefore, individual households engaged in these activities as a means of livelihood for survival and to maintain their sense of dignity and respect.

However, as the population increases, land as natural resource and coupled with degradation, thus becomes ineffective in supporting people’s livelihoods. Moreover, access to these natural resources to secure decent livelihoods by various households has been affected by the protracted conflict in this area. As noted by Awedoba (2009), the conflict has led to the confiscations of lands by both sides involved in this conflict. Huggins (2004) further indicates that changes in access to land as an asset in periods of conflict comes along with various claims like a. dislocation; b. victims of dislocation claims of locations sides; c. victory or loss of specific land sides in a conflict. For instance, different reasons were given that facilitated in the post- conflict confiscation of lands and other properties, especially those with regards to the genocide in Rwanda (Huggins, 2004)

4.4 Human capital

“Human capital represents the skill, knowledge, ability to labor and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives (DFID, 2000). At the household level it varies according to gender, age, and household size, skill levels, leadership potential, health status, etc. and appears to be a crucial factor in order to make use of any other type of assets” (Kollmair and Gamper, 2002).

Health is considered as a very important element in securing livelihoods. This is due to the fact that physical health enhances labor productivity. Also, the health of individuals depends largely on the roles that they play in mobilizing resources for their livelihoods. Thus, men and Women have different physiologies and therefore, different tasks to perform in different households in the community.
Men are decision makers when it comes to farming activities in Bawku. Men decide what roles women should play in securing a livelihood (Whitehead, 2002). Women are mostly responsible for managing the home like cooking, domestic chores and generally taking care of the young and sick. Although, women do not own land resources, they, however, farm on the lands belonging to their husbands. These roles are also similar in most African countries. For example, Amuguni (2002) stated that, among the Nuer society in South Sudan women perform at least 50% of livestock activities. Besides, the collection of grass, women are engaged in fetching water and firewood, collecting cattle dung, building of corrals (together with their husbands), cleaning cattle areas, and the care of calves, goats among others (Amuguni, 2002). Whalen (1984) adds that, in Ethiopian highlands, women are also engaged in livestock production more than cultivation of crops. They look after calves, cow sheds, and milk cows, supervise feeding and grazing of cows, make dung cakes, butter and market these products. The Men however, feed the oxen and responsible for treating sick animals. Joint decisions are also made on the sale of livestock.

The labor work thus requires specific knowledge in performance that would enhance households’ livelihoods. More often, a distinction is made between ‘indigenous or traditional’ and ‘modern’ knowledge. Indigenous knowledge is acquired through non-formal education and lessons learned from one generation to another. However, modern knowledge may require formal education and practice. In Bawku, subsistence farming is in practice and the use of traditional knowledge. Children basically learn by observing and practicing what is been done to mobilize resources in order to secure livelihoods of the household. Adolph et al (1996) has equally noted that local knowledge of both men and women is endangered by the displacement of people from their communities to the battle grounds or refugee camp. Traditional knowledge is also faded away due to wars and shift in roles in South Sudan. For instance, some of the Dinka indicated that nowadays, girls also grow up in the cattle camps and are engaged in activities only done by boys in the past. Moreover, the number of female headed households are growing and hence are more engaged in the management of animals of which cattle is included (Adolph et al, 1996).

4.5 Financial capital

The availability of cash or equivalent that enables people to adopt different livelihood strategies is financial capital. Two main sources of financial capital can be identified as:
- Available stocks comprising cash, bank deposits or liquid assets such as livestock and jewelry, not having liabilities attached and usually independent on third parties.
- Regular inflow of money (conventional poverty indicator of less than one dollar a day) comprising labor income, pensions, or other transfers from the state, and remittances, which are mostly dependent on others and need to be reliable (Kollmair, 2002).

Financial capital is often acquired through labor income and through the sale of farm produce. It is estimated by Awedoba (2009) that about 70 per cent of the entire population are engaged in farming in Bawku. Thus most households’ income is acquired through the sale of farm products. Women get their income from the sale of vegetables and sheer butter. Whalen (1984) observed that in the highlands of Sudan, the main sources of income for women are revenues from the sales of butter and cheese. Trading contributes significantly to the incomes of most households. Bawku has been a commercial border town that generates a significant amount of revenue for the government (Lund, 2003). Men also get most of their income from the sale of their farm animals. They reinvest by buying animals for rearing in the farms again. Livestock play an important part of the culture of the people of Bawku. Bride price is paid with cattle. Most people also trade across the neighboring border countries. Amuguni (2000) equally notes that in some communities in Ethiopia and in South Sudan, livestock are also used by men as in-kind payments for marriage costs and fines. He further states that, women exchange certain goods among themselves and conditioned by different seasons of the year.

It should be noted that in all activities gender roles and power relations is important in understanding livelihoods mobilizations. Adamo (2001), for instance, noted that women are vulnerable in household decision making. Men control all expenses of the household and women only request for household allowances in central part of Ethiopia. It is a common practice for both men and women to save in northern Ghana. Women turn to save things like jewelry, ceramic plates, bowls, and cloths, among others for the preparation of future marriages of their daughters’. Men also keep cattle as bride prices for future marriages. Dolan (2002) equally explained that many female heads recognized the vital role of assets like livestock since it could easily be liquidated during economic hardship or for the paying of bride price for marriages, medical bills or school fees for children.
4.6 Social capital:

In the context of the SLF, social capital means the social resources upon which people draw in seeking for their livelihood outcomes, such as networks, that increase people’s trust and ability to cooperate or membership in more formalized groups and their systems of rules, norms and sanctions (Kollmair and Gamper, 2002).

Social capital focuses on how people in communities use their various networks, connections and influences in mobilizing resources for their livelihoods. Kollmair and Gamper (2002) explain that, social capital can be determined by factors such as wealth, the number of children or through age, birth, religion, marriage, tribe and gender. Bebbington (1999) therefore, point out that social capital enhances rural community’s capacity to be agents of change in an increasing changing environment, thus helping in mobilizing and defending of asserts.

Social capital is very important in the mobilization of resources in securing livelihoods in northern part of Ghana. Asserts such as land, can be given to friends, visitors, family members, or even strangers for either farming or building of houses. Cattle are usually borrowed for ploughing on the farms. Common practices involve borrowing and gift giving to strengthen social bonds. For instance, women borrow or give each other’s gifts such as money, flour, various farm products and vegetables. Men also give animals such as goats, sheep, and most especially guinea fowls (birds commonly reared in the savannah) to each other. These practices are equally common in other African countries. For example, to strengthen, ensure, and keep their social capital in Ethiopia, men give out donkeys and goats to family and friends as gift (Kollmair and Gamper, 2002).

However, Kollmair and Gamper (2002) further observe that this may as well have negative implication for development. They noted that various groups and their members may exclude other people and in many instances women are disadvantaged due to the fact that they have little access to natural and financial asserts in the rural communities. Hence, the importance of credit cooperatives and financial unions to help give out credit to women to help them become agents in different ways. However, women groups and individuals will only be strengthened provided they have trust among themselves and social networks (De Haan, 2001).
4.7 Physical capital

Physical capital comprises the basic infrastructure and producer goods needed to support livelihoods, such as affordable transport, secure shelter and buildings, adequate water supply and sanitation, clean, affordable energy and access to information (Kollmair and Gamper, 2002).

Physical capital is essential in the mobilization of livelihoods in northern parts of Ghana. Mechanized farming is limited and out of reach for most of the rural poor. Oxen, cows and donkeys are used for ploughing the land. This activity is usually done by men in households and is culturally perceived to be hard job and thus beyond the capability of women. Female headed households and widows hire the services of men in the community to plough their lands. Tools like the hoes and cutlasses are still used by a lot of households for cultivation. Mostly women who do not have access to large farm lands use simple tools like the hoe. Dung of farm animals is mostly used in the farms as manure or fertilizers (Bawku profile, 2009). Degefe and Nega (2000) equally noted that 42% of livestock output in Ethiopia is used for draft power, manure and transport. Most women cultivate perishable goods and transport them to the market centres to sell. Animals like horses and donkeys are used to transport farm products from remote rural areas to the market centres to sell. Tractors are also used for transporting farm produce to market centres on market days. Van Hoeve (2004) explains that salt is being transported by camels in pastoral communities in Ethiopia and Sudan. He further points out that, horses are used to pull carriages in the rural towns and transport people in Ethiopia, which is a similar practice in northern Ghana.

4.8 Political Assets

Political Assets can be seen as the structures and processes that mediate the complex and highly differentiated process of achieving a sustainable livelihood. Institutions can therefore be formal and informal, often fluid and ambiguous, and thus subject to many interpretations by various actors. Power relations revolve within institutional forms, and thus making contestation over institutional practices such as rules and norms always important. Institutions are not static, but continually being shaped and reshaped over time. It is thus part

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11 Comes within three days interval where most sellers from rural areas come with their farm produce to sell.
of a process of social negotiation, rather than of fixed ‘objects’ or ‘bounded social systems’” (Scoones, 1998).

Institutions are considered very important in the livelihood framework and thus a very vital point to consider in rural areas designing interventions which will improve the sustainable livelihood outcomes. This is because institutional processes allows for identification of restrictions, hindrances or barriers and equally offer the opportunities that exist for sustainable livelihoods. These formal and informal institutions consist of tenure regimes, labor sharing systems, market networks and also credit arrangements that are usually mediated through livelihood resources likewise the combinations of other portfolios of livelihood strategies (Scoones, 1998). In northern parts of Ghana these institution are mostly mediated by the traditional laws of the area. This is often seen in the tenure regimes and labor sharing arrangement (The Regional Profile, 2009). For Davies (1997: 24, in Scoones 1998): “institutions are the social cement which link stakeholders to access to capital of different kinds to the means of exercising power and so define the gateways through which they pass on the route to positive or negative [livelihood] adaptation”.

4.9 Gender roles and assets in the SLF
While the Sustainable Livelihood Framework (SLF) enables a clearer image and understanding of livelihood dynamics played out in communities and how gender ideologies influence access to livelihood resources. Livelihoods are shaped in different paths through political, economic and social factors that differ between economic survival and necessity (responding to conflicts, poverty, and vulnerability among others). The gender dynamics in land allocation and its productivity has to do with designed roles and responsibilities that both women and men have depending on their specific livelihoods strategies at different levels whether at the household or in the broader community (Scoones, 1998). Fernando and Starkey (2004) also points out that gender relation includes ownership, legal rights, as well as wages that secure the path to and control over valuable resources that ensure sustainable livelihoods for both sexes. While the unit of analyzing the average household in a rural community like Bawku, the framework does not explain the role gender plays in either enabling or disabling different livelihood choices in intra-households or community differentiation. However, by applying the SLF framework for women and men separately, the dynamics then becomes visible that households consist of individual members. Feldstein et al
Thus focuses on three core questions of 1. Labor; who does what? 2. Incentives and benefits; who benefits? And 3. Policy arrangements; who has access to and control over resources in the community? This assessments in their framework presence holistic view of livelihood strategies in rural communities like the study area.

4.10 Criticism of the Framework

The livelihood analysis has been criticized for not sufficiently addressing issues of power and politics. However, livelihood activities cannot be viewed as neutral because they are engender processes of exclusion and inclusion and power obviously forms part. Therefore, everything and everyone cannot be lump together as one (De Haan, 2012). As observed by Bohle (2007, 11) the livelihoods approach is similar to right-based approaches in that both approaches recognizes the global community responsibilities to promote human rights, eradicate poverty and share concerns over issues of participation and empowerment. Therefore, the power element is necessary in the studies of livelihood.

4.11. Agency

Kabeer (2001) emphasized that while empowerment requires an effective change on conditions upon which women acquire resources in the community, a key component of what will determine the empowerment is agency which means the ability to be able to exercise choice irrespective of hindrances. Thus, exercising choices means expanding of possibilities to act as agents in the realizing of various goals in a particular given setting. However, agency cannot operate in abstract but can be effective through the mobilization of resources available. Resources mobilization can be possible through the natural environment and the social structures that it operates upon like the norms, values, laws, rules and regulations that operate in the area. Ellis (2000) explains that the institutional structures are in the informal codes of behaviors, conventions and in some cases formal rules that hinder the progress of women.

Narayan (2006) affirms that, these institutional structures are often local cultures that positions men and women at different levels of the ladder. Thus, he argues that the removal of these institutional obstacles as well as social and political structures that denial women from excising their potentials and perpetuate unequal power relation is deemed necessary for positive change that would improve the wellbeing of women.
To be able to exercise agency, people have to overcome these structural impediments in their environment and work to achieve their own set goals. For example, the ability of women in this given setting to exercise choice by mobilizing resources despite cultural setbacks in the face of protected conflict means excising agency to build on their livelihoods. Agency is essentially the capacity of actors to carry out a determined action either as individuals or through a collective action. Women empowerment can be the end product of the flexible interactions that comes about through the excise of agency of the actors involved and the environment in which the agency is exercised (Narayan, 2006). However, exercising agency and its sustainability thus means that choices are supposed to be made by actors themselves and not imported ideas brought from outside the environment of actors (Freire, 1974). Narayan (2006:4) therefore, argues that choices that are through the reflections and thoughts of others and not the actors themselves do not lead to empowering of the actors. Hence, this means actors must be able to control their own lives and develop critical consciousness or what the World Bank (2002:10) defines as “awakening” to be able to make decisions and search for solutions to problems that affect them. This involves “the process by which people move from a position of unquestioning acceptance of the social order to a critical perspective on it” (Kabeer, 2001: 25).

Finally, Freire (1974) adds that actors thus, need the “critical capacity to make choices and transform the reality” This implies that actors taking an active role in various decision, questioning about things around them and becoming active participants of their lived world and not merely passive observers of what happens in their environments.

4.12. Empowerment
Empowerment is seen as the strength to gain power despite of opposition from those who one interact with. Malhotra et al (2002) therefore, explained that women empowerment process should occur along the following processes: “Economic, Social-Cultural, Familial/interpersonal, legal, political and physiological. However, these dimensions are very broad in scope, and within each dimension, there are several sub-dimensions within which women can be empowered” (quoted in Samman and Santos, 2012:16).

Empowerment can sometimes be seen as synonymous with agency or a sub-set of it, either as a pre-condition to agency or as an extension of. For instance, an empowered mother may be excluded by social convention from the labor force (Alkire, 2008:11, Mason , 2005: 91). For
instance, Mason (2005:91) interestingly noted that women in Kumasi, Ghana are economically powerful (by working as traders and controlling land space as well as hiring the services of men to do their bookkeeping), but very sexually and socially submissive to their spouses in their domestic homes and much distance in matters of political ladder. In a similar way, Mason and Smith (2003) empirical evidence studies of five Asian countries of married women in Rural and peri-rural areas (India, Malaysia, Pakistan, Philippines and Thailand) found different aspects of reported empowerments as regards of their freedom of mobility and decision-making capability was poorly correlated, rarely exceeding 0.3 (on a scale of 0 – 1, where 1 is fully correlated).

Samman and Santos (2012) further argues that agency may be exercised at different levels being it the individual or at a collective level. For example, micro (household), meso (community), macro (state or country). Although, skills may be transferable, the tools needed for the exercise of agency is different at different level. Self-confident and self-determination may be needed at personal level to know what they want and to work towards the accomplishment goals. At the group level, individuals will need to surmount to the collective problem, agree to gather and therefore, take on the role of a leader.

Agency and empowerment are therefore relational concepts. Empowerment however, does not occur in a vacuum. Groups of people are disempowered or empowered in relation to others of whom they interact with (Narayan 2006, Masori 2005, in Samman and Santos, 2012).

Empowering means therefore, helping others to be agents in various ways. Moreover, agency and empowerment as relational concepts are cultural concepts which relate to systems of beliefs and values of a society (Mason 2005, in Samman and Santos 2012). Jejeebhoy and Sather’s (2001) comparison of determinants of empowerment said “region plays a strong and consistent role in shaping female autonomy. No matter which indicator of autonomy is considered, women residing in Southern part of the subcontinent consistently display significant higher levels of autonomy than do women residing in the North…. Our findings demonstrate the centrality of social institutions of gender within each community” (p. 707 – 708). It is therefore, worth nothing that agency and empowerment can be context specific depending much on socio-cultural and institutional grounding of the place in question.
4.13 Summary

This chapter presented the conceptual approach of the study. I first of all, outlined the sustainable livelihood framework to help understand and highlight the types of resources that people mobilize to secure their material well-being and maintain sense of dignity in conflict affected Bawku. The Sustainable Livelihood Framework (SLF) gives a better perspective and understanding of livelihood dynamics in communities and the gender roles as regards to allocation and ownership of assets. Livelihoods are shaped in different ways through political, economic and social factors, which vary between economic necessity and survival mechanisms.
CHAPTER FIVE

DATA PRESENTATION & ANALYSIS

5.1 Introduction

This chapter focuses on the presentation and discussion of the field data from the study area, Bawku. It begins with the presentation of the informant’s socio demographic characteristics with regards to age, education, marriage status and number of children of the informants. It further looks at the livelihoods strategies adopted by the female informants to survive in the conflict-affected community. All the data sets are discussed within the conceptual frameworks presented in the previous chapter.

5.2 Informant’s Socio-demographic characteristics

5.2.1 Age Distribution

The age of informants is very important in this study because it gives an idea of the different age group of women in the conflict affected area. Age as a factor also influences the choice of economic activities that respondents are engaged in. The ages of informants were between 18 and 60 years, with the majority (19 out of 35) between the ages 25 and 35. This, therefore, suggest that most of the women in the area interviewed, form part of the economically active population of Ghana.

5.2.2 Marital Status

The study results indicated that, majority (28 out of 35) of those interviewed were married, whereas only 4 of the respondents were single with the remaining 3 constituting women who are either separated, widowed or divorced. 2 were widowed long before the heat of the conflict in 2008. 8 women lost their husbands in the conflict. However, more than half of the interviewees’ husbands had fled the conflict leaving them with children and the elderly. A few of the women whose husbands were still living in Bawku were either too old to migrate to other places or were in constant hide-out for security reasons. This was pointed out by one of the women named Hazara “even though, some of us still have our husbands around, the story is not much different from those women whose husbands have left town. Our men can no longer move freely around to do their farming and businesses as before. They are always hiding. Nobody can predict what will happen next”.
5.2.3 Educational Status
The educational level of women has a great influence on the economic activity that they are engaged in. In Ghana, having access to formal or informal work is much influence by educational status. Education affords the individual the necessary skills to acquire a job especially in the formal sector. This therefore, makes knowledge of informants’ educational level very vital to this study. In this regard, the educational background of these women was explored.

The educational background of all the informants ranged from no formal education to teacher training college. The majority (13 out of 35) of women informants had primary education and 10 of them have never attended school (see table 1). Those with high School education were few (4 out of 35) but however, contributed more in the understanding of the economics of the conflict. Cumulatively, the women with slightly higher education were more vocal and contributed much to the interview process. There were noticeable 2 women with teacher college education. This finding tend to confirm the argument of Lund that illiteracy level in northern Ghana especially among the girl child is high and thus explains the low contribution of women to peace efforts in the region (Lund, 2003).

5.2.4 Children/Dependents
The number of children of informants is yet another important variable that is at the core of this study. During conflict situation, the men migrate out of the conflict area in search of non-existing opportunities in the cities of Accra, Kumasi or Takoradi, leaving behind women and children. The women left behind are expected to take care of the children in terms food, education and health. In his study, 32 of the informants had 2–7 children, with 3 informants having a child each.

The table below shows the distribution of informants by age, marital status, educational background and the number of children in their care.
# Table 1  Informant Background

<table>
<thead>
<tr>
<th>Age-group</th>
<th>Frequency</th>
<th>Marital status</th>
<th>Frequency</th>
<th>Education</th>
<th>Frequency</th>
<th>Number of children</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 - 24</td>
<td>4</td>
<td>Single</td>
<td>3</td>
<td>None</td>
<td>10</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>25 - 29</td>
<td>10</td>
<td>Married</td>
<td>27</td>
<td>Primary</td>
<td>13</td>
<td>2</td>
<td>8</td>
</tr>
<tr>
<td>30 - 34</td>
<td>9</td>
<td>Divorced</td>
<td>1</td>
<td>Middle</td>
<td>1</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td>35 - 39</td>
<td>3</td>
<td>Separated</td>
<td>1</td>
<td>Junior High</td>
<td>7</td>
<td>4 and more</td>
<td>17</td>
</tr>
<tr>
<td>40 - 44</td>
<td>5</td>
<td>Widowed</td>
<td>3</td>
<td>Senior High</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>45 - 60</td>
<td>4</td>
<td></td>
<td></td>
<td>Training college</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>35</td>
<td>Total</td>
<td>35</td>
<td>Total</td>
<td>35</td>
<td></td>
<td>35</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2011

## 5.3 Occupation or income generating activities

It is argued that women are over-represented in the informal sector primarily because it is a basic source of income for most women in the developing countries. The latest data confirms that most active women are engaged in the informal sector in the developing world. Virtually all of the women engaged in non-agricultural labor work in the informal sector are from Sub Sahara Africa. The informal sector thus serves as a major source of employment for women than for men and that the proportion of females’ workers in this sector far exceeds that of men in most countries (Chen, 2002).

As mentioned earlier one of the factors that influence whether one will access job in the formal or informal sector is education. Looking at the background of these women, the majority were with primary education or without education. This could explain why women tend to concentrated in the informal sector in Ghana in particular. The informal sector covers a wide range of activities including home based processing, petty trading and street merchants. Women activities in the informal sector fall within the segment of trade and
market enterprises. Majority of women activities lies in agricultural production, food processing, fish smoking, hair dressing and micro trade (petty trading).

In most areas in Ghana, women combine farming activities and more of agro-based processing activities. While these activities are food-based production, in the southern parts of Ghana, fish is equally common in the Volta Lake and along the coast. Food preservation, oil extraction and gari processing are activities that are commonly found among women (Baden et al, 1994). In her unpublished thesis, Derbile (2003) emphasized that in the Kasena-Nankane District of Ghana, women income generating activities includes among others, shear butter extraction, pottery, restaurant services, rice milling, alcohol brewing (Pito) and general petty trading. The women in Bawku engage in the above mentioned activities.

5.3.1 Shea Butter Processing
Shea-butter extraction is quite common in the rural areas in Bawku, and is often sold to city dwellers. Apart from the fact that Shea-butter generates income for these women, it serves as cooking oil for most rural northerners and also use as body cream. Shea-butter is moreover, use locally for treatment of sprains, fractures and skin diseases. The source of income for the informants in the area can also be attributed to extraction of shea-butter. Out of 35 women interviewed, 16 are involved in shea-butter activities.

5.3.2 Pito Brewing
Northern Ghana is popularly known for its local alcohol brewing. A popular alcoholic beer called Pito. Pito is the most commonly served drink in any ceremony or gathering. For example, it forms a very important part in funeral celebrations and naming ceremonies. It is argued that, although pito brewing forms an important component of women activities, few women actually make significant income from engaging in it. Whitehead (1993) cited in (Baden et al 1994).

The informants interviewed indicated that majority of them (21 women out of 35) are engaged in brewing Pito and have their regular customers. This suggests that Pito brewing is an important source of income generating for these women in the conflict area.

5.3.3 Petty Trading
Bawku owing to its location has a commercial significance as it attracts important trade communities like the Dagomba, Hausa, among others. The prominence of the town can be traced back to its pre-colonial trade route from Ouagadougou and Sahel to Gambaga and onwards to Salaga and beyond (Awedoba, 2009). In exploring the livelihood and coping
strategies among these women affected by the Bawku conflict, it came to light that the majority (26 out of 35) of the informants were engaged in both farming and petty trading. 7 out of the 26, were into petty trading alone. However, 2 of the informants had their regular profession as teachers and were also into petty trading. One of them, Fatima, had indicated that “My professional work as a teacher alone cannot sustain my family. I have four kids, and my parents to take care of. I equally have to raise money regularly to help my brother’s wife take care of her children. I lost my brother in the conflict. Hence, I have to do some petty trading in addition to my regular teaching job in order to sustain all of us”. This narrative tends to suggests that petty trading is important source of livelihood for these women. It supplements their income they earn from other employment opportunities they might be involved in (probably in the formal sector).

5.4 Start up Capital
Engaging in informal income generating activities is based upon having some form of start-up capital to enable commerce such an activity. The source of start up money was therefore, of importance to the study. It is noted that prior to formulation of microfinance institution, women in rural settings had a way of contributing money in groups and lending to one another, based on their individual needs. Lakwo (2006) explained that microfinance was a tool that women could use to engage in the market for efficiency gains and for the women to gain in “challenging hegemony gender relations” Women are able to use credit and savings for economic activities, increasing their assets, and importantly control over their assets and income. It may further increase their role in economic decisions in the household level and therefore resulting into better wellbeing of women and children as well as men. The increase in economic role may eventually lead to changes in gender roles and status within the household levels and communities (Remenyi and Benjamin, 2000). In Bosnia and Herzegovina after the conflict, some microcredit programs were successfully turned into communal lending services and thus creating local businesses. The resulted effect was the fact that it lead to much needed relief to many vulnerable female groups (Kumar, 2001).

In exploring into how women got their initial capital to start up their business, it was revealed that only 9 had their start-up capital through credit purchase, personal savings, or group savings and from family members. Zalia and Fuleratu made the following remarks:
Some women travel to the village to purchase goods and when they return, we go to them and purchase on credit and also sale in our shops. The little profit that we get is used in taking care of the children’s education and also purchasing the next goods (Zalia).

In my case, I belong to a group of 10 women and we do susu (contributions). At the end of the agreed period of time, one person is given all the money as a start-up capital. This is normally within a month or two. We do this to cover all members of the group. However, during the conflict period, the group collapsed because it’s impossible to save again (Fuleratu)

Most of the women (19) had their start-up capital from one family member or from family friends. Three (3) of the women had this to say:

My mother supported me with the initial capital, because during that period my husband was in school and there was no way by which he could have supported me (Zelia)

My brother supported me with capital which I used in trading and supporting the family now (Memonatu).

My husband gave me money to start the trading. I support my family from my small business. Because of the conflict and the curfew, my husband cannot go out to work (Rukaya).

The above sample extracts exemplify and reinforce the fact that in some parts of Africa including Ghana the social support system is still strong. These women thus gained financial support from their family, friends and loved ones to be able to commence their income generating activities.

5.5 Diversification
The study indicated that diversification of income generating activities is very common in the study area. Among the 35 women that were interviewed, 21 informants indicated that they engaged in different income generating strategies including the sale of milk milked from farm cows, farm animals, eggs, and collection and sale of firewood from the forest during the dry seasons of the year. Hasiya indicated that:

“Some of us cannot rely on only farming since the rains are unpredictable. I do farming mostly in the raining season and in the dry season, I engage in the production of charcoal
and getting wood from the forest. I transport this charcoal and firewood to the city centers and sell. I continue to do this work till the rains starts again, and then I go back to the farm”. The above narrations shows that women in this study area are not engaged in only one type of income generating activities, they involve in diverse activities.

5.6 Women’s Reflection on the Conflict

Skjelsbæk and Smith (2001) argues that women suffer the most when war is brought to civilian population, but statistics often fail to distinguish between age and gender. It is noted by the United Nations high Commissioner for Refugees (1993, P. 87 in Skjelsbæk and Smith, 2001) that women and children account for about 80 % of international refugees. It is therefore undisputable fact that women and children are disproportionately hard-hit during conflict situations.

Women and children are the most vulnerable in the Bawku conflict. Most of the men, as earlier indicated, migrate to other parts of the country and leaving behind their wives, children and the elderly. The women, therefore, use the available assets at their disposal by engaging in various activities in order to generate income for the welfare and survival of their families. Moreover, informants who did not have access to their husbands’ lands due to cultural reasons had very limited income generating activities. Their services were hired by other women in the farms for harvesting or shear butter extraction. Some informants also joined groups and were supported by these groups to “stand on their feet”.

At least, Jamila was optimistic that one can still make enough income to support her family even if denied access to the family lands:

I have five children and I was denied access to my husband’s land after his death. His brothers told me that I cannot farm on the land and that women can’t own land. I did not know what to do to feed my children. With the help of other women in the area I was given some Susu (contribution in the form of a loan) and I went into Shea butter extraction. Now I get enough income to sustain my children.

In sum, their conditions determine their various livelihood opportunities and access to assets and how they are able to convert these into outcomes (De Haan, 2012) “In this way, poverty and the opportunities to escape from it depends on all of the above (Farrington et al, 1991,1, quoted in De Haan 2012).
5.6.1 Restrictions to public spaces
In response to reflection on the conflict, the women narrations reveal that the conflict restricts access to public spaces (e.g. the markets and open spaces where women display their good) for income generating activities. The informants during the interviews had many different opinions. 32 of the 35 women interviewed did say that the conflict has led to disruption of their income generating activities. The conflict is seen as a direct attack to their safety and indirectly through restriction to public places. As noted earlier, 31 women among those interviewed in this study area earn their income by producing and selling vegetables, cooked food, household items, fruits, shear butter and milk, among others. All these activities are conducted in public spaces. However, there is restriction to public spaces during conflict periods and thus, women source of livelihoods are affected. During the heat of the conflict, farm-lands were abandoned; buying and selling cannot take place either in the market or any public space (Ghana web, 2008). The countless number of spontaneous crisis outbreaks was a source of worry to them. Amina and Amanda expressed this during the focus group discussion:

During the conflict, buying and selling is very low. People have no money because of the conflict. Our business partners cannot travel to us for business transaction. How can this curfew allow any buying and selling to go on? I do not remember the last time I saw my customer who comes from Zebilla. We only talk on phone (Amina)

During the conflict getting supplies of goods from other big cities like Accra and Kumasi can be very difficult. Those who are supplying me goods come from the big cities and cannot come to Bawku because of violence and curfews (Amanda)

The respondents indicated that the environment of the central market was surrounded by fear. Sadiaya had this to say:

Business has come to a standstill. Once at the market, you cannot predict what would happen the next minute. You may hear gunshots while transacting some business. Certain times, one has no choice than to run away from the market and leaving her goods and supplies. We live in great fear and anxiety for one cannot tell what would happen the next moment.
5.6.2 Curfew periods – limitation of freedom of movement
Another important issue in relation to the reflection on the conflict is the limitation on movements. The conflict in Bawku has had a baleful effect on the people socially, economically and psychologically as well (Awedoba, 2009). During the heat of the conflicts, dusts to dawn curfews were imposed in Bawku (Ghana web, 2008, and 2009). These curfews had serious implications on the lives of the people of the area. Businesses, trading, farming and other income generating activities came to a standstill. Schools and even some health clinics were closed down. Freedom of movement was impossible (Ghana web, 2008, and 2009). The study asked how these curfews affected livelihoods and life in general during a focus group session and the following responses from the informants were gathered:

Due to the curfews, I cannot reach my customers who live in nearby villages. I have to obey the law, by staying indoors. Selling is virtually at a standstill (Kadija)

The curfew has limited my movement to other towns to purchase goods. The conflict has succeeded in making Bawku a pale shadow of itself. Bawku has lost its enviable position in terms of economic activities and social cohesion in the region. In fact, Bawku is living on past glories (Milani)

Because of the conflict and the curfew men cannot go out. It is we women who normally risk going out to get some food for the children. As for the men they are indoors (Salina)

The reoccurrence of the conflict has made families especially women to devised coping mechanism and strategies for the survival of their families. Women are constantly buying and saving foods in their homes in order to feed their families in the event of conflict. Some of these informants had this to say:

I always saved some food stuff. Anytime the conflict erupts and curfew imposed, my kids always had food to eat. We don’t eat much like normal days (Memona)

It was during the curfew period that I gave birth. I had already bought food stuff. My family survived on that during the conflict and curfew period (Amina).
I have the habit of buying and stocking items like macaroni, rice and beans and some ingredients. In fact, it’s these items that supported the family during this difficult and hunger period (Azara).

As housekeepers we always ensure that we stored some little foodstuff in the event of any conflict. My family and I depended on the food that I had saved before the conflict erupted (Joana).

5.6.3 Coping mechanisms

The informants indicated that despite the many setbacks in their communities due to the conflict, they have refused to be victims. Instead, they have devised several means for survival of their families and hoping for a lasting peace in Bawku. As one woman in the discussing group remarked:

It is my prayer that one day, the sons of this land will recognize that conflicts can never solve our problems. We are the same people and do not need to fight one another. Who else would inherit this land if we continue to fight and kill each other? We can rather mobilize together and fight hunger and not ourselves. Our land can contain all of us, both Mampruis and Kusasis together.

The women pointed out that, notwithstanding the violence nature of the conflict and the curfews, most of them do door to door sale of their goods. For example, during the focus group discussing of the coping strategies that they adopt, some of the women made the following responses;

I have saved lots of shea-nuts at home. I also have some customers who call me on the phone and request for shea-butter. I therefore, make the shea-butter and deliver to them at their homes. I still make some sales through the phone but not like before (Amina).

I live closer to the newly created military barracks. I therefore, make food at home and sell to the military officers. They also call me on phone and make some special orders. I am glad that I get the opportunity to still get some income (zanabu).

I have some medical supplies and provisions in stocked at home. Most people call on me and I deliver items at their door steps. I also go door to door and it’s amazing at times how much
I make in few hours when the curfews are lifted. Most of my customers are men and they are afraid to come outside (Rukaya).

I equally make door to door sales. I supply my customers with detergents. I already know the residents of most of my customers and so I deliver the detergents on request. I do the supplies few hours when the curfews are lifted during the day (Abigal).

These narratives of the informants indicate how they are refusing to be victims of the Bawku conflict.

5.7 Safiatu story

The actual experience of informants could explain and describe how these women faces challenges as a result of the conflict. However, the women despite all the odds of the conflict have refused to be victims but are rather agents in diverse ways. Therefore, the complete understanding of agency requires looking at its manifestation in different domains of life (Samman and Santos 2009). Safiatu’s story is particularly illustrative:

Safiatu was withdrawn from school at the age of 12 to help her mother with some businesses in the market. Her mom would travel to big cities like Sankanse in neighboring Burkina Faso to buy second hand clothing to sell in Bawku Market. As the only girl among six boys, Safiatu gave her mom a helping hand in the market. Safiatu explained in her own terms:

I used to enjoy going to school with my friends. My parents one day decided that I should stop the school and help my mom in the market to sell second hand clothing. My mom used to travel a lot and it was my responsibility to see to the store in the market in her absence. I used to sell a lot and bring all the monies to my dad when mom was away. The income was used for housekeeping and for paying school fees of my brothers.

Safiatu explained that at the age of 16, she was given away for marriage. Although, she never liked the man, it was the honorable thing to do, and it accorded her much respect in the
community. She was still helping her mother from her husband’s house. At the age of 17, she got her first child, and at 20, she got her second one. Her life started to fall apart when the father was killed in one of the violent conflicts in Bawku. She explained that:

*Life was just normal for us until my father was killed. Everything started falling apart. The passing of my father, affected my mother health as well as her business. Market days were disrupted by the conflict, yet my mom put up her best to take care of my siblings. I had my own two kids and my husband to care for. My husband was a farmer, and used to work in the farm for long hours. Apart from that, he had a side-business during the dry season. He would buy motorbikes from Burkina Faso and sell them in Bawku.*

At the age of 33, Safiatu had 6 children, but her life was never the same. Her mother passed away in a car accident in one of her travels to bring goods. This situation made her take care of her mom’s business in order to make payments for her siblings’ fees as well as her own children. She had to go into farming as well to supplement the family’s income because the income from the store was not sustainable. It was very easy to see the emotions from Safiatu.

With the violent conflict that erupted in 2008, the main market burnt down and Safiatu’s store was affected. At the same time her husband migrated to Kumasi and re-married. She was left alone with 6 children and five siblings to take care of on her own:

*For once, I thought that was the end for me. I could not eat or sleep, everything was gone. No business, no parents and no husband. My life was full of misery. However, one day my childhood friend visited and took me to see other women in the area. They all knew what had happened to me, and gave me words of encouragement. I had to still stand on my feet and do something. I got some little Susu (contributions) from these women, and started buying goods to sell in the community. The violence was on its highest peak, but I had to put food on the table for my family. Therefore I decided to do the farming very early in the morning before the sun set and do door to door sales of my goods in the evening.*

Asked whether women groups helping other women had played out well for her, she responded:

*Hmmmmm, women are helping each other in many different ways. All the women here are doing their best. We contribute small amount of money weekly and then one person takes the money and uses it. Priorities are given to women whose husbands are either killed in the conflict or migrated like in my case. I never knew that I would stand on my feet again, but the women group have been so helpful. They help not only financially, but they are a source of comfort, they help women emotionally and spiritually. We come together to pray. And the older women offer counseling to some of us the younger ones. Most of our men have gone*
away, and we have to protect each other. Some women cannot even inherit and farm on their husbands farmlands, and these women groups try to help them with some Susu so that they can start doing their own petty trading.

In Miller’s conceptualization of gender and its relation to patriarchy, with a constructionist perspective, argues that gender can never be understood fully if it is isolated from race and class, and explains that the notions of patriarchy will be meaningfully understood in terms of genealogy, gender and generation combined. In focusing on kinship relations in particular, he emphasized that patriarchy must therefore, be understood as the marginalization of women in kinship collective as well as the marginalization of collectives of men (Skjelsbæk and Smith, 2001).

Empowerment for Bawku women happens at the community and interpersonal level and within the same gender relation. For women like Safiatu, she was empowered within the same community. She is engaged in different activities that will bring her enough for her family survival. She explained further in her terms:

*I don’t worry again about what my children and siblings will eat, wear or about their school fees. With this business and farm work, I can take care of them all. I am successful and am also helping other women who are also in severe need of help. My dream is to work so hard and educate all my children, so that they would not go through all the difficulties that I had to go through. However, I still think about my husband because you need to have a man in the house to be regarded and respected as a complete woman.*

Taken all together, livelihood strategies of women in conflict affected Bawku captured in the field narratives, were constructed along the lines of agency and empowerment. The conflict had led these informants to stand up to certain challenges that they otherwise would not have done, thus exercising agency. Empowerment on the other hand, took place at different levels, both at the individual and at group/community level. These informants stood up and pursued their self-defined goals and working towards these goals. Safiatu, through the help of some women in the community made certain life choices and was determined to per suit her goals. Safiatu did not only become empowered but was determined to be an agent in the empowerment process of other women: She pointed out that, “My dream is to work hard enough and be able to also help other women in a similar situation like I was before”.
5.8 Summary
In this chapter, I presented and analyzed the field narratives of the women from the study area. The result indicates that the Bawku conflict has affected the population of the area especially women. Most of the young men have migrated from the area and leaving behind children and the elderly in the hands of women. These women irrespective of the consequences of the conflict engage in various income generating activities including farming and petty trading. However, these income generating activities is disrupted due to dust to dawn curfews limiting freedom of movement and hence restrictions to public spaces (for instance the market) that these women market their goods and farm produce.
Notwithstanding these negative effects of the conflict livelihood activities, women in Bawku still devised many coping strategies to sustain their families. Moreover, they form different groups, contribute monies and lent each other. These groups also engage in teaching and learning various income generation skills, thus, a demonstration of empowerment in many levels.
CHAPTER SIX

SUMMARY AND CONCLUDING REMARKS

6.1 Introduction
This thesis has sought to answer the question of how the Bawku conflict has impacted on the livelihoods of women in the area. It has also attempted to provide an insight into the women’s perspectives and reflections for understanding the conflict and its effects. The research is qualitative, using semi-structured interview and focus group discussions. To be able to explain livelihoods in conflict situation, the study has employed the Sustainable Livelihoods Approach (SLF) as a conceptual framework. The study further supplemented SLF with the concept of empowerment and agency for a holistic conceptual framework in order to explain the interviewees’ experiences and views of the conflict.

6.2 Summary- Findings
The field narratives indicate that the Bawku conflict has been violent and impacts negatively on the livelihoods of the interviewees. The conflict has been going on for a long time dating back to the colonial times. The interviewees pointed out that their daily livelihood activities were often disrupted due to dust to dawn curfews imposed in the area. According to the interviewees, they could not travel to purchase their goods and their business partners who supply them with goods could not also continue with the supplies. Farmers on the other hand had it difficult to harvest their farm produce. Transportations systems were disrupted and perishable goods were left at the farms. The town came to a standstill when at the heat of the conflict in 2008, schools and even some health centers were closed down.

The interviewees further stated that most of their spouses had migrated to other parts of the country and leaving behind children and the elderly in their care. Some of these men even remarry at their new areas of residence. Some also migrate to big cities like Accra and Kumasi with the hope of getting jobs but only add up to the pool of unemployed in the cities. Informants whose husbands had died in the conflict faced difficulties in accessing family land for farming due to cultural constrains.

However, with all the challenges, the interviewees devise different survival mechanism for their families, thus demonstrating agency. Many of these women formed groups and empower
one another by contributing monies (Susu) and lending to each other on monthly basis. Most women who got these monies turn to invest by engaging in petty trading. In the heat of the conflict when there was restriction to public spaces, some of the interviewees admitted doing door to door sales of food-stuffs within their communities. Also, these groups did not only contribute monies to each other, they also encouraged and offered prayers together while hoping for peace to once again prevail.

6.3 Analytical Contributions

6.3.1 Is Agency and Empowerment applicable in conflict situation?

The concept of livelihood is given more theoretical weight by Polanyi by arguing that the economy is socially, historically and culturally embedded unlike mainstream economics that concerned itself only with the individual maximizing behavior. He further explained that material based is needed to satisfy the wants and needs of people but if one is to understand their livelihoods, then one has to move beyond the material and therefore, above formalized economy (Kaag et al. 2004. 51. in De Haan, 2012).

Through research, it is now recognized that livelihoods are seen in a holistic way. For example, Giddens defines “A persons assets, such as land, are not merely means with which he or she makes a living; they also give meaning to the persons’ world”. He emphasizes that assets are not just resources that is used by people for buildings livelihood, but that these assets give people the capability to be and also to act. Assets are further seen as the basis for the power of agency to act and reproduce or either changes that which govern the control, the transformation and the use of resources (Bebbington 1999, quoted in de Haan, 2012).

Agency is therefore seen as the ability to make purposeful choices, which is strongly determined by individual assets such as land, housing, savings and human capabilities of all types (like good health and education) and social which is (such as social belonging, a sense of identity, leaderships relations and psychological meaning such as self-esteem, self-confidence and the ability to imagine and aspire for a better future) and through peoples collective assets and capabilities such as organizations, their voices, identity and representation (Samman and Santos, 2009). Agency and empowerment can still be excised depending on the situations in many conflict areas. However, much of the success depends on the actors involved in the conflict and the different assets or means to the acquisitions of livelihoods. Ideas that is invented in foreign lands and implemented in conflict areas may
have little rate of success and sustainability. Local ideas and with the actors involved in a context specific is likely to lead to the improvement of the wellbeing of people in conflict areas. The determination of women to fight for the survival of their families despite violent conditions in the Bawku area, demonstrate that empowerment and agency can still be excised even in conflict situations.

6.3 Is first person account in conflict situation necessary?
In researching and focusing on the research problem, I found qualitative interviewing and focus group discussions to be the most efficient method of getting first hand information about female livelihoods in conflict situation especially as regards the study area. Some qualitative scholars believe that for a much deeper understanding of social phenomena, qualitative offer better choice in feminist research (Denzin and Lincoln 2000, in Silverman, 2005). Leading authors like Lund (2003), Tonah (2007) and Awedoba (2009) have researched and written about the conflict. However, no qualitative work on the conflict and the lives of women has been documented.
It has become increasing important that to understand the lives of women, qualitative method is recommended. This is because “qualitative research integrates deeply with everyday life” and that more and more people are now involved in qualitative research about their daily life (Holliday, 2007). Qualitative interviewing was thus a crucial method by obtaining first-hand knowledge from the interviewees themselves in this conflict area.
The study equally attempts to contribute to in-depth knowledge by giving priority to how women live and manage their daily experiences in conflict areas. Therefore, with the first hand experiences of these women and their reflections, and with the complement of the concept of agency and empowerment, a holistic new perspectives of female in conflict situation can be made. Thus, in conclusion, this research is about “exploring peoples life histories or everyday behavior” (Silverman, 2005).
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Appendix 1: Questionnaire

**TOPIC:**

FEMALE LIVELIHOOD IN CONFLICT SITUATIONS:  
CASE FROM BAWKU – GHANA

CONSENT TO PARTICIPATE IN STUDY

Thank you for agreeing to participate in this study. This instrument is mainly for data gathering towards the writing of my dissertation as part of my degree studies. I want to assure you that any information assembly from you would only be used for academic purposes and shall be kept confidential.

Do you now agree to be interviewed?  [ ] Yes  [ ] No

**INTERVIEW GUIDE**

**SECTION A: BIODATA OF RESPONDENTS**

1. How old are you?
   - [1]. 18-24
   - [2]. 25-30
   - [3]. 31-35
   - [4]. 36-40
   - [5]. 41-45
   - [6]. 46-50
   - [7]. 51-55
   - [8]. 56-60
   - [9]. 61+

2. What is your level of education?
   - [1] No education
   - [2] Primary school
   - [3] Middle school
   - [4] Junior high school
   - [5] Senior High
   - [6] Vocational/technical school
   - [7] Training college
   - [8] Polytechnique
   - [9] University
   - [99] Other
   (state)…………………………………………………………………………………………………………………………

4. What is your occupation?……………………………………………………………………………………………………

5. What is your marital status?
   - [1]. Single
   - [2]. Married
   - [3]. Cohabitating
   - [4]. Divorced
   - [5]. Separated
   - [6]. Widowed
6. What is your ethnic origin?
[1] Kusaasi
[3] Moshi
[4] Hausa
[5] Bisa
[99] Others (state)………………………………………………………………………………

7. Who many children and dependents do you have?
[1] 1
[2] 2
[3] 3
[4] 4 and more
Others (state)………………………………………………………………………………

SECTION B: Women’s occupational activities
8. What specifically do you sell?
...................................................................................................................................
...................................................................................................................................

9. Where do you get your retail goods from?
...................................................................................................................................
...................................................................................................................................
...................................................................................................................................

10. Where did you get your initial capital to start your trading or business?
...................................................................................................................................
...................................................................................................................................
...................................................................................................................................

11. How many times in a week, do you go out of your home to do business or sell?
   (1) Once
   
   (2) Two times
   
   (3) Three times
   
   (4) Four times
   
   (5) Five times
   
   (6) Every day
   
   (7) Others (state)…………………………………………………………………………

12. How long do you stay out of your home to do your business?
   (1) One to two hours
   (2) three to four hours
13. Do you sell only at the market or you also sell at other places? (probe).

14. How important is your occupation to the economic wellbeing of your household? [Explain]

SECTION C: VIOLENT CONFLICT AND ACCESS TO PUBLIC SPACES

15. When the conflict breaks out, do you go out to do your business?
   (1) Yes
   (2) No
   Why? (Explain)

16. Do you feel secure to buy and sell during conflict periods?
   Why? (Explain)

17. Is the market close or open during conflict periods?
   (1) Close
   (2) Open
18. How does the conflict affect the overall economic activities?

SECTION D: GENERAL INSECURITY AND RESTRICTIONS TO PUBLIC SPACES (CURFEWS).

19. What do you do in times of curfews?

20. What happens to your perishable goods?

21. Do you have contacts with your customers during curfew periods?
   (1) Yes
   (2) No (explain your answer)

22. Do you do anything special during curfews like getting in touch with your suppliers and creditors? (Explain)

23. In your view, how do the curfews affect access to the public and your general trading activities?

24. Do the restrictions (curfews) affect your other income sources?
25. How do you do keep up with your trading activities during curfews?

SECTION E: ECONOMIC SUPPORT IN CONFLICT SITUATION

26. Do you get economic support?
   (1) Yes
   (2) No
   If yes, in what forms and how is it obtained?

27. Do you get support from family and friends?
   (1) Yes
   (2) No (Explain your answer)

SECTION F: GENERAL WELFARE ISSUES

28. What do you think can be done to help improve your trading activities or ways of earning a living?

29. In your view, how does the conflict affect your general standards of living?

30. What would have been the difference without the conflict?
THANK YOU.
Appendix 2: Focus Group discussion guide

**FOCUS GROUP DISCUSSION GUIDE**

You are all welcome. Thank you for agreeing to participate in this short discussion concerning the wellbeing of market women in conflict areas. You are assured that whatever you say here shall only be used for academic purposes and shall never be revealed to anyone after this discussion. Therefore, please feel free to contribute to the discussion. Shall we begin?

| Moderator should take notes on the personal details of all participants |

1. How does the conflict affect your economic activities and other ways of earning a living? [Probe to get more responses]
2. How do you sell and get supplies during conflict periods? [Probe to get more responses]
3. During total restriction to public space, how do you sell and get supplies for your petty trading? [Probe]
4. How do market women get capital to start their economic trading activities? (Probe)
5. Do you have other sources of income? (Probe)
6. How does the restriction (curfews) to public spaces affect your household welfare? (Probe)
7. How do women in this area manage to sustain their sources of earning income, especially in times of conflict? (Probe)
8. Considering the nature of life in Bawku, what to you think could be done to improve your trading activities and general wellbeing? (Probe)
9. How do you cope generally with the situation in terms of?
   (1) Selling
   (2) Getting supplies of goods
   (3) And the general maintenance of your wellbeing and that of your households? Probe
10. How different would it have been with the conflict? (Probe)

Thank you.