
Annex B

Report of the Qualitative Participatory Rural Appraisal
Midterm Study

NORTHERN GHANA MILLENNIUM VILLAGES IMPACT EVALUATION

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External Impact Evaluation of the Millennium Villages Project, Northern Ghana

Report of the Qualitative Participatory Rural Appraisal Midterm Study

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Acronyms

AEA	Agricultural Extension Agent
AGAMAL	AngloGold Ashanti Malaria Programme
BECE	Basic Education Certificate Examination
Camfed	Campaign for Female Education
CBE	Complementary Basic Education
CCPC	Community Child Protection Committee
CEW	Community Education Worker
CF	Control-Far (Village)
CHN	Community Health Nurse
CHW	Community Health Worker
CHPS	Community-based Health Planning and Services
CLW	Community Livestock Worker
CN	Control-Near (Village)
DA	District Assembly
DADU	District Agriculture Development Unit
DCE	District Chief Executive
DFID	Department for International Development (UK)
DSW	Department of Social Welfare
FBO	Farmer-Based Organisation
FGD	Focus Group Discussion
GEHIP	Ghana Essential Health Interventions Programme
GES	Ghana Education Service
GHC	Ghanaian Cedi
GHS	Ghana Health Service
GoG	Government of Ghana
G-PASS	Girls – Participatory Approach to Student Success
GPE	Global Partnership for Education
GPEG	Global Partnership for Education Grant
GSFP	Ghana School Feeding Programme
GSOP	Ghana Social Opportunities Project
ICT	Information and Communication Technology
IE	Independent Evaluation
IMF	International Monetary Fund
JHS	Junior High School
KG	Kindergarten
LEAP	Livelihood Empowerment Against Poverty (Programme)
MEDA	Mennonite Economic Development Associates
MoFA	Ministry of Food and Agriculture
MP	Member of Parliament
MV	Millennium Village
MVP	Millennium Villages Project
NGO	Non-Governmental Organisation
NHIS	National Health Insurance Scheme
PAS	Presbyterian Agricultural Station
PotG	Pass on the Gift
PRA	Participatory Rural Appraisal
PTA	Parent-Teacher Association
RDT	Rapid Diagnostic Test
SADA	Savannah Accelerated Development Authority

SARI	Savannah Agricultural Research Institute
SFP	School Feeding Programme
SHS	Senior High School
TBA	Traditional Birth Attendant
TZ	Tuo zaafi
UNICEF	United Nations Children's Fund
VSLA	Village Savings and Loans Association
WVG	World Vision Ghana

Executive summary

The independent Participatory Rural Appraisal (PRA) midterm evaluation aims to interrogate the Millennium Villages programme theory using available evidence about outcomes emerging from the first three years of the project's implementation.

This qualitative report will help to qualify, elaborate and illustrate the findings of the survey-based analysis. Its findings are based on the perspectives and analyses of villagers in 20 communities. The villagers were constituted into some 80 "standard" focus groups and interviewed by researchers from Participatory Development Associates Ltd. As with the baseline, our four broad focus group categories were distinguished by sex and wealth/well-being as follows:

- Rich/moderately rich men.
- Rich/moderately rich women.
- Poor/very poor men.
- Poor/very poor women.

The study identifies a range of essentially qualitative changes in outcomes in the research sample since the baseline of 2012/2013 and attempts to compare and explain how these changes differ between the Millennium Villages (MVs) and their comparator villages.

MAIN FINDINGS

This report sets out the preliminary analysis after the field activities were completed in 2015. The PRA findings described in this report are not conclusions of the evaluation (even at the mid-point), but insights from one study within the qualitative workstream. The PRA will be looked at holistically with the two other qualitative studies (the Reality Check Approach and the Institutional Assessment) in which the real value lies in joining findings from all streams together, and synthesised alongside the statistical analysis. This will help to determine the impact at the midterm, based

on the difference-in-difference evaluation design. Eventually, this report will form an annex to a midterm evaluation report that draws together the findings from all of the studies.

ASSETS AND WELLBEING

Asset endowments appear to have improved faster in the MVs than in their corresponding controls. While much of the support which MVP provides in the area of *agriculture* is also offered to several control communities by Presbyterian Agricultural Station (PAS), the latter's investment has been on a more limited scale. In *education* too, parallel investments by Campaign for Female Education (Camfed), Girls – Participatory Approach to Student Success (G-PASS) and the Global Partnership for Education (GPE) in some control communities often exclude MVP-type investments in teacher recruitment, handwashing facilities and play equipment. Importantly too, there are no efforts to synergise the discrete sectoral interventions taking place in the control communities in the way in which MVP seeks to do in the MVs.

In our analysis of well-being, the MVs are demonstrating gains in areas such as school enrolment, teacher attendance and pupil attendance¹/retention; attended deliveries, emergency care and malarial morbidity; crop yields, livestock health and food security; and school sanitation. These would appear to be early gains associated with the MVP's interventions (Chapter 2). However, when we focus on the movements into and out of poverty, the MVs' superiority as a predictor of improved well-being becomes less certain.

Another surprising finding is that the expected spillover effects predicted by the MVP's programme theory do not appear to be strong thus far. The expectation that progress would be stronger in the nearby control sites than in their far-away counterparts does not appear to be manifesting. Indeed, the analysis finds the far-away village to be ahead of the nearby village in every case but one – although this is only a preliminary finding, and yet to be

¹ In this qualitative report, attendance refers to *how regularly children attend classes* whereas enrolment refers to the

proportion of children who are registered as students in a given school year or term.

confirmed (or dismissed) by the statistical analysis of the quantitative datasets. Typically, the endowment changes that are emerging thus far (mainly infrastructure, equipment and technical assistance improvements) have been initiated by relevant state institutions and/or by some NGO or project rather than through self-help (as one might expect in the nearby control villages, through a propagation effect).

CHILD POVERTY

There appears to be some improvement in the aggregate child poverty situation, mainly in the MVs but also in some control communities. Except for one of the seven comparison clusters analysed, all MVs fare better than their comparator controls in terms of child poverty/well-being, though not necessarily on every criterion (Table 5). Generally, children in the MVs benefit more from basic (typically individual) schooling supplies, consistency of school attendance, access to recreation facilities, superior teacher numbers and time on task, aversion for caning and intimidation, access to sanitary facilities and handwashing facilities, (reductions in) childhood malaria, declining inequality and disapproval of child labour and practices that tend to truncate a child's education, such as giving young girls away in early marriage or as helps to better-endowed urban households. It is also relatively more common for children in control communities to look for piecework – sometimes in risky areas such as mining and stone quarrying – or to offer portage services in the markets and transport terminals.

Overall, while child poverty appears to be declining faster in the MVs, food deficits still keep many children from participating effectively in school during the *hungry season* – even in the MVs. The quality of education too remains inadequate to ensure that children can access senior high school (SHS) education more routinely or lift themselves out of inter-generational poverty. Incomes also remain too low to enable households to finance the cost of their children's education (particularly SHS) without compelling students to engage in adverse economic activities (e.g. risky migration, illegal mining and transactional sex) in order to fend for themselves.

Regarding evidence of propagative effects, the nearby control sites are no more likely than their peer far-away controls (CFs) to be adopting community-based concepts such as the community education worker (CEW), taking decisive steps to improve on the highly unsatisfactory standard of school monitoring, or taking other measures to address child poverty.

MIGRATION

According to this analysis, migration rates are somewhat more likely to have risen in the control communities (Chapter 4). Across the sample, child migration is declining, partly through deterrent interventions by the Community Child Protection Committees (CCPCs) and the police, and partly because of improvements in education resourcing and schooling conditions in some communities. Male youths tend to migrate more and do so seasonally. When they fail to return on time, the consequences can be dire for their households as it deprives them of quality farm labour.

Curiously, migrant remittances and migration incomes have been a more important source of agricultural capital in the MVs. Equally surprising, in most cases where migration is declining in the control communities, it has been driven by perverse opportunities such as illegal mining and environmentally-insensitive sand extraction.

WOMEN'S LIVLIHOODS

Across the sites, women endure a multiplicity of livelihood-related prejudices. For a start, they are often considered to be *strangers* (i.e. outsiders) in the cultures of the project area. As a result, women's farms tend to be smaller than men's everywhere, and by a significant margin too. Even when women have access to land, it tends to be less fertile and the title is often time-bound, unlike men's – which is typically for life. Women's farming activities are also constrained by their lesser physical strength and by competing responsibilities in the home.

In the MVs, women constitute a minority in the farmer cooperatives, even though they outnumber men in the village populations. Women in the MVs also encounter

disproportionate challenges in accessing tractor services in a timely manner. By the time a woman is done assisting to prepare and plant her husband's farm, most of the rains are gone and she can only cultivate a relatively small area.

There is a significant reduction in the humiliating *Bul'k*² practice whereby widows are stripped naked and drenched in hot water as part of their widowhood rites. This change is enabling recent widows to retain their self-esteem and resume their livelihoods sooner than was the case before.

Overall, the MVs appear to be making faster progress in terms of women's access to farmland, diversifying their livelihoods and incorporating maize in the menu of crops they farm. This is an important change, considering maize's superior ability (by comparison with the traditionally farmed millet) to withstand the savannah's increasingly volatile climate. There are parts of the *Bul'k* area as well where PAS's support is enabling women in the control communities to compete quite favourably with their MV peers. Once again, the analysis of the qualitative data does not reflect an adoption of MVP practices in the nearby control villages any more than in the far-away controls. But it is also conceivable that PAS's relatively strong presence in several of the control communities makes any propagative influence of the MVP that much more challenging to identify.

FOOD CONSUMPTION AND EXPENDITURE

Owing to the influence of MVP and PAS, who are actively encouraging the cultivation of maize due to being a more resistant and productive cereal, more maize is now consumed in the study area – even in the *Bul'k* section, where millet and guinea corn are the crops used traditionally in the preparation of the main local dish, TZ (*tuo zaafi*). Food security is however improving in only one-half of the communities (Table 8) – constrained, in large part, by the poor rains in the past two farming seasons.

Food expenditures on funerals too are only declining in one-half of the communities, but

more so in the MVs (five out of the seven). The shift is important, considering how entrenched the practice of costly funerals continues to be.

For now, the propagation effect of the MVP on the nearby controls is very weak in terms of food security. Of the seven nearby control sites, food security has improved in only one. By contrast, it failed to improve in just one of the six far-away control sites. However, much of that improvement is on the back of economic activities with a detrimental impact on the environment – indiscriminate felling of trees to produce charcoal, unbridled mining of sand from and around the river and illegal mining, often involving children.

INSTITUTIONAL DELIVERY

While several communities have lots of new support organisations and interventions, most have very few or none at all. New self-help groups (typically farmer-based organisations (FBOs) and Village Savings and Loans Association (VSLAs)) are most common in the MVs. However, it is not clear yet how much of this may have been influenced by the MVP. This will need to be explored further in the 2015 round of the evaluation.

The initial enthusiasm around MVP's agricultural credits (which stands out as the area of greatest interest to MV households) has waned somewhat as the pattern of erratic rainfall persists, undermining crop yields and fuelling a degree of risk aversion among potential beneficiaries. Farmers who received the first cycle of MVP credits have been unable to access further credits as a result of defaulting on their loan repayments – influenced, in large part, by the failed rains. Where a similar credit package has been implemented outside the MVP cluster by the regular state institution – Ministry of Food and Agriculture (MoFA)/District Agriculture Development Unit (DADU) – the record of repayment and enthusiasm have been similar to that for the MVP.

Nevertheless, people are expressing a level of confidence in the MVs' healthcare systems that appears to emerge from the coordinated

² The name of the land is *Bul'k* (or *Buluk*), the people are *Bulsa* (or *Builsa*; singular *Buloa*) and their language is *Buli* (or *Buili*).

approach adopted, which enhances the credibility of the system in the eyes of residents. However, the bed net distribution effort is unlikely to be very effective in the savannah, regardless of its noble intentions. The sheer discomfort (associated with sleeping in the nets) described by participants simply cannot be wished away.

The sustainability of the initial gains from MVP's agriculture package is, in the researchers' judgment, an open question. MoFA/DADU – who would be responsible for managing a scaled-up version of the MVP agriculture component upon closure – has also failed in managing a pass-on-the-gift (PotG) livestock package implemented at BNCN1.

In terms of replicability, the authors further assess that the degree to which the incentives being provided by the project (notably allowances, transport and dependable fuel support) – along with the additional recruitments and intensive monitoring to secure the gains – can and will be sustained by the pivotal state institutions (e.g. Ghana Health Service (GHS) and MoFA) will be an important area to watch, going forward. This is particularly relevant in the light of Ghana's adverse debt status, an ongoing policy of attrition and a string of conditionalities attached to a recent \$918 million International Monetary Fund (IMF) credit package negotiated by Ghana.³

³ The conditionalities include a reining in of wage expenditure and subsidies, coupled with the enforcement of "*strict limits on net hiring in the public sector (which will be frozen except in education and health)*" – <http://www.imf.org/external/pubs/ft/scr/2015/cr15103.pdf>

(IMF, 2015: Ghana – Request for a three-year arrangement under the extended credit facility. Staff report; Press release and statement by the Executive Director for Ghana, IMF Country Report No. 15/103, April 2015), pp. 13, 16, 22.

Introduction

Evaluation Background

In 2011 the Department for International Development (DFID) commissioned an impact evaluation of the Millennium Villages Project (MVP) in Northern Ghana.⁴ The project will run from 2012 until 2017, with interventions targeting a cluster of 34 communities. The MVP has been designed to demonstrate how an integrated approach to community-led development can translate the international Millennium Development Goals into results. It is an approach that has been previously piloted in Kenya and Ethiopia and in 2006 launched at scale to reach nearly half a million people across 10 countries in Sub-Saharan Africa. The new Millennium Village (MV) in Northern Ghana is the first to be accompanied by an independent impact evaluation (IE).

Purpose

This report summarises the findings of a focus-group-based midterm study undertaken between February and March 2015 as one component of the independent impact evaluation of the MVP in Northern Ghana. As with the baseline, the focus groups were constituted of four broad categories distinguished by sex and wealth/well-being:

- Rich/moderately rich men.
- Rich/moderately rich women.
- Poor/very poor men.
- Poor/very poor women.

This midterm Participatory Rural Appraisal (PRA) is one of three studies making up the qualitative part of an independent evaluation of the Savannah Accelerated Development Authority (SADA)-MVP commissioned to take place from 2012–17. The reports from the three qualitative studies seek to provide an understanding about the qualitative changes happening in the MV cluster and control areas, as well as serve as an interpretational lens on the quantitative data. The reports have been written following fieldwork and prior to the synthesis process across qualitative and quantitative workstreams in September 2015. It should therefore be noted that as they stand, each only provides one piece of a puzzle that has yet to be assembled. Deeper cross-referencing of the data from the three parts of the qualitative study with the quantitative data has yet to take place. A synthesised midterm evaluation report will be produced once this is done in which this report will form one of the annexes.

The PRA study sought to identify, from the perspective of local residents, qualitative changes perceived to have taken place since the baseline visits two years earlier. As an interpretive lens, this round of the study also sought to corroborate, qualify and clarify the findings of the quantitative work, which took place in 2014. Thus, the report attempts to explain how and why change has or has not occurred and what such changes mean to the individuals, households and communities. As a summary, the report is based on the detailed site reports and complemented by reflections from a three-day debriefing workshop designed to receive and interrogate the researchers' presentations of their findings. Unless stated otherwise, the perceptions and assessments presented in this report are those of the participants interviewed in the respective communities. Eventually, this report will form an annex to a midterm evaluation report that draws together the findings from all of the studies, including the statistical data analysis.

This report is structured as follows: **Chapter 1** presents the fieldwork process and an update on the key changes in asset endowment at each of the 20 research sites. **Chapter 2** follows with an overview

⁴ The Terms of Reference for the assignment is included in the Initial Design Document, Appendix A.

of the main well-being changes in each community, with an analysis of how quickly communities are exiting poverty and the factors responsible for the gains and declines reported. Next **Chapter 3** follows a more selective discussion of the changes in children's conditions such as health, schooling, hunger, esteem, inequality, child labour (including children working for themselves), early marriage and sexuality. **Chapter 4** analyses the migration changes that are taking place. It attempts to identify who are migrating most and explain why it is going up in some communities and declining in others, and what its effects are on the sending communities. This is followed in **Chapter 5**, by a discussion of the changes in women's livelihoods, where their support comes from and how they compare with men in their respective communities. Then, **Chapter 6** takes a deeper look at well-being from the narrower perspective of food security – which is the issue of greatest concern for the overwhelming majority of those interviewed. **Chapter 7** presents a mapping of organisations whose interventions are presumably informing the changes reported in the preceding chapters. Finally, **Chapter 8** summarises the main findings and conclusions from the PRA study.

1 Fieldwork process

The focus group study was undertaken in February and March 2015 with a team of 17 researchers, including five team leaders. They were supported by a research trainer/coordinator and a lead writer, under a consortium led by Itad in association with Participatory Development Associates, the Institute of Development Studies and the London School of Hygiene and Tropical Medicine. In all, 20 field sites (grouped into seven comparator clusters) were visited by the research team. Each comparator cluster comprises three communities – one Millennium Village (MV) in which the MVP is intervening and two quasi-identical control communities – a *nearby* control village (CN) and another *far-away* control village (CF).⁵

The categorisation of the focus groups was informed by a prior well-being ranking exercise at the baseline (and updated at the midterm) in which community representatives compiled locally-relevant descriptors of well-being for their community and matched those descriptors with between four and six well-being strata. In addition to the four recurring categories of rich, moderately rich, poor and very poor households, a small minority of communities also identified either a very rich or destitute stratum. In those few cases where there were more than four strata, participants were asked to merge some strata (e.g. rich and very rich, or very poor and destitute) to facilitate comparison across the communities.

In order to enhance the tracking of qualitative changes and promote local learning from the evaluation process, the composition of the focus groups interviewed at the baseline was maintained for the midterm assessment. While there were cases in which some participants had either migrated out or died since the baseline, the core composition remained largely intact across the communities.

The study built on the areas of conversation outlined for the earlier baseline. These were refined and augmented by specific areas of interest flagged by the quantitative research team for deeper inquiry (Appendix 1). Additional key informant interviews were conducted with children in and out of school, teachers, some lead farmers/opinion leaders and individuals who the focus group discussions (FGDs) identified as having peculiar or informative experiences.

To the extent possible, the study worked with the same research assistants who had been recruited for the baseline round two years earlier. Where this was not possible, new recruits were identified. A two-day pre-test of the research protocol at BNCN1 complemented by a two-day workshop served as training for the newer researchers while providing an opportunity for the older researchers to refresh

⁵ One of the seven sets is short by a far-away control because the site visited at the baseline was found to have been included in error.

their skills. Following some screening, the selected researchers were constituted into four teams of five. Each team was assigned responsibility for one or two of the seven comparator clusters, based largely on their familiarity with the respective languages.

Throughout the fieldwork, each team tried to make time to reflect on the information they were receiving, identify apparent conflicts and take steps to clarify those findings which were either incomplete or which required further investigation. At the end of the fieldwork, a three day debriefing workshop was held between the research assistants and team leaders, the research coordinator and the lead writer to distil the provisional findings and identify areas requiring further clarification – either from the communities, from specific institutions mentioned or from the SADA-MVP office in Bolgatanga. A half-day meeting was held with the SADA-MVP team in Bolgatanga to that end.

Table 1. Sampled sites

MV Ref.	MV Name	Comparator Nearby Control Community (CN)	Comparator Far-away Control Community (CF)	Research Team's Comment
Mamprugu⁶ Sites				
MWMV1	Nabari ⁷	MWCN1	MMCF1	MWCN1 is a section of a larger community; for many of its residents, it is a secondary home where they settle for months at a time to farm along the fertile river banks, returning to their primary homes in the agricultural slack season
MMMV2	Kunkwa ⁸ (Central) ⁹	MMCN2	MMCF2	MMMV1 (Kunkwa) is a Buili-speaking community in a Mampruli district (Mamprugu-Moaduri District)
Bul'k Sites				
BSMV1	Zuasa	BNCN1	BNCF1	BSMV1 (Zuasa) is the most central section of Uwasi than a separate community; BNCN1 is the central section of a larger community
BSMV2	Zamsa	BSCN1	BNCF2	BSMV2 (Zamsa) is more a section of Wiaga than a separate community; BSCN1 is a section of a larger community
BSMV4	Kasiesa	BSCN3	BSCF2	BSCN3 is a section of a larger community; the original BSCF2 was excluded from the study as it was found to have been included in the baseline in error
BSMV5	Gbedembilisi ¹⁰	BSCN4	BNCF3	BSCN4 and BNCF3 are sections of other larger communities
BSMV3	Naadema	BSCN2	BSCF1	BSCN2 and BSCF1 are sections of other larger communities

Duration of study

Depending on the number of research assistants in a team, two to three days were spent in each community, followed by a day to complete field notes and team analysis for that community.

⁶ The land is Mamprugu, its people are Mamprusi and their language Mampruli.

⁷ Also spelt Nabare.

⁸ Also spelt Kunkua.

⁹ Kunkwa is a large and dispersed settlement. After consultation with the community leadership, it was decided to use the central part of the settlement for the studies.

¹⁰ Also spelt Gbedemblisi.

In the future, considering that this is a longitudinal study which also serves as an interpretational lens for the quantitative data, it would be helpful to allow more time for the fieldwork and the debriefing workshop. The additional time is required both to improve the quality of building trust between the researchers and the communities as well as to enable the researchers to share their findings with the lead writer more effectively. A more exhaustive debriefing workshop would also enable better interrogation of the interim findings.

Community profiles

The community profiles attempt to document, from the perspective of participants, the most significant asset endowments in the sampled villages. These include potential assets such as the local population; healthcare, education, water and sanitation resources; energy, agricultural and transport infrastructure; and environmental conditions. The profiles are useful for tracking the degree of infrastructure related improvements in each community as well as for comparing broader endowment improvements between each MV and its comparator villages.

For practically every comparator cluster, asset endowments appear to have improved faster in the MVs than in their corresponding controls. While much of the support which MVP provides in the area of *agriculture* is also offered to several control communities by PAS, the latter's investment has been on a more limited scale and, in some communities, has recently been closed. In the area of *education* too, Camfed, G-PASS and the GPE are assisting to bridge the gap in some control communities. However, these often exclude MVP-type investments in teacher recruitment, handwashing facilities and play equipment. Further, these dispersed interventions are not synergised with PAS's agriculture effort. And in the area of *health*, there is little comparable support in the control communities to what MVP is doing in the MVs.

Table 2. Community profiles: key changes since baseline

Comm. Ref.	Comm. Name	Key changes reported by participants
MWMV1	Nabari	<p>Number of households: 65, including two nurses now resident at the health facility (however, such public sector workers who live in duty-post accommodations are seen as “outsiders” and are, thus, excluded from the subsequent well-being/household analyses)</p> <p>Water: 2 new boreholes sank: <i>no hand-pump installed, so not yet functional</i></p> <p>Education: 10-room block (with 2 classrooms for KG, 6 for primary, 1 as ICT lab and 1 as library): the primary and KG departments had previously been in deplorable accommodations; 8-person lavatory with overhead tank and urinals built; hand-washing facilities provided at the toilet facility and on school compound; school uniforms, schoolbags, sandals, exercise books and stationery supplied by MVP; play equipment for KG: <i>some already broken</i>; community included in Ghana School Feeding Programme (GSFP)</p> <p>Agric.: Input credits supplied to local credit coop in 2013: <i>most recipients defaulted in paying back in full and subsequently dropped out of credit scheme</i>; a community livestock worker (CLW) has been trained; mango seedlings supplied by SADA and MVP; warehouse built for storing grain: <i>not yet in use</i></p> <p>Health: Facility provided and staffed by 1 midwife and 1 nurse; ambulance service available upon request without cost (stationed in a different community); toilet and urinal under construction; water tank and solar power (helps with drug storage); 1 motorbike supplied to community health nurse (CHN) and used for outreach services to nearby communities; mother-to-mother maternity support association facilitated by MVP</p> <p>Energy: Rural electrification project ongoing: <i>not yet functional</i></p> <p>Environment: Reduction in tree felling for fuelwood and charcoal production¹¹</p>
MWCN1		Number of households: 55 households – 8 less (6 rich and 2 poor) than at the baseline ¹²
MMCF1		<p>Number of households: 1 new household formed from an existing one, making a total of 26</p> <p>Education: 1 additional teacher recruited; some textbooks supplied</p> <p>Roof of the 3-classroom block leaks badly, resulting in classes having to stop when it rains</p> <p>Agric.: No change</p> <p>Health: Pregnant women rely much less on traditional birth attendant (TBA) services for ante-natal care, based on understanding reached between the TBA and a nearby health facility; however, TBA remains the dominant provider of delivery services</p> <p>Energy: 8 solar lamps installed: <i>but the one serving the school does not function, owing to the theft of a part</i></p> <p>Roads: Feeder road resurfaced</p>

¹¹ This was corroborated by the research team’s visual observations.

¹² For many households, MWCN1 is a secondary/seasonal home, a place where they settle for months at a time to farm along the riverbanks.

Comm. Ref.	Comm. Name	Key changes reported by participants
MMMV1	Kunkwa (Central)	<p>Number of households: In addition to the 164 baseline households, 7 nurses and 3 teachers have moved in to work at the local facilities (however, as “outsiders” these are not included in the well-being/household analyses)</p> <p>Water: 3 new boreholes sank: <i>not yet functional</i></p> <p>Education: Renovation of functional JHS (re-roofed and rendered) by World Vision Ghana (WVG) (roof was blown off in a storm after the baseline); 5-room teachers’ housing built by WVG; District Assembly (DA) is constructing another 3-apartment facility as teachers’ housing; private KG under construction; furnishing of computer lab for primary school; vented pit latrine built by Government of Ghana (GoG), with funding from World Bank; handwashing facilities provided for both primary and JHS; jerseys and footballs supplied by DA; teacher population has risen from 7 to 13 (including 3 CEWs); GSFP commenced, but currently interrupted following death of patron</p> <p>Agric.: Input credits delivered in 2013: <i>most recipients defaulted in paying back in full and subsequently dropped out of credit scheme</i>; warehouse constructed; 2 CLWs trained and provided with bicycles</p> <p>Health: New health centre constructed, freeing up dilapidated Community-based Health Planning and Services (CHPS) compound which has been renovated and converted into nurses’ housing; separate structure built to house midwife; 7 nurses currently resident on premises; health facility has both solar and grid electricity as well as water storage facilities; motorised tricycle ambulance service now available</p> <p>Energy: Community now connected to national grid by GoG, with street lights supplied by the MP and the DA</p> <p>Roads: Culverts constructed on road between Kunkwa and Uwasi under an MVP spot-improvement initiative, resulting in significant improvement in motorability and in access to Fumbisi Market</p> <p>Other: A mosque has been built; and an enclosed meeting space is now available (initially intended as radio station constructed by MVP); new market structure being built by MP</p>
MMCN2		<p>Number of households: 88, including 2 new teacher households (resident in teachers’ housing), but all well-being analyses are based on the community’s 86 regular households</p> <p>Water: Several new hand-dug wells excavated by community: <i>but yields are poor</i></p> <p>Education: 2 “volunteer teachers” hired by community; 3-classroom earth structure completed by community and in use (no school at the baseline); standard 3-classroom block being built for the primary school by GoG; 6-room earth structure completed by community and in use as teachers’ housing; furniture supplied under a GPE grant</p> <p>An MVP-trained CLW from a neighbouring community (not MMMV1) provides basic animal welfare services to livestock keepers at MMCN2</p> <p>Health: Community benefits from health services at facility established by MVP in neighbouring community</p> <p>Energy: Rural electrification project ongoing: <i>not yet functional</i></p>
MMCF2		<p>Number of households: No change, at 238</p> <p>Water: Borehole yields have dropped, and 2 have broken down since the baseline, leaving long queues</p>

Comm. Ref.	Comm. Name	Key changes reported by participants
		<p>Education: Schoolchildren receive some logistical support from WVG and Global Partnership for Education Grant (GPEG); GSFP introduced for KG</p> <p>Market: Thatch sheds constructed by community for weekly market</p> <p>Energy: Rural electrification ongoing (transmission poles erected): <i>not yet functional</i></p>
BSMV1	Zuasa	<p>Number of households: 64</p> <p>Agric.: Input credits delivered in 2013: <i>uptake has dropped subsequently – especially among the poor, who were unable to repay the credits</i></p> <p>Roads: Culverts constructed on main road between Kunkwa and Uwasi under an MVP spot-improvement initiative; road has also been re-gravelled by GoG</p> <p>*** Most formal social services (both state and MVP) are at Kazengsa, a different section of the Uwasi cluster to which this MV belongs</p> <p>At Kazengsa:</p> <p>Education: 3-classroom block has been renovated; 7-room teacher bungalow built; 3 additional teachers recruited; solar lamps installed; computers supplied to primary and JHS by MVP; play equipment supplied to KG (<i>but most items are no longer functional</i>); handwashing facility provided at primary school by an individual benefactor; separate 3-classroom block (with similar level of amenities) has been provided by MVP at Tuedema (another section of Uwasi)</p> <p>Health: Old CHPS compound renovated; 5-room nurses' housing built; 1 motorbike supplied to CHNs</p>
BNCN1		<p>Number of households: 140, including 11 GHS workers who are now resident in community and providing services at health facility (these workers are excluded from the well-being/household analyses; hence the effective number remains 129)</p> <p>Water: 1 new functional borehole added by District Assembly</p> <p>Education: Camfed and G-PASS¹³ are supporting “brilliant but needy” girls with bursaries and scholarships respectively; increase in number of teachers</p> <p>Health: Health facility now has 2 resident midwives and community health workers (CHWs); facility has been provided with fridges, delivery equipment and a motorised tricycle</p> <p>Sanitation: 3 vented pit latrines under construction by GoG</p> <p>Energy: Community connected to national grid in 2014</p> <p>Social protection: The larger community (a.k.a. cluster, of which BNCN1 is the central section) is now included in the Livelihood Empowerment Against Poverty (LEAP) programme</p>

¹³ Girls – Participatory Approach to Student Success is funded by DFID. Both Camfed and G-PASS reportedly provide girls with bursary packages in the form of uniforms, sandals, schoolbags, sanitary pads, exercise books, pens, pencils and math sets. They also pay the Basic Education Certificate Examination (BECE) registration fees for their beneficiaries.

Comm. Ref.	Comm. Name	Key changes reported by participants
		Environment: Increasing deforestation
BNCF1		<p>Number of households: 50</p> <p>Water: 2 additional boreholes in the community</p> <p>Education: Additional classroom constructed by youth in collaboration with MP and Assemblies of God church to house KG; borehole installed on school site by District Assembly; school uniforms, drinking cups and exercise books supplied by Camfed; improvement in teacher population</p> <p>Agric.: MoFA provides inputs on credit (similar to MVP), but prices are not subsidised</p> <p>Sanitation: Several new household latrines constructed</p>
BSMV2	Zamsa	<p>Number of households: 138</p> <p>Water: 1 borehole under construction on the school compound: <i>not yet functional</i></p> <p>Education: 1 JHS block provided by GES; 8-room teacher bungalow built, <i>of which 4 are currently unused</i>; computer lab being refurbished for primary school by MVP: <i>the space was previously used by the KG, which has been compelled to give up that safer space for a run-down structure</i>; teachers' housing provided; 4 CEWs recruited from among SHS leavers to support primary school; hand-washing facility provided at primary school; play equipment for KG: <i>several items already broken</i></p> <p>Agric.: Input credits delivered: only 6 participated in 2013; more farmers took part in 2014 round; women's access to farmland is improving</p> <p>Health: Facility started by community has been completed by MVP and delivery services initiated; 2-room nurses' housing built; motorised tricycle ambulance service available (provided by Ghana Essential Health Interventions Programme (GEHIP) and stationed in a different community); 1 motorbike supplied to CHN</p> <p>Social protection: LEAP has been introduced</p>
BSCN1		<p>Number of households: 31</p> <p>Education: GPEG funding available for school rehabilitation and logistics; closure of school feeding programme</p> <p>Agric.: 5-hectare community mango farm established with seedlings, fencing and labour financed by Ghana Social Opportunities Project (GSOP); women's access to farmland is improving</p> <p>Health: Motorised tricycle ambulance service now available (provided by GEHIP and stationed in a different community); vented pit latrine built at CHPS compound; 1 borehole under construction at CHPS compound: <i>not yet functional</i></p> <p>Sanitation: Public latrine constructed</p> <p>Energy: Community now connected to national grid by GoG</p> <p>Social protection: LEAP has been introduced</p>
BNCF2		Number of households: 107

Comm. Ref.	Comm. Name	Key changes reported by participants
		<p>Residents have good access to the services available at BNCN1, of which this community is a section</p> <p>Education: GPEG funding available for school rehabilitation and logistics</p> <p>Agric.: Livestock gift project rolled out by PAS; women's access to farmland is improving; retired agricultural extension agent (AEA) has not been replaced; rise in mortality in fowl population</p> <p>Social protection: LEAP has been introduced</p>
BSMV4	Kasiesa	<p>Number of households: 191; 5 new households created from within, through children maturing and becoming independent</p> <p>Water: Dam being rehabilitated by GSOP (only served cattle previously); 2 new boreholes constructed by District Assembly: <i>not yet functional</i></p> <p>Education: abandoned 6-classroom JHS block renovated by DA; 6-classroom primary block renovated by MVP (was already in use but run-down) and now used by JHS; unused primary classroom converted into computer lab with computers supplied by MVP and MP; 4 additional teachers recruited; school now has electricity; renovation of disused 2-room teacher accommodation; school garden established and fenced; handwashing facility provided at primary school: <i>but water cistern is often empty</i>; buckets provided for drinking water; play equipment installed at KG: <i>all already broken</i></p> <p>Agric.: Input credits delivered in 2013: <i>most participants have dropped out of the credit scheme following high default rate</i>; CLWs have been trained; frequency of AEA and vet visits have declined noticeably; Technoserve provides agronomic training; pepper now being cultivated for sale; more women have own farms</p> <p>Health: Partial CHPS service instituted in collaboration with GEHIP in disused library at primary school; sand and cement blocks have been delivered to site of health facility for construction of new CHPS compound; motorbikes supplied to CHNs; bicycles supplied to CHWs</p> <p>Social protection: LEAP has been introduced</p> <p>Environment: Increase in tree felling for charcoal production</p>
BSCN3		<p>Number of households: 162; 8 new households created from within, through children maturing and becoming independent</p> <p>Water: 3 new functional boreholes installed by Calvary Community Church and Assemblies of God Church</p> <p>Education: Construction of new JHS block underway; GPEG supporting provision of basic schooling logistics including handwashing facilities</p> <p>Agric.: PAS has initiated agricultural inputs project; retired AEA has not been replaced</p> <p>Health: Nurses have moved into residential wing of CHPS compound (this accommodation had just been completed at the baseline); motorised tricycle ambulance services available from 2 other communities</p> <p>Social protection: LEAP has been introduced</p> <p>Environment: Slowdown in deforestation, following continuous education</p>
BSCF2		No CF for BSMV4
BSMV5	Gbedembilisi	Number of households: 48

Comm. Ref.	Comm. Name	Key changes reported by participants
		<p>Water: 1 borehole constructed for community: <i>not yet functional</i></p> <p>Education: Classrooms have been extended from 2 to 3, with resultant decongestion; KG furnished with new desks by GES; school uniforms supplied to KG by GES; schoolbags, sportswear and exercise books supplied to primary school by MVP; rehabilitation of disused teachers' housing by WVG: <i>not in use because roof still leaks even after renovation</i>; teacher population has risen from 2 to 5, following recruitment of 3 CEWs; borehole constructed on school compound: <i>not yet functional</i>; 10-hole vented pit latrine built for school; play equipment for KG</p> <p>Agric.: Input credits delivered in 2013: <i>uptake has dropped significantly, following high default rate</i>; about 10 individuals received seedlings from SADA to develop mango farm: <i>but seedlings are dying owing to distance from river</i></p> <p>Health: CHPS compound renovated, fenced and extended from 2-room to 4-room amenity: <i>floor of maternity ward is already pitting</i>; midwife assigned to facility; 2 CHWs support the facility in delivering door-to-door services; borehole constructed: <i>however, it takes half an hour to fill a bucket</i>; 2-hole vented pit latrine built; solar power installed at CHPS compound; motorised tricycle ambulance service available</p> <p>Energy: Rural electrification project ongoing: <i>not yet functional</i></p> <p>Roads: Road from Gbedembilisi to Fumbisi Market has been constructed</p>
BSCN4		<p>Number of households: 107</p> <p>Education: New desks supplied to KG by GES; school uniforms supplied to KG by GES</p> <p>Agric.: Some women involved in pilot project initiated by PAS with support in form of mango seedlings, livestock, high-yielding variety maize seed and ploughing subsidies</p> <p>Energy: Rural electrification project ongoing: <i>not yet functional</i></p>
BNCF3		<p>Number of households: 97</p> <p>Water: 1 borehole is being constructed by Zoomlion (a private waste disposal company): <i>not yet functional</i></p> <p>Education: Camfed supporting some girls to attend JHS at nearby community</p> <p>Agric.: Some community members have accessed irrigated lands around the Tono and Bui dams</p>
BSMV3	Naadema	<p>Number of households: 120</p> <p>Education: Doors and windows at primary school have been replaced (by the PTA); 6-classroom block is under construction for primary school, funded by Ghana Educational Trust Fund; new desks supplied to KG by GES; school uniforms supplied to KG by GES; school uniforms, schoolbags, sandals, exercise books and stationery supplied by MVP; play equipment for KG: <i>several items already broken</i></p> <p>Agric.: Benefited from enhanced tractor services; subsidised fertiliser and other agric. credits delivered along with training in 2013: <i>uptake has dropped significantly, following high default rate</i>; high mortality rate among livestock gifts to destitute households; 1 AEA and 1 vet officer assigned</p> <p>Health: The community now has a community health worker (CHW); it has good access to an ambulance (based in a different community)</p> <p>Energy: Rural electrification project ongoing: <i>not yet functional</i></p>

Comm. Ref.	Comm. Name	Key changes reported by participants
		Environment: Reduction in bushfires
BSCN2		<p>Number of households: 122</p> <p>Education: Desks supplied to KG by GES; school uniforms supplied to KG by GES; some girls benefiting from Camfed and G-PASS support to school in a nearby community</p> <p>Health: Community now benefits from motorised tricycle ambulance service available (provided by GEHIP and stationed in a different community)</p> <p>Energy: Rural electrification ongoing: <i>not yet functional</i></p> <p>Social protection: LEAP has been expanded and depoliticised</p> <p>Other: Rotating labour arrangements have become more common</p>
BSCF1		<p>Number of households: 147</p> <p>Education: Primary school is a beneficiary of Camfed support</p> <p>Agric.: 1 borehole drilled and parcel of land fenced for irrigation project for persons with disability by PAS under a community-based rehabilitation initiative: <i>wire fence stolen, undermining project</i>; PAS has ended its support in the form of subsidised fertiliser and ploughing credits, and support to livestock rearing</p> <p>Health: The larger community (of which BSCF1 is merely a section) has mobilised resources in preparation towards the construction of a CHPS compound</p> <p>Sanitation: Some households supported to construct household latrines</p> <p>Energy: Rural electrification ongoing: a few households are connected, <i>but process is incomplete</i></p>

2 Changes in well-being and responses

This chapter summarises the most significant well/ill-being changes experienced by residents of the villages visited. It identifies the factors responsible for the well-being gains and declines and attempts to compare, through a qualitative lens, how each MV fares relative to its comparator villages.

Both in the baseline and midterm rounds of the participatory rural appraisal research, participants from the sampled villages perceived household well/ill-being in ways that go well beyond ownership of narrow financial assets. Indeed, the most dominant criterion by which participants distinguish well-being from ill-being continues to be the degree to which annual harvests provide an assurance of year-round food security. Other significant markers of well-being – in their subjective assessment – include the range and/or quantity/quality of tangible assets (such as housing, motorcycles, livestock, bullock ploughs and farmlands); personal health and educational attainment; ability to recover financially after experiencing adversities (such as death in the family, rain failure or flooding); the degree to which they have control over their destinies (e.g. ability to hire labour in lieu of using own children to perform productive tasks); and dignity (often reflected in the ability to engage effectively in community life).

Through group-based analyses in each community, participants were able to identify specific households whose well-being situations have changed *conspicuously* since the baseline two years ago. Wherever possible, they also explained what caused or influenced these significant shifts in well-being, some positive, others negative. Table 3 presents an overview of the findings for the sampled communities.

Based on the communities' criteria for describing well-being, the study found that households headed by women, disabled persons and chronically ill parents were often assessed by local informants as experiencing multiple deprivations. Many such households live in the most basic mud buildings, lack transport and ploughing assets, have children who are either out of school or not attending regularly, endure poor health and labour deficits, are unable to repair their homes after storm damage, and lack esteem and voice in local decision-making processes. As a result, such households were often classified among the poorest. However, when one compares the current situation with the baseline, an increasing number of these households have experienced marginal improvements in their conditions. The improvements are accounted for mainly by the fact that the Livelihood Empowerment Against Poverty programme has been extended to more communities in the study area. Further, the quality of targeting is also reported to have improved, with the screening process becoming much more inclusive and fair. For now, however, many of the LEAP-stimulated improvements have not been large enough to prompt a re-categorisation in the well-being rankings.

Table 3. Well-being: key experiential changes since baseline

Comm. Ref.	Comm. Name	Key changes reported by participants
MWMV1	Nabari	<ul style="list-style-type: none"> 6 households moved up in their well-being rankings (all out of poverty); 6 moved down (all into poverty, and mostly by 2 steps into destitution) Net improvement for community as a whole, attributed to a rise in agricultural productivity influenced by a combination of community-based and external extension inputs, availability of health facility, increase in National Health Insurance Scheme (NHIS) enrolments, tangible upgrading of school infrastructure and generous educational support received by schoolchildren Most households are using less of their food stocks on funerals, leaving them with more food and capital Reduction in out-migration
MWCN1		<ul style="list-style-type: none"> Improvement for 3 households (2 rising out of poverty): these households have enlarged their farms after enjoying good harvests two farming seasons ago Net improvement for community as a whole More households are doing mixed cropping, with beans as an increasingly popular crop Households are using less of their food stocks on funerals Decline in robberies, following institution of punishment for perpetrators
MMCF1		<ul style="list-style-type: none"> 7 households moved up in their well-being rankings (6 climbed out of poverty); 1 moved down (falling into poverty) Net improvement for community as a whole Farming is becoming more diversified, with new crops such as beans, watermelon and sweet potatoes More women are accessing regular ante-natal care (though outside the community) Households are spending more on funerals and weddings Women now produce “chewing sticks” as means of livelihood Illegal felling of trees (including for commercial charcoal production) has increased Rise in adult out-migration
MMMV1	Kunkwa (Central)	<ul style="list-style-type: none"> 12 households moved up in their well-being rankings (with 6 coming out of poverty); none dropped Net improvement for community as a whole, accounted for by productivity gains resulting from MVP’s agricultural interventions which led to an expansion in farm sizes and more effective extension support; farmers are now able to hold onto their produce (especially cowpeas/beans) longer and to sell more of it in the <i>hungry season</i> when prices are high The <i>hungry season</i> has become shorter (April–June, previously February–June) with the introduction of cowpea, which is cultivated and harvested much later, augmenting the harvest of millet (around July) Funeral costs are declining Rise in NHIS enrolments, but renewals have slowed considerably since February 2015, when MVP withdrew support for most people Tapering in adult out-migration
MMCN2		<ul style="list-style-type: none"> This community is at the confluence of two rivers 1 upward movement; 4 downward shifts Community assessed well-being as declining overall, mainly due to crop failure attributable to rains stopping abruptly and then flooding later in the season Many households borrow at prohibitive rates to farm, undermining returns Here, it is the poor who donate food to their peers during tough times Potable water has become more difficult to access Many households affected by cholera outbreak in 2014, but no deaths

		<ul style="list-style-type: none"> • Rise in both out-migration and in-migration
MMCF2		<ul style="list-style-type: none"> • 4 households moved up (all exiting poverty); 1 moved down (into poverty); upward movements are due to increased investment in farming • Re-introduction of weekly market has helped boost trading • Farming of beans is increasing, supporting income security during the traditional <i>hungry season</i> • Food expenditure on funerals is rising • Considerable slowing down of adult out-migration
BSMV1	Zuasa	<ul style="list-style-type: none"> • 5 households moved up well-being ladder (all out of poverty), 7 moved down (five dropping into poverty) • Net decline for community as a whole, mainly because of failed rains • Improvements attributed to MVP credit inputs, agronomic training and inward remittances from out-migrants • Maize now farmed as a commercial crop • Improvement in health status, with decline in malaria in particular • Decline in numbers renewing their NHIS subscriptions • Funeral costs appear to be rising • • At Kazengsa: <ul style="list-style-type: none"> • Older girls and young children attend school more regularly following the provision of sanitary pads and construction of culverts
BNCN1		<ul style="list-style-type: none"> • 9 households moved up (6 out of poverty) while 3 households moved down • Mixed improvement for community as a whole • <i>Hungry season</i> has become longer, by about 2 months • Destitute now benefit from LEAP • Decline in renewal of NHIS subscriptions since premium was raised
BNCF1		<ul style="list-style-type: none"> • 1 household moved up (exiting poverty), 2 dropped on the well-being ladder • Net improvement for community as a whole • Orphans now benefit from LEAP • More youth are mining sand and scavenging for stones as an income source
BSMV2	Zamsa	<ul style="list-style-type: none"> • 32 gainers on well-being ladder (20 moved out of poverty; remaining 12 were an abatement of extreme poverty); no losers • Net improvement for community as a whole • Increasing number of farmers signing up for MVP input credits • Cost of unpaid rotating labour is rising, owing to increasing demand for alcoholic refreshment • Funeral expenditures are generally declining, but not for all households • Increase in NHIS enrolments • Waning in practice of <i>doglienta</i> (child out-fostering) • High rate of out-migration to south and to nearby pay-dirt site
BSCN1		<ul style="list-style-type: none"> • 1 upward well-being movement • Arrival of electricity is inspiring microbusiness start-ups • Illegal gold mining has become a more significant part of the local economy • However, much of the potential gain from labouring at the pay dirt site is offset by poor harvests associated with continuing erratic rainfall • Widowhood rites are becoming less dehumanising
BSCF2		<ul style="list-style-type: none"> • 46 rises in well-being status (with 13 climbing out of poverty and 26 experiencing a reduction in impoverishment) while 3 dropped down the ladder • Net improvement for community as a whole

		<ul style="list-style-type: none"> • However, harvests are lasting much shorter, owing to worsening rainfall (and shift towards non-farm livelihoods) • Illegal gold mining has increased significantly • Increase in livestock deaths, especially among fowl population • Rise in malarial morbidity • Some destitute households (mostly female-headed) now benefit from LEAP • Decline in <i>doglienta</i> (child out-fostering) • Widowhood rites are becoming less dehumanising and prejudicial • There is an increase in (cyclic) adult migration – during the agricultural slack season • However, child migration has declined
BSMV4	Kasiesa	<ul style="list-style-type: none"> • 16 households moved up the well-being ladder; 12 dropped; upward shifts were attributed mainly to wealth from other income opportunities and inward remittances which enabled farmers to intensify their farming; declines attributed to death (8 breadwinners died between the 2 visits), aging and rising responsibilities notably in education • Net decline for community as a whole • Rise in NHIS enrolments
BSCN3		<ul style="list-style-type: none"> • 13 rose in well-being; 53 fell; gains ascribed to returns from alternative livelihoods, support from expatriate relatives and reduced financial responsibility while the falls were attributed mainly to ill health and poor rains • Net decline for community as a whole • Older girls attend school more regularly following the provision of sanitary pads by UNICEF • Food insecurity has worsened, with harvests lasting only half as long • Food expenditures on funerals are falling by default, as hardship intensifies
BSCF2		<ul style="list-style-type: none"> • No CF for BSMV4
BSMV5	Gbedem bilisi	<ul style="list-style-type: none"> • 17 upward movements (9 moving out of poverty); 6 downward shifts (1 into poverty); upward movements were ascribed mainly to irrigation farming and early harvesting; downward movements were attributed to alcoholism, theft of cattle and aging • Net improvement for community as a whole • Maize is increasingly cultivated for sale • Funeral expenditures are declining owing to area-wide ban on the sale and use of liquor at social gatherings • Increase in NHIS enrolments • Decline in out-migration
BSCN4		<ul style="list-style-type: none"> • 8 households moved up in well-being (4 rose out of poverty) while 27 dropped (15 into poverty); positive shifts attributed to farming in the fertile forest, early cultivation, lower livestock mortality, improved access to labour (through marriage and children maturing) and expansion and sanitising of LEAP; well-being regressions attributed to late planting, erratic rains, sickness and aging • Net decline for community as a whole • Funeral expenditures are declining owing to area-wide ban on the sale and use of liquor at social gatherings • Decline in out-migration
BNCF3		<ul style="list-style-type: none"> • 8 upward (3 out of poverty) and 16 downward movements (7 into poverty); gains were attributed to ability to access irrigated land for rice farming; losses were associated with increasing competition for productive lands, partial drought conditions and higher education cost burden as children rise up the schooling ladder • Net decline for community as a whole • Many households lost livestock to diseases; others sold their animals for cheap to avoid losing them • Widening gap between children from rich and poor homes

		<ul style="list-style-type: none"> • Funeral expenditures are declining owing to area-wide ban on the sale and use of liquor at social gatherings • Rising out-migration
BSMV3	Naadem a	<ul style="list-style-type: none"> • 12 households moved up (with 5 exiting poverty) mainly by deepening or diversifying their farming activities, often with capital sourced from kith and/or kin while others found work as health/agric. volunteers with relatively handsome allowances; 10 fell (with 2 dropping into poverty) through the loss of household labour to migration, chronic ill health, aging or death of main source of support; others lost livestock in an epidemic • Net improvement for community as a whole • Expenditures on alcohol, funerals and animal sacrifices are declining • Increase in NHIS enrolments • In-migration is increasing, mainly for educational purposes
BSCN2		<ul style="list-style-type: none"> • 11 upward movements (6 out of poverty) and 13 downward shifts in well-being (7 into poverty); improvements were associated with illegal mining, migrant remittances, children maturing (and providing higher quality farm labour) and LEAP; the falls were attributed to poor rains, polygyny, death, aging and older children leaving the community • Funeral expenditures are neither rising nor declining; however, animal sacrifices are declining
BSCF1		<ul style="list-style-type: none"> • 27 households rose in well-being; 6 fell (3 into poverty); net improvement attributed to boom in stone quarrying, illegal gold mining, salaried jobs and abandoning a constraining tradition that had prevented farmers from taking advantage of the early rains; declines were from ill health, divorce, death of the main breadwinner and an unexplained livestock disease • Net improvement for community as a whole • Funerals costs are widely perceived to be coming down and costly sacrifices to the gods have diminished • The practice of defecating in the open fields is declining

In the Millennium Villages particularly, informants observed improvements in areas such as school enrolment, teacher attendance and pupil attendance¹⁴/retention; attended deliveries, emergency care and malarial morbidity; crop yields, livestock health and food security; and school sanitation. These would suggest that these may be early gains associated with the MVP's interventions. Indeed, Table 2 shows quite clearly that there have been many more external investments designed to impact well-being indicators in the MVs than in the control communities.

Beyond the MVs, some control communities are benefiting from specific MVP-facilitated services (in the areas of education and health especially) owing to their proximity to various MVs. For now, however, *de facto* access to water has generally not improved as much, largely because the installed boreholes are yet to be fitted with pumps. Perceptions around learning achievements (as opposed to teaching and learning inputs) have also been less consistent and at most of the MV sites, play equipment installed for the younger children has already broken down, within two years of installation.¹⁵

Table 4 below assesses more directly, using a qualitative lens, how each MV compares with its controls in terms of (i) households who experienced *significant* well-being shifts and (ii) households who have exited (or else fallen into) poverty since the baseline. The latter interrogation is especially important since the MVP explicitly aims to make a significant dent in the *poverty* condition.

Table 4. Well-being: changes in rankings since baseline

Comparator Cluster No.	MV		CN		CF	
	No. of households who moved in rankings	Exits from poverty vs. (falls into poverty)	No. of households who moved in rankings	Exits from poverty vs. (falls into poverty)	No. of households who moved in rankings	Exits from poverty vs. (falls into poverty)
1	6 gains (6 losses)	6 exits (6 falls)	3 gains (1 loss)	2 exits (0 falls)	7 gains (1 loss)	6 exits (1 fall)
2	12 gains (0 losses)	6 exits (0 falls)	1 gain (4 losses)	0 exits (0 falls)	4 gains (1 loss)	4 exits (1 fall)
3	5 gains (7 losses)	5 exits (5 falls)	9 gains (3 losses)	6 exits (0 falls)	1 gain (2 losses)	1 exit (0 falls)
4	32 gains (0 losses)	20 exits (0 falls)	1 gain (0 losses)	0 exits (0 falls)	46 gains (3 losses)	13 exits (0 falls)
5	16 gains (12 losses)	0 exits (0 falls)	13 gains (53 losses)	0 exits (0 falls)	No BSCF2	No BSCF2
6	17 gains (6 losses)	9 exits (1 fall)	8 gains (27 losses)	6 exits (7 falls)	8 gains (16 losses)	3 exits (7 falls)
7	12 rises (10 falls)	5 exits (2 falls)	11 rises (13 falls)		27 rises (6 falls)	0 exits (3 falls)

* For each row (representing one comparator cluster), the cell(s) in **bold text** indicate which communities have been most effective at making well-being gains since the baseline.

On the face of it, the findings from the PRA study suggests that the MVs are a better predictor of improved well-being, with one-half of them appearing to perform better than their comparator villages (Clusters 2, 4, 5 and 7). Typically too, the falls in the MVs were attributed to factors over which households and the project have relatively little control (see Table 3). These specific barriers to improved well-being include erratic rains, aging/chronic ill health and death of the primary

¹⁴ In this qualitative report, attendance refers to *how regularly children attend classes* whereas enrolment refers to the proportion of children who are registered as students in a given school year or term.

¹⁵ This is partly through abuse by older children, who generally lack comparable recreational facilities.

breadwinner. However, a closer scrutiny of Table 4 (alongside Table 3) suggests that the MVs' superiority as a predictor of improved well-being is far from given.

In Cluster 5, for example, the MV (BSMV4) emerges as the best performer not so much because poverty has been reduced significantly in that community, but because the (sole) comparator village (BSCN3) fares particularly poorly – arguably the worst performing community in terms of well-being changes. Indeed, the panel that undertook the well-being ranking exercise for BSMV4 did not identify a single household that had moved out of poverty. Further, the more exhaustive reporting on well-being in Table 3 indicates that well-being was perceived to have declined for that MV as a whole. Further, irrespective of how the MVs compare with their control villages, their performance does not appear to be particularly impressive (as yet) in as many as four out of the seven comparison clusters (Clusters 1, 3, 5 and 7).

In Cluster 4 as well, the far-away control village (BNCF2) matches its MV (BSMV2) quite well in terms of predicting improved well-being. When one takes account of the fact that as many as three far-away controls (out of seven comparison clusters) can lay some claim to leading their clusters with regard to well-being gains, it becomes clear that more evidence of the MVs' superior performance (in well-being terms) will be needed going forward.

Another surprising finding from this study is that the expected spillover effects predicted by the MVP's programme theory do not appear to be strong thus far. One would expect that progress would be stronger in the nearby control sites than in their far-away counterparts. However, this does not appear to be manifesting. Of the six clusters where we have data for both CNs and CFs (the sample is short by one CF, as explained in Table 1), the nearby village is ahead of the far-away village in only one case. A careful look at the worst performing sites also shows that two of the bottom three (BSCN3, BSCN4 and BNCF3) are nearby control villages.

Below, we attempt to explain what accounts for the quite impressive well-being performance in some control communities (specifically MMCF1, BNCF2 and BSCF1, and BNCN1) – considering that they do not benefit directly from the MVP package of interventions. At MMCF1, the gains have been facilitated through a combination of factors. Proceeds from cyclic slack season migration are reinvested into local agricultural production and farmers collaborate in pooled labour arrangements as a way of countering the challenge of accessing tractor services in a timely manner.¹⁶ But there are also some perverse strategies which undermine the already fragile savannah environment – such as illegal logging to access wood for producing charcoal, and over-extraction of *chewing sticks* from the grassland's shrubs for sale as herbal toothbrushes.

At BNCF2, there are again multiple explanations for the progress in well-being. A key driver is the community's proximity to and thus excellent access to services at BNCN1, which is uniquely endowed (for a non-MV) with a string of social interventions such as a functional borehole, educational bursaries and scholarships (enabling beneficiary households to divert previous expenditures into other forms of provisioning), a better-than-average supply of teachers, a well-equipped health facility (with resident midwives and community health workers, fridges and a motorised tricycle) and LEAP. PAS also provides some support to the community in the form of improved seed, subsidised traction services and agronomic know-how similar to what MVP facilitates for the MVs. Unfortunately, here too, illegal gold mining (with some child participation) was identified as a key factor facilitating the short-term improvement in well-being.

¹⁶ Working in such informal pools/companies appears to have an energising influence, inspiring weary farmers to persist and not give up.

The enablers at BSCF1 too include educational bursaries and scholarships, subsidised household latrines and PAS support in the form of a dam and a recently closed package of agricultural subsidies. An age-old tradition which prevented farmers from tilling the land till the chief had given his express consent has been broken by some of the community's bolder citizens, paving the way for households to benefit more effectively from the early rains. As with BNCF2, the injection of fresh capital is attended by some adverse practices such as a significant rise in illegal gold mining, with some involvement of children.

In the sole nearby control where well-being improvements are relatively high, BNCN1, the enablers can again be attributed to inward remittances from migration, and to LEAP. The arrival in this community of grid electricity has also enabled individuals to invest in a commercial grind-mill, saving households the time and cost of traveling all the way to Sandema (the district capital) to grind their cereals. The availability of electrical power has further motivated nurses (who were previously reluctant to work in the community) to relocate into duty-post accommodation and to be "*always present ... working day and night*", with an observed tapering in the incidence of cholera and malarial morbidity. Even here, however, because the improvements are not predicated on gains in agricultural productivity, the *hungry season* has reportedly become longer for many.

The early evidence from these relatively high-performing control communities suggests that diverse enablers (e.g. PAS's agricultural interventions, migrant remittances/migration incomes and LEAP) are combining in different permutations and in a less coordinated/integrated way (than is the case with the MVP) to deliver some well-being gains comparable to – and, in some cases, even exceeding – those at their respective MVs. However, it also appears that socially perverse and/or environmentally degrading livelihood options – e.g. illegal harvesting of trees, child labour at quarrying and illegal mining sites – have sometimes been significant in delivering the short-term well-being (and especially income) improvements reported for the control communities. These environment-damaging strategies are rather less common in the MVs. It is also the case that where the well-being improvements are not driven by agriculture, a curious situation arises in which communities (e.g. BNCF2) complain of their harvests lasting much shorter periods. However, the additional income from the alternative sources often enables such households to make up the food deficits by buying staples from the market.

At most sites, funerals continue to take a toll on food expenditures – though this is gradually falling – particularly in the MVs – through a combination of higher yields and education by the MVP team. At a minority of sites (including at least one MV), however, such expenditures are rising both in absolute and relative terms. In some cases, while cooked food volumes are declining, additional quantities of cereal are being channelled into brewing *pito* to refresh mourners.¹⁷

3 Changes in child poverty situation

This chapter shifts the focus of the well-being discussion to children. Based on interviews with the older focus groups as well as with school authorities and with children themselves, we assessed progress in areas such as child hunger, child labour (whether demanded of them or undertaken by "choice") and abuse, schooling access and quality, child health and esteem. It also attempts to augment and texture the findings of the quantitative strand regarding, for example, why educational attainment is so low and why a larger proportion of girls attend school than boys.

Compared to the baseline, the midterm PRA findings suggest that there may be some improvement in the aggregate child poverty situation, mainly in the MVs but also in some control communities.

¹⁷ *Pito* is a local beer brewed from millet and served either warm or at room temperature.

Except for Cluster 7, all MVs fare better than their comparator controls in terms of child poverty/well-being, though not necessarily on every criterion (Table 5). Generally, children in the MVs benefit more from basic (typically individual) schooling supplies, consistency of school attendance, access to recreation facilities, superior teacher numbers and time on task, aversion for caning and intimidation, access to sanitary facilities and handwashing facilities, (reductions in) childhood malaria, declining inequality and disapproval of child labour and practices that tend to truncate a child's education such as giving young girls away in early marriage or as helps to better-endowed urban households. However, the picture seems more mixed in respect of direct access to sanitary protection for girls and the involvement of poor girls in transactional sex as a way of meeting their basic needs. Also, poor children are still compelled to forage for wild fruits in the fields and forests during the *hungry season* – not only in the control communities but also in most MVs.

The study found that at a majority of sites, children are receiving supplies such as school uniforms, sandals, schoolbags and stationery. What the MVP provides in the MVs, Camfed, G-PASS and the GPE are attempting to provide to other communities. This is helping to bridge the esteem gap between children from poor homes and their peers from better endowed homes. However, the MVs are ahead on this front. For a start, their supplies tend to be more consistent, but also because the non-MVP interventions still include some MVs in their catchments, resulting in children from the MVs having superior access to such basic resources. Further, the MVs are more likely to have schools within their boundaries. As a result of these differences, as well as the play equipment provided by MVP, children are reportedly attending school more consistently in the MVs. However, in most MVs, much (or even all) of the play equipment is already broken – ostensibly because it is used by the older children as well, because they lack a similar level of provision.

The PRA findings suggest that the confidence of older girls has received a boost in MVs, following the construction of sanitary facilities, the installation of water/handwashing facilities and provision of sanitary protection in some cases. This allows them to attend school more comfortably and consistently, unlike in most of the control communities, which still lack sanitary facilities.

By comparison with the control villages, teaching has improved in the MVs owing to a combination of interventions by MVP. Notable among these are the quiet routine recruitment of additional teachers/CEWs, construction of teacher accommodation (which has enabled teachers to move closer to the schools), higher standard of school infrastructure, superior teaching/learning aids (such as computers) and regular monitoring by MVP officials to discourage tardiness. Together, these are enabling children to benefit more from the schooling experience at the MVs, with teachers having less incentive to commute long distances (with the attendant loss of instructional time) or to absent themselves.

Children in the MVs are also enjoying better health (especially a reduction in malarial morbidity) as a result of improved health facilities services, especially the rapid diagnostic test (RDT) by the community health workers. The increased presence of nurses living in duty-post accommodations in the MV health facilities has helped to make healthcare more accessible to residents (including children). Such services are much less available/accessible in the control communities.

The study also found that fewer children from the MVs are being pulled out of school by their parents to support them with economic work, consult the soothsayer or perform customary rituals on behalf of their households. This is influenced by the sensitisation efforts which MVP has been making in the MVs. A similar situation applies in some control communities, though less commonly. In the latter, it is mainly the church (and sometimes PAS) who are providing equivalent community education designed to change household behaviours. It is also relatively more common for children in control

communities to look for piecework – sometimes in risky areas such as mining and stone quarrying – or to offer portage services in the markets and transport terminals.

Table 5. Child poverty: changes in child poverty markers and drivers since baseline

Comparator Cluster No.	Marker	MV	CN	CF
1	Overall well-being	+	No children here: seasonal migrant settlement	+
	School attendance	+		+ (esp. ♀)
	Basic educ. logistics	+		+
	Recreation	+		+
	Sanitary protection/facilities	+ (esp. ♀)		±
	Hunger (reduction)	+		+
	Child inequality gap (reduction)	+		+
	Malaria (reduction)	+		±
	Child labour (reduction)	+		x
	Distractive/transactional sex/child marriage (reduction)	x		x
	Teacher presence	+		x
	Corp. punishment/intimidation	±		x
2	Overall well-being	+	±	±
	School attendance	+	+	x (marginal +)
	Basic educ. logistics	+	±	+
	Recreation	+	±	±
	Sanitary protection/facilities	+	±	±
	Hunger (reduction)	+	±	±
	Child inequality gap (reduction)	+	x (marginal +)	x (marginal +)
	Malaria (reduction)	+	±	±
	Child labour (reduction)	x	±	±
	Distractive/transactional sex/child marriage (reduction)	+	±	±, x
	Teacher presence	+	+	±, x
	Corp. punishment/intimidation	±	±	x
3	Overall well-being	+	+	+
	School attendance	+	+	+
	Basic educ. logistics	+	+	+
	Recreation	+	±	±
	Sanitary protection/facilities	+	+	±
	Hunger (reduction)	±	±	+
	Child inequality gap (reduction)	+	+	+

	Malaria (reduction)	+	+	±
	Child labour (reduction)	+	+, but x	-
	Distractive/transactional sex/child marriage (reduction)	+	+	±
	Teacher presence	+	+	+
	Corp. punishment/intimidation	±	±	±
4	Overall well-being	+	±	+
	School attendance	+	+	+
	Basic educ. logistics	+	+	+
	Recreation	+	±	±
	Sanitary protection/facilities	+	±	±
	Hunger (reduction)	+	+	+
	Child inequality gap (reduction)	+	+	+
	Malaria (reduction)	+	±	-
	Child labour (reduction)	+	-	-
	Distractive/transactional sex/child marriage (reduction)	+	-	-
	Teacher presence	+	±	±
	Corp. punishment/intimidation	±	±	±
5	Overall well-being	±	-, x	No BSCF2
	School attendance	+ (esp. ♀)	-	
	Basic educ. logistics	+	+	
	Recreation	±	±	
	Sanitary protection/facilities	+	+	
	Hunger (reduction)	±	-, x	
	Child inequality gap (reduction)	+	±	
	Malaria (reduction)	±	±	
	Child labour (reduction)	+	±, x	
	Distractive/transactional sex/child marriage (reduction)	+, but x	±, x	
	Teacher presence	+	±, x	
	Corp. punishment/intimidation	±	±, x	
6	Overall well-being	+	-	-
	School attendance	+	+	±, x
	Basic educ. logistics	+	±, x	±
	Recreation	+	±	±
	Sanitary protection/facilities	+	±	±
	Hunger (reduction)	+	-	-
	Child inequality gap (reduction)	+	±	-

	Malaria (reduction)	+		±
	Child labour (reduction)	+	+	-, X
	Distractive/transactional sex/child marriage (reduction)	+	±	±
	Teacher presence	+	±, X	±
	Corp. punishment/intimidation	±	±	±
7	Overall well-being	+	±	+
	School attendance	+	+	+
	Basic educ. logistics	+	+ (esp. for ♀)	+ (for ♀)
	Recreation	±	±	±
	Sanitary protection/facilities	±	±	±
	Hunger (reduction)	+	+	+
	Child inequality gap (reduction)	+	-	+
	Malaria (reduction)	+	±	±
	Child labour (reduction)	-	-, X	-, X
	Distractive/transactional sex/child marriage (reduction)	-	+, X	+
	Teacher presence	±	±	±
	Corp. punishment/intimidation	±	±	±

Key:

- + Improvement
- Deterioration
- ± No significant change reported
- x Particularly bad/unsatisfactory

The survey-based strand specifically requested the qualitative strand to interrogate and help explain some of its findings. These are discussed below.

Factors accounting for 4% increase in school attendance in MVP communities (observed by quantitative strand)

The evidence from the MVs suggests that the package of rehabilitated school structures, relatively generous provision of basic schooling supplies (e.g. uniforms, schoolbags, sandals, exercise books and stationery) and play equipment for the KGs have been helpful in motivating children to attend school. Poor parents too have been encouraged to enrol their children and keep them in school because (i) the cost of educating their children has fallen as the MVP supplies significantly cut households' expenditures on such basic inputs and (ii) because the opportunity costs are perceived to have declined with the improved teaching environment (enhanced teachers numbers with a larger proportion now being locally resident, better school monitoring), making education a more attractive proposition. The increased availability of drinking water and functional lavatories with handwashing facilities also constitute a major incentive to adolescent girls to remain in school. All of these are further reinforced by active community sensitisation by MVP on the instrumental value of schooling.

By contrast, a myriad of hurdles continue to undermine effective enrolment and attendance in the control communities as a whole. These include continuing teacher absenteeism and tardiness (aided and/or influenced by the lack of suitable teacher housing and school supervision), the insistence by school authorities that all children wear the prescribed school uniform (which some still lack) and the

charging of levies (such as printing fees) on the grounds that the capitation grant provided by the state is not irregular. Overall, there has also been less effort to educate control communities on the value of education, resulting in a higher propensity for them to allocate competing roles to children – e.g. farm work and herding the household cattle (boys) or early marriage and home-making tasks (girls). The study also found that children in control communities were more likely to be involved in earning own incomes from portage work at the local markets or from mining, stone quarrying and sand extraction, thereby keeping them out of school.

Factors accounting for the low educational attainment/low quality of education (observed by quantitative strand)

Participants cited a litany of barriers which prevent their children from making satisfactory progress on the academic ladder. Among those at the school level were a lack of commitment on the part of both students and teachers – even in some MVs. At BSCN3, for example, the community noted that even the teachers fail to speak English with their students, making it difficult for children to learn in that medium. Often, school authorities keep children out of the classroom if they do not have all the prescribed clothing (uniforms and sandals) or if their parents have not paid the levies charged by many schools, sometimes to pay for the additional teachers recruited off the state payroll. Some (male) teachers were accused of having intimate relationships with female students in return for rewarding them with unearned grades,¹⁸ creating a false picture till pupils eventually take the Basic Education Certificate Examination (BECE). Poor teacher qualifications were another factor identified by school authorities. With the MVP providing in-service training and more regular school supervision alongside recruiting additional teachers for their schools, attainment outcomes should be expected to rise in the MVs as a whole.

Of those factors that are more within the control of GES, frequent caning was identified as a real deterrent to consistent attendance (and eventually achievement). Inequitable teacher distribution – reflected in serious deficits of qualified teachers in most schools (the head teacher was the only regular teacher at the school at MMCF2) – was another contributory factor identified by some of the more educated participants. Some school authorities pointed at the *de facto* teacher allocation policy which prioritises JHSs in the distribution of trained teachers, leaving primary schools to take the untrained ones. A group of head teachers interviewed at BSMV2 opined that pupils “*do not get a good foundation at the basic level*” because of this policy. Some of the more educated participants stated that GES’s policy of promoting children regardless of achievement has not been helpful in this particular regard. Other interviewees argued that teaching in the local language in the early years makes it difficult for children to cope at JHS, where English is the medium of instruction. In the author’s view, however, the evidence from the extensive literature on mother-tongue literacy and from ongoing complementary education classes facilitated by School for Life contradicts this contention.

At the household level, financial challenges also undermine transition to SHS, where lump-sum expenditures can be very high relative to incomes in the rural savannah. Sheer household (and child) poverty and hunger also compel many children to interrupt their schooling in order to do piecework or forage for wild fruits. The tendency for intimate sexual relationships to distract children’s attention from their studies (and to cause teenage pregnancy), often predicated by financial hardship in poor households, is yet another factor influencing low educational attainment among girls. In the words of a group of school children at BSCN2, many girls “*deceive their parents into believing they are going to school but end up in the rooms of ... boyfriends ... so their parents do not even know that they are not attending school.*” Particularly in the *Bul’k* communities, it is also common for children to be pulled out of school to represent their households in ritual consultations with ancestors or soothsayers.

¹⁸ Such allegations are common in Ghanaian newspaper reports.

Another related custom requires children to remain on special funeral mats when funerals are being performed in their households, often for several days at a stretch.

Factors accounting for why a larger proportion of girls are attending school than boys (observed by quantitative strand)

In the MVs at least, but also in several control communities supported by Camfed, there are more interventions targeted at girls – e.g. public education on the importance of educating girls, and prioritising girls in the distribution of free school bags, sandals and other basic supplies. In the Builsa South segment of the sample, girls who make the grade required for entering SHS are often assisted by their MP (with fee payments) through his statutory allocation from the District Assemblies Common Fund.

In several communities, boys were reported to skip school more often to do piecework, particularly when their parents are not at home. By contrast, girls were reported to be less likely to flout their parents' orders to stay in school. Some focus groups observed a higher tendency for boys to be required to undertake full-day tasks of the kind that end up keeping them away from school – such as herding livestock. They also reported that girls tend to be spared from demands for farm labour, as they are perceived to be weaker.

4 Changes in migration structure

Household members continue to migrate for various reasons. Some leave cyclically during the agricultural off-season to find short-term work elsewhere, returning for the start of the next farming season. Others go for longer periods, till they have met their migration targets. In many communities, migrant remittances continue to be helpful both as a source of economic capital as well as for supporting household provisioning during difficult times. Some students (mainly SHS) travel during school vacations to find money to finance their education.

The PRA findings suggest that migration rates are somewhat more likely to have risen in the control communities (Table 6), which lack the combination of diverse improvements that are taking place in the MVs in terms, for example, of access to and quality of healthcare (through the staffing and facility improvements, and free National Health Insurance Scheme (NHIS) registrations supported by MVP),¹⁹ the support to agriculture (to both the crop and livestock sectors) and transport infrastructure (especially construction of culverts). Where migration is declining in the control communities, it is often because they have found alternative income opportunities in illegal artisanal mining (or sand/stone quarrying).

Across the sample, child migration is declining, partly through deterrent interventions by the Community Child Protection Committees (CCPCs) and the police, and partly because of the improvements in education resourcing and schooling conditions in the MVs and some control communities. Male youths tend to migrate more and do so seasonally, often to the transitional forest belt (Ashanti and Brong Ahafo Regions) or the few relatively fertile plains in the savannah. Often, they aim to return in time for the next farming season. However, this does not always happen (a reasonably common occurrence) and when they fail to return on time (either purposely or because they misjudge the start of the increasingly erratic rains), the consequences can be dire for their households as it deprives them of quality farm labour, compelling some households to scale back on the size of land they farm. Women are somewhat more likely to set out intending a one-off (rather than recurrent) migration stint, even though many end up going again.

¹⁹ The free NHIS intervention has been closed recently.

Curiously, migrant remittances and migration incomes have been a more important source of agricultural capital in the MVs than elsewhere and is enabling beneficiaries to utilise the agronomic know-how acquired through the MVP. While the proceeds from migration have assisted some households in the control communities as well to deepen their livelihoods, they have not been as significant a source of farming-specific capital as seems to be the case in the MVs. Further, in most cases where migration is declining in the control communities, it has been driven by perverse opportunities such as illegal mining and environmentally-insensitive sand extraction.

Relevant to the subject of migration, the quantitative strand had a very specific issue on which further clarity was required – why the project area as a whole appears to have more boys than girls up to age 20 and more women than men after age 20. First, we attempt to explain the finding that there are more women than men. Most of the focus groups attributed the swelling in female numbers after age 20 partly to the practice of polygyny, whereby men often import several women from other communities in marriage. In the view of the authors, however, the attempt to explain the sex/age asymmetry through a polygyny lens is problematic since spouses are commonly from similar ethnic blocks. Thus, at the community level, the gains and losses (of women) via marriage would be expected to even out for the project area as a whole.

Several of the focus groups observed a disproportionately high death rate among men, which they attributed to higher levels of alcohol use, tobacco/cigarettes (and sometimes marijuana) consumption or simply because men in the project area are invariably older than their wives, resulting in their widows out-surviving them. In furtherance of this argument, the stress which men go through to care for their households in the face of an increasingly adverse climate was felt to contribute to men dying earlier than women in this community. Other informants perceived young men to be more likely to leave on long-term migration missions than their female counterparts, tipping the adult sex balance in favour of women. Another plausible contributor to the asymmetry – in the authors' judgement – is the fact that the main farming season (April/May to July/August in many parts of the savannah) had ended by 26 September 2010 (the reference night for the 2010 population census), hence some men would have started out on their cyclic migration stints, affecting the sex balance in that census's records.

On why there appear to be more boys than girls, it was reported that mothers undertaking migration journeys often take their daughters along to help them. Another plausible explanation proffered in some of the *Bul'k* communities relates to the common practice of *doglienta* – whereby young girls are sent away to serve as house helps in the southern towns and cities. Aligning with this observation, others noted that there tend to be more girls in the child out-migrant population because it is easier for them to find work as *kaya yei* (street and market porters) and housemaids. It is also common, though declining in some places, for father to marry off their young girls prematurely. However, that argument falls into the same problematic bag as the attempt above to explain the over-20 imbalance through polygyny.

Table 6. Migration: changes since baseline

Comparator Cluster No.	Characteristic	MV	CN	CF
1	Adult migration	Down: no more long-term migration owing to MVP's diverse package	MWCN1 is a seasonal settlement for farmers	Up
	Child migration	Down: improved educ. resourcing		Down: improved educ. resourcing
	Main group(s) migrating	Youth, seasonal		Women

2	Adult migration	Down: MVP's diverse package	Up: worsening soil fertility and water availability	Down: new opportunities in bean cultivation
	Child migration	Down	Down	Down
	Main group(s) migrating	Poor women: no opportunities locally	Women	Difference not significant
3	Adult migration	Up: to raise farming capital	Up: poor rains	Down: new opportunities in harvesting sand from the river
	Child migration	Down: JHS now available	Down: more teachers, better educ. resourcing, CCPC	Down: sand mining as an opportunity
	Main group(s) migrating	Men, seasonally	Men	Young women
4	Adult migration	Up: attracted by illegal mining elsewhere; returns recycled into farming	Shift from cyclic to long-term	Up
	Child migration	No change	Down: educ. resourcing has improved	Down: CCPC
	Main group(s) migrating	Men, youth	Male youths	Male youths
5	Adult migration	No significant change	Up: declining opportunity	No BSCF2
	Child migration	Down: public sensitisation and intervention by police	Down: police screen long distances buses as deterrent	
	Main group(s) migrating	Youth: now leave for longer owing to climatic and econ. challenges	Youth: staying away longer	
6	Adult migration	Down: language is a barrier	Down: lack of choice	Up: poor harvests
	Child migration	Down	Down	Up: growing hardship
	Main group(s) migrating	Students	Difference not significant	Difference not significant
7	Adult migration	No significant change	Down: opening of illegal mining opportunity	Down: new opportunities in stone quarrying and gold mining

	Child migration	Marginally down	Down: opening of illegal mining opportunity	Down: new opportunities in stone quarrying and gold mining
	Main group(s) migrating	Difference not significant	Difference not significant	Difference not significant

5 Changes in women's economic roles

This chapter describes the changes in women's livelihood activities, their access to resources and the scale of their operation relative to those of their men. Farming remains the majority livelihood of women in all communities visited. In general, spouses market their farm produce separately and keep separate income streams. At some sites, men were reported to sell crops more by the sack (wholesale) – sometimes to their own wives – while women sell by the bowl (retail). Livestock too are still typically sold by the men, though more women are getting to own goats through the assistance of MVP and PAS.

Across the sites, the findings suggest that women endure a multiplicity of livelihood-related prejudices. For a start, they are often considered to be *strangers* (i.e. outsiders) in the cultures of the project area, constraining their access to farmland. As a result, women's farms tend to be smaller than men's everywhere, and by a significant margin too (Table 7). Even when women have access to land, it tends to be less fertile and the title too is often time-bound, unlike men's – which is typically for life. Further, women typically lack the financial resources to optimise use of their lands.

Women's farming activities are also constrained by their lower physical strength and by competing responsibilities in the home. Required to prioritise supporting their husbands on the family farms, women are often compelled to hire labour to work their own farms. Indeed, in practice, the whole household is obliged to provide labour on the *man's farm* while husbands have no reciprocal obligation to support their wives with labour. The man's farm is sometimes referred to as the household farm on two grounds. First, that both men and women (and even the household's children) are expected to work on this farm and, second, that it supplies the bulk of the cereal (considered to be the primary staple) used for feeding the household. However, the fact that men are entitled to sell produce from that farm to their wives raises legitimate questions about the concept of that farm really being a *household* farm. Some women further described how, even when they own livestock, their animals tend to be bypassed when the agricultural extension agents (AEAs) and vets visit the community.

In the MVs, the PRA found that women constitute a minority in the farmer cooperatives, even though the survey-based analysis shows women outnumbering men. Women in the MVs also encounter disproportionate challenges in accessing tractor services timeously. By the time a woman is done assisting to prepare and plant her husband's farm, most of the rains are gone and she can only cultivate a relatively small area. Nevertheless, MV women are more likely to be receiving external support and their access to land has risen since the baseline, following some community education by MVP. Further, women in the MVs (particularly those in the cooperatives) are also now farming maize in addition to the legumes and vegetables they previously cultivated. This is an important change, considering maize's superior ability (by comparison with the traditionally farmed millet) to withstand the savannah's increasingly volatile climate. Relative to their peers in the control villages (with the exception of where PAS is present), they have a more diverse range of supplementary livelihood sources alongside having greater access to support – both from their husbands and from external sources.

Between the nearby and far-away comparator sites, there is little difference of significance. In both the nearby and far-away communities, the improvements found (mostly in the *Bul'k* section of the project area) were attributed largely to agricultural support from PAS (technical, improved seeds and ploughing grants) as well as to microbusiness credits from Bucobank. Where PAS has intervened, women are also farming maize and soya, and are gaining access to tractor services more effectively than their peers in the MVs, who must wait for ploughing on the men's farms to be completed. In those (PAS-assisted) villages, women's livelihoods are also at least as diverse, if not more so, than in the MVs.

At some of the *Bul'k* sites, there is a significant moderation in the humiliating practice whereby widows are stripped naked and drenched in hot water as part of their widowhood rites. This significant change is enabling recent widows to retain their self-esteem and resume their livelihoods sooner than was the case before. Previously, the sheer embarrassment caused widows to stay at home for protracted periods, adversely affecting their already fragile microbusinesses. Through education on Radio Builsa (a community broadcaster) during the past two years, widows are increasingly allowed to keep their clothes on during that rite.

Table 7. Profile of women's livelihoods

Comparator Cluster No.	Characteristic	MV	CN	CF
1	Farm size (acres): women	½-2: rising	1-3	1-2
	Farm size (acres): men	5-9	5-9	4-6
	Key new livelihood sources	Small ruminants	Nil	Nil
	Support sources	MVP, MEDA, Technoserve, PAS	Nil	Nil
	Key new livelihood sources	Maize, small ruminants	Nil	Nil
2	Farm size (acres): women	1-4: rising	½-3	1-3
	Farm size (acres): men	6-15	3-8	4-9
	Key new livelihood sources	Maize	Nil	Nil
	Support sources	MVP	Nil	Nil
3	Farm size (acres): women	3: rising	1: ♀ now have own farms	2-3
	Farm size (acres): men	N/A	2-6	5
	Key new livelihood sources	Maize	Nil	Nil
	Support sources	MVP, VSLA	Nil	Bucobank
4	Farm size (acres): women	1: rising	N/A, but rising	N/A, but rising
	Farm size (acres): men	2	N/A	
	Key new livelihood sources	Maize, soya, goats	Maize, soya, goats, dawadawa	Maize, soya, goats, butter, pito
	Support sources	MVP, PAS	PAS	PAS

5	Farm size (acres): women	2-4: ♀ now have own farms	1-3	No BSCF2
	Farm size (acres): men	> 4	4-5	
	Key new livelihood sources	Maize, chilli	Maize, soya, goats	
	Support sources	MVP	PAS, Bucobank	
6	Farm size (acres): women	N/A	N/A	1-3
	Farm size (acres): men	N/A	N/A	3-5
	Key new livelihood sources	Maize	Maize, goats	Nil
	Support sources	MVP, one other unidentified org	PAS	Nil
7	Farm size (acres): women	N/A, but rising	½-2	1-6
	Farm size (acres): men	N/A	2-6	5-10
	Key new livelihood sources	Nil	Breaking up mined rock, petty trading	Maize, breaking up mined rock, petty trading
	Support sources	MVP	Nil	PAS

Key:

N/A: Not available

6 Changes in food consumption and expenditure

This chapter examines the changes in the staples consumed in the study communities as well as in the food security situation. In the baseline round of the study, food expenditures on traditional social functions – weddings, baby-naming ceremonies and funerals (but particularly the last) – came up as taking up unexpectedly high proportions of households' food stocks. The midterm round has therefore sought to examine the practice in more detail.

Generally, more maize is being consumed in the communities visited. This is not surprising for the Mampruli areas, where maize was already the main staple. However, even in the *Bul'k* section of the study area, where millet and guinea corn are the crops used traditionally in the preparation of the main local dish, TZ, maize is gradually substituting for these traditional staples owing to the influence of MVP and PAS, both of who are actively supporting a bias towards the cultivation of maize as a more resistant and productive cereal. Considering that as many as five of the nine control communities in the *Bul'k* segment are PAS-supported communities, it means that 10 (five MVs + five controls) of the 14 *Bul'k* communities are making at least a partial shift to maize. Over time this has potential to enhance food security if its adoption continues.

For now, however, food security is improving in only one-half of the communities (Table 8), constrained, in large part, by the poor rains in the past two farming seasons (equivalent to years in the project area); and neither MVP nor PAS has succeeded in delivering the expected significant dent in food security, despite their agriculture-dominated interventions. Indeed, the rains have been so poor that most of the MV farmers who took agricultural input credits were unable to make the required repayments and only 88 farmers received credits in 2014 (compared to 2,140 in 2012; see Chapter 7). Table 8 shows that food security has risen in four of the seven MVs (one, BSMV2 is

supported both by MVP and PAS). It has also risen in three of the six communities supported by PAS and in four of the eight control communities without support from MVP or PAS.

Turning to the impact of funerals on food expenditures, here too, this is declining in only one-half of the communities, but more so in the MVs (five out of the seven). It is also declining in three of the six PAS-supported control communities. The declines have been largely influenced by active sensitisation by MVP and PAS, and is a significant feat, considering how entrenched the practice of costly funerals continues to be.

Table 8. Food security

Comparator Cluster No.	Characteristic	MV	CN	CF
1	Food security	Up	Up	Up
	Food expenditure on funerals	Down	Down	Up
2	Food security	Up	Down	Up
	Food expenditure on funerals	Down	Up	Down
3	Food security	Down	Down	Up
	Food expenditure on funerals	Up	Up	Up
4	Food security	Up	Down	Up
	Food expenditure on funerals	Down	No change: high	No change: high
5	Food security	Down	Down	No C5
	Food expenditure on funerals	N/A	Down: by default	
6	Food security	Up	Down	Down
	Food expenditure on funerals	Down	Down	Down
7	Food security	Down	Down	Up
	Food expenditure on funerals	Down	Down	Down

7 Changes in institutional delivery

This chapter attempts to map the new institutions operating in the communities along with the sectors in which they are delivering their efforts. It also relates villagers' views regarding specific areas of clarification – e.g. the high incidence of malaria despite the reach of bed nets and community health workers – sought by the quantitative strand.

While several communities have lots of new organisations and interventions, most have very few or none at all. New self-help groups (typically FBOs and VSLAs) are most common in the MVs (in five of the seven communities), facilitated by the project. Three of the nearby control sites also have new self-help groups whereas none of the far-away control sites have any.

In many cases, the initial enthusiasm around the agricultural credits (which stands out as the area of greatest interest to MV households) has waned somewhat as the pattern of erratic rainfall persists,

undermining crop yields and fuelling a degree of risk aversion among potential beneficiaries. In the overwhelming majority of MVs, farmers who received the first cycle of credits have been unable to access further credits as a result of defaulting on their loan repayments – influenced, in large part, by the failed rains.²⁰ Some of the poorest farmers in the MVs also face *de facto* (if unintended) exclusion from the credit scheme because applicants must first raise their own resources to finance the ploughing of their farmlands as a precondition for accessing the MVP credit package. It is interesting that at BNCF1, where a similar credit package has been implemented not by MVP but by the regular state institution – MoFA/DADU – farmers interviewed recounted similar experiences, with most unable to pay back their loans spawning a loss of interest in the initiative.

In terms of the density of new institutions operating in the communities, there is no discernible difference between the MVs, CNs and CFs (Table 9).

Table 9. New institutions since baseline

Comparator Cluster No.	Characteristic	MV	CN	CF
1	Internal institutions	Several new FBOs, VSLAs		
	External institutions	Camfed (educ.), CARE (educ.), MEDA (agric.), SARI (agric.), Technoserve (agric.)		
2	Internal institutions			
	External institutions	GSFP (educ.), DA/MP ²¹ (market, educ., street lighting), WVG (teachers' housing), ABT (malaria control)	MP (educ.)	MP (educ.)
3	Internal institutions	FBO, VSLA	Ayaachaab (♀ learning platform)	
	External institutions	AGAMAL	GEHIP (health), AGAMAL (health), Camfed (educ.), G-PASS (educ.), MoFA/DADU (agric.)	DSW (LEAP)
4	Internal institutions	2 self-help groups		
	External institutions	MP	MP (educ.), GPEG (educ.), GSOP (agric. public works/social protection)	Camfed (educ.), G-PASS (educ.), GPEG (educ.), AGAMAL (malaria control), GEHIP (health),

²⁰ In an interview with the MVP office in Bolgatanga on 27 March 2015, the research team was informed that the loan recovery rate for the 2013 crop season was 48%. Following that experience, MVP stopped administering the credit package directly and divested that function to selected local banks. The MVP team further noted that the number of farmers who accepted the credits plummeted from 2,140 in 2012 to just 88 in 2014.

²¹ In a rather unusual arrangement, Ghanaian parliamentarians receive allocations from the District Assemblies Common Fund to enable them to respond to endless demands from their constituents. This has been criticised by some political analysts as condoning a misunderstanding of MPs' essentially legislative role. Others see it as merely a ploy by sitting MPs to gain unfair advantage over other contestants. In any case, the huge pressure on MPs to deliver development locally (which is properly a remit of the Assemblies rather than MPs) often arises from related promises they make when campaigning for votes.

				Association of Church Development Programmes (repro. health), DSW (LEAP), PAS (agric.), AGAMAL, GEHIP (health), Bucobank (finance)
5	Internal institutions	Akanlugchaab (FBO)	2 new self-help associations (home construction, agric., shea processing)	No BSCF2
	External institutions	GSOP (agric. public works/soc. protection), UNICEF (educ.), Technoserve (agric.), DSW (LEAP), Bucobank (finance)	Calvary Comm. Church (water), Assemblies of God Church (water), DSW (LEAP), MP (market, educ.), PAS (agric.)	
6	Internal institutions	Amaachaab (thrift savings)	Youth group	
	External institutions	MP (educ.)		Camfed (educ.)
7	Internal institutions			
	External institutions	MP (educ.)	Bucobank (finance)	Bucobank (finance)

Factors accounting for the significantly lower child mortality rate in MVP communities compared to the rest of rural Ghana/North (observed by quantitative strand)

It is now significantly easier to access healthcare services (particularly ante-natal and post-natal education, immunisations and care) in MVs than before the MVP intervention. Much of this has to do with the fact that, in most cases, the MVP has made it possible for vital healthcare staff to relocate into accommodations purposely provided for them at the local health facilities. This has been an important factor in improving access to emergency healthcare beyond regular hours.

The speedier management of malaria cases by the CHWs was perceived to be another contributory factor. The provision of means of transport (typically motorbikes and bicycles) to MV-associated health workers is also enabling them to visit households to check on and administer immunisations. Ancillary initiatives, such as the volunteer mother-to-mother counselling at MWMV1, are also seen as helping in reducing infant morbidity.

Efforts to get traditional birth attendants (TBAs) to refer cases to the formal healthcare facilities (through a combination of incentives and pressure) also appear to be working. Finally, the recently closed assistance in registering for the NHIS has made it easier to seek professional healthcare when children are ill.

Factors accounting for the high incidence of malaria despite the reach of bed nets and community health workers (observed by quantitative strand)

Though pregnant women and lactating mothers receive free bed nets from MVP, residents usually stay up late because of the savannah's heat, thereby exposing themselves to mosquito bites before

getting into bed. Virtually all of the focus groups also complained of either itching/burning sensations or sweating when they sleep in the nets, sometimes causing a rash. Such adverse experiences discourage people from using the nets faithfully. As a response, they either avoid using the nets altogether or only use them late into the night when the ambient temperature has dropped, by which time they may already have suffered bites. In one control community, participants asserted that they do use their mosquito nets, but that the long distances which they must travel to healthcare when they do get malaria tends to aggravate malarial morbidity. At another control community, participants noted that the bed net distribution effort do not reach all households in their community. Others reported a rapid deterioration in the efficacy of the insecticide used on the nets. At BSMV5, it was revealed that residents involved in dry season farming by the river sometimes sleep on their farms to keep animals away and to guard their crops against wildfires. At such times, they leave the bed nets for those in the household who stay behind in the compounds. Another focus group of poor men in a different community revealed that some of the nets are used for fishing rather than for protection against mosquito bites.

8. Conclusions

Overall, findings from the PRA suggest that the MVs are ahead of the control communities in some respects – which is to be expected given the huge injections of capital and effort. However, the gap and consistency are not as decisive as one may have expected. Further, the programme theory is also seriously contested by the fact that the nearby controls are, for now, failing to deliver superior well-being gains (e.g. in crop diversification, food security, animal health or sanitation) than their faraway comparators. CNs and their comparator CFs have comparable levels of change, with little evidence of spillover gains in the CNs beyond what one finds for the CFs as a whole. Typically, the endowment changes that are emerging thus far (mainly infrastructure, equipment and technical assistance improvements) have been initiated by relevant state institutions – e.g. GES, GHS, MoFA/DADU – and/or by some NGO or project (e.g. G-PASS, GEHIP, PAS) rather than through self-help (as one might expect in the nearby control villages, through propagation).

While child poverty does appear to be improving faster in the MVs, the impression from the focus group discussions is that the pace is generally not exceptional. For example, food deficits still keep many children from poorer homes from participating effectively in school during the *hungry season* – even in the MVs. The quality of education too remains inadequate to ensure that children can access SHS education more routinely or lift themselves out of poverty in the future. Incomes also remain too low among the breadth of households to enable them to finance the cost of their children's education (particularly SHS) without compelling students to engage in adverse economic activities (e.g. risky migration, illegal mining and transactional sex) in order to fend for themselves.

Here again, there is little evidence from the PRA of propagative effects in the nearby control sites. The latter are no more likely than their peer CFs to be adopting community-based concepts such as the community education worker, taking decisive steps to improve on the highly unsatisfactory standard of school monitoring, or taking other measures to address child poverty.

The migration situation remains quite complex. Perverse incentives have been significant in influencing decisions to migrate/not to migrate. Here too, there is little discernible difference between CNs and CFs in terms of the influence of migration on, for example, resources and employment.

The MVs appear to be making faster progress in terms of women's access to farmland and in diversifying their livelihoods. However, there are parts of the *Bul'k* area where PAS's support is enabling women in the control communities to compete quite favourably with their MV peers. Once again, the analysis of the qualitative data does not reflect an adoption of MVP practices in the nearby control villages any more than in the faraway controls. However it is also conceivable that PAS's

relatively strong presence in several of the control communities makes any propagative influence of the MVP that much more challenging to identify.

For now, the propagation effect of the MVP on the nearby controls is very weak in terms of food security. Of the seven nearby control sites, food security has improved in only one. By contrast, it failed to improve in just one of the six far-away control sites, a record that is even better than for the MVPs themselves (where it improved in four out of seven communities). However, much of that improvement is on the back of economic activities with a detrimental impact on the environment – indiscriminate felling of trees to produce charcoal, unbridled mining of sand from and around the river and illegal mining, often involving children.

In the MVPs, people are expressing a level of confidence in their healthcare systems that appears to emerge from the coordinated approach adopted, which enhances the credibility of the system in the eyes of residents. However, the bed net distribution effort is unlikely to be very effective in the savannah, regardless of its noble intentions. The sheer discomfort (associated with sleeping in the nets) described by participants simply cannot be wished away.

The sustainability of the initial gains from MVP's agriculture package is, in the researchers' judgment, an open question. MoFA/DADU – who would be responsible for managing a scaled-up version of the MVP agriculture component upon closure – has also failed in managing a pass-on-the-gift livestock package implemented at BNCN1.

In terms of replicability, the authors further assess that the degree to which the incentives being provided by the project (notably allowances, transport and dependable fuel support) – along with the additional recruitments and intensive monitoring to secure the gains – can and will be sustained by the pivotal state institutions (e.g. GHS and MoFA) will be an important area to watch going forward. This is particularly relevant in the light of Ghana's adverse debt status, an ongoing policy of attrition and a string of conditionalities attached to a recent \$918 million IMF credit package negotiated by Ghana.²²

The following issues require further research that will be reviewed at endline:

- While several communities have lots of new support organisations and interventions, most have very few or none at all. New self-help groups (typically FBOs and VSLAs) are most common in the MVPs. However, it is not clear yet how much of this may have been influenced by the MVP. This will need to be explored further in the 2015 round of the evaluation.
- Self-help activity is more likely to be happening in the CNs than in the CFs. However, it is not clear yet how much of this may have been influenced by the MVP. This will need to be explored further in the 2015 round of the evaluation.
- The degree to which the incentives being provided by the project (notably allowances, transport and dependable fuel support) – along with the additional recruitments and intensive monitoring to secure the gains – can and will be sustained by the pivotal state institutions (e.g. Ghana Health Service (GHS) and MoFA).

²² The conditionalities include a reining in of wage expenditure and subsidies, coupled with the enforcement of “*strict limits on net hiring in the public sector (which will be frozen except in education and health)*” – <http://www.imf.org/external/pubs/ft/scr/2015/cr15103.pdf> (IMF, 2015: Ghana – Request for a three-year arrangement under the extended credit facility. Staff report; Press release and statement by the Executive Director for Ghana, IMF Country Report No. 15/103, April 2015), pp. 13, 16, 22.

Appendix B1. PRA field guide

INTRODUCTION

Background to the Millennium Village Concept

Ghana has succeeded in reducing the national rate of poverty from 52% in 1992 to less than 29% in 2006. This national-level improvement, however, has not been spread evenly. The dry northern savannah, in particular, experiences persistently high levels of poverty, estimated to be 69% in 2006. There have been concerted efforts for decades to reduce the stubbornly high rates of poverty in the North, but with little success. The region exhibits the characteristics of what Jeffrey Sachs calls a 'poverty trap' deriving from a paucity of various forms of capital. The Government of Ghana acknowledges the particular challenges faced by the North, and in 2010 created the semi-autonomous Savannah Accelerated Development Authority (SADA). The associated SADA Strategy, 'A Sustainable Development Initiative for the Northern Savannah', emphasises "transforming the northern Ghanaian economy and society into a regional nexus of increased productivity of food and a buffer against persistent droughts and sporadic floods".

Sachs's ideas for tackling the 'poverty trap' have been taken forward in the form of Millennium Villages (MV's), through the non-profit organisation Millennium Promise. There are currently 12 MV sites being implemented across Africa, assisting communities to lift themselves out of extreme poverty. This is a 'big push' approach, providing an integrated and intensive programme of support and community development to people within a defined area, seeking to show how the Millennium Development Goals (MDGs) can be achieved by 2015, even in very poor rural areas of Africa.

The first MVs commenced in 2006. Their average results are reported as including a seven-fold increase in the use of bed nets among children; maize yields having tripled; and access to improved drinking water higher by 50 percentage points. For these reasons, the MV is seen as an innovative approach to addressing the chronic poverty that afflicts the North of Ghana. The MV is being closely coordinated with the SADA. However, given the innovative nature of the approach DFID has agreed with the MV Project that it should be accompanied by rigorous independent impact evaluation of the approach.

The independent impact evaluation is to take two forms: quantitative and qualitative. While the quantitative uses questionnaires to quantify 'real effects', the qualitative seeks an interpretation of *how and why* change has or has not occurred.

The independent evaluation is being undertaken by a consortium headed by ITAD, of which PDA is a member. The evaluation will answer questions of importance to the Government of Ghana, its Savannah Accelerated Development Authority (SADA), local stakeholders, DFID and the international development community.

The independent evaluation will build on, expand and validate the MV project's own M&E of the MV site and their selected comparison site. It will include establishing baselines, on-going evaluation during the implementation phase and, subject to further agreement, continued evaluation after completion of the 5-years of direct implementation by the MV project.

In 2012/2013, PDA undertook the qualitative baseline study in 7 MVP communities and 14 control communities. The study we are about to undertake is the midterm qualitative evaluation and it will be in the same communities. It will also use the same PRA methods and approaches. More than was the case in the baseline study, this time there will be the conscious effort to use the study as an interpretational lens to some of the findings from quantitative baseline studies of 2012 and a minor one undertaken in 2013.

2. ASSESSMENT OF POVERTY& VULNERABILITY, COMMUNITY INSTITUTIONS AND SERVICE PROVISION

This midterm evaluation study, as stated above, will take the form of a qualitative, as well as, an interpretational lens to changes in poverty, vulnerability, community institutions of governance, and of service provision in the SADA MVP communities and other communities in the Builsa South and North Districts, and in the West Mamprusi and Mamprugu-Moaduri Districts. It is a follow up to the baseline (both qualitative and quantitative) studies conducted in 2012/2013 and minor ones conducted in 2013.

Since reducing poverty and vulnerability is a major objective of MVP, as was the case with the baseline study, a starting point will be changes in the wellbeing/wealth ranking of households in each of the communities using the one conducted in November 2012 as the base. Well-being ranking²³, also known as wealth ranking, is a participatory rural appraisal (PRA) tool that is commonly used in ranking and grouping households on the basis of a detailed well-being criteria as perceived by the community members themselves, rather than only on the basis of income and wealth. It is based on the perception of the people. It helps to understand the local people's conception of wealth, well-being and their views on socio-economic disparities between households. Well-being is culture specific and is difficult to measure. Well-being ranking, however, provides a unique method for exploring local people's thinking on well-being.

In the November 2012 exercise, a small sub-set of community members (village heads, sub-village heads, family heads, and assembly men) who know the households they are responsible for and their well-being levels, discussed what constitutes wealth/wellbeing and came up with their own attributes or criteria and on the basis of that they ranked the households in the community.

This time round, as much as possible, the same small sub-set of community members who took part in the 2012 exercise will review the criteria to see if there is any new ones they wish to add and on the basis of the revised criteria or attributes decide if there is any household they wish to recategorise.

In the November 2012 exercise, the PDA team went further to facilitate the selection of the households into 4 focus groups of 10 informants each for subsequent focus group discussions and individual interviews. Since the objective of the process was to gather information from all economic groups, it was important to get informants proportionally from each wellbeing category.

The selection was done by the under listed pairings;

- **Group 1** A well-to-do/averagely well-to-do male group drawing five names each from the well-to-do and the average wellbeing categories – 10 in all
- **Group 2:** A well-to-do/averagely well-to-do female²⁴ group drawing five names each from the well-to-do and the average wellbeing categories – 10 in all
- **Group 3:** A poor/very poor male group drawing five names each from the poor and very poor wellbeing categories – 10 in all

²³ Training of Master Trainers for Participatory Rural Appraisal (PRA) in Balkh and Nangarhar Provinces of Afghanistan to Identify Critical Issues for Strategic Research & Extension Plan(SREP) preparation in selected districts, A Report by Krishna M. Singh and Ajay Kumar, Submitted to Afghanistan Water Agriculture Technology Transfer Project (AWATT), Kabul, Afghanistan

²⁴ The females selected for the two groups do not need necessary to be from female-headed household (though some will be). However, effort should be made to ensure that married couples (husband and wife) are not selected at the same time to participate.

- **Group 4:** A poor/very poor female group drawing five names each from the poor and very poor wellbeing categories - 10 in all

For the midterm evaluation, the same groups will be used. However, as was done in the baseline study, apart from holding discussions with the above socio-economic focus groups, the field team should also facilitate another set of focus group discussions from minority/marginalized ethnic groups like the Fulanis, and marginalized groups like persons with disability, persons living with HIV, etc., and user groups like school children and their parents, out-patients, water-users of both irrigation, dugouts or boreholes, etc. The team should also have interviews with key informants like individuals of minority groups who it may not be appropriate to talk to in public, key community leaders, heads of vulnerable households (e.g. single mothers) and service providers like nurses, agricultural extension officers, teachers, head teachers, etc.

Methodology

The field team will be using a mix of methods/tools and techniques known under the labels 'Participatory Rural Appraisal' (see pg. 24, Section 6 on Guidance on Selected PRA Methods). This methodology draws upon a range of data collection tools including the following:

- wealth/wellbeing ranking in discussing changes in poverty and vulnerability, starting with the communities' own criteria and categorisation and getting them to assess which government, NGOs, or MVP interventions have made any difference to their wealth/wellbeing by the communities' own criteria;
- seasonal mapping for seasonal variations and how they affect the poor and vulnerable groups like women, children, ethnic minority and whether these factors are taken on board by government, NGOs or MVP in the delivery of these interventions;
- trend analysis for changes in the community over the past two or three years to assess whether government, NGOs or MVP interventions have halted some negative trends, for instance of migration, environmental decline, or in education, health, infrastructure, etc. or resulted in some positive or negative changes
- ranking and scoring to get a sense of proportions or for prioritisation by the poor in terms of importance, relevance, change, etc and proportions;
- mobility mapping for changes in migration, since it is a major coping strategy of the poor and vulnerable like women and the youth it will be important to see how government, NGOs, or MVP interventions are changing migration over time;
- income and expenditure analysis for cost-benefit analysis of new technologies in farm and off-farm activities, the value they place on consumption from their own farms and off farm activities; and
- institutional mapping for analysing the level of community involvement, esp. of the poor and vulnerable and for changes in the importance of the institutions that matter to them, for e.g. of their own self-help groups, and analysis of local government and community ownership of government, NGO, MVP interventions, their impact on local government and community institutions and the involvement of the poor and vulnerable in governance in general.

The above methods involve a high degree of participation from the community being assessed. The philosophy behind this methodology put a high demand on one's ability to listen and to be receptive towards community members' views.

“Ultimately, however, it is not so much the techniques used as how the research is conducted and the relationships established between researchers and research participants that determine the quality of research. Questions of ethics and behaviour have a direct bearing on how valid the findings are”²⁵

Data collectors often have to go through a process whereby they **empty themselves** - learn to unlearn. A good way to remember and encourage thinking about how to approach community members, to create rapport and participation are included in the two words **REAL** and **LEARN**.

R - Respect of the people
E - Encourage people to share ideas
A - Ask questions
L - Listen carefully

L - Listen
E - Encourage
A - Ask and Analyze together
R - Review
N - Note

One overruling principle for your PRA work is:

"Use your own best judgement at all times".

An implication of this is invention and flexibility, PRA "offers a wide range of techniques which facilitate involvement of the community in all aspects of project design, implementation, monitoring and evaluation. This ensures that the community members are empowered and take a stronger interest and larger role in their development activities."²⁶

You may feel that, and rightly so, you know many of the information being sought, but try and **empty yourself** of these perceptions for a while and listen to what the people themselves tell you.

REMEMBER WE ARE NOT IN THE FIELD TO TEACH BUT WE ARE THERE TO BE TAUGHT AND TO LEARN.

Some of the issues are difficult to question directly and to get a direct answer on. It is here your knowledge of the local way of life is so important. Your knowledge will make it possible for you to use whichever appropriate opportunity to probe for clarification of specific issues.

KEY QUESTIONS, ISSUES AND METHODS

This section provides details on the key midterm evaluation issues, questions and appropriate exercises to be conducted during the fieldwork stage of the midterm evaluation process.

These key issues/questions will:

- Provide a framework for the interpretational lens to issues arising from the midterm quantitative study as well as the qualitative impact of MVP to date.

²⁵Sarah White and Jethro Pettit, Participatory Learning and Action 10: Participatory methods and the measurement of well-being, Oct. 2004.

²⁶Theis, J and Grady, J. M. 1991. Participatory Rapid Appraisal for Community Development: A Training Manual Based on Experiences in the Middle East and North Africa.

- Guide analysis of information using participatory tools
- Help identify information needed to inform project managers and other stakeholders

The guiding questions are not intended to be prescriptive or exhaustive. Field teams should probe around informants' views of possible reasons, explanations and possible recommendations.

1. Poverty and vulnerability: Midterm Evaluation

The final MVP-SADA project proposal to DFID stated that the project seeks 'to help establish a robust local economy that can sustain and extend the progress made during the project'. In addition, the first two project objectives seek to cut hunger and malnutrition and extreme poverty by half. It is for these reasons that issues around poverty and vulnerability featured prominently in the qualitative baseline data. The purpose is to be tracked to see if the MVP interventions are addressing the causes of poverty and building people's resilience, especially those of poor households.

In most Ghanaian communities, children are a marker of wellbeing and for that same reason, the child is expected to help, especially in difficult times. It was for that reason that during the baseline there was an attempt to get a sense of the extent of child poverty so as track it to see if MVP interventions are making the need for children to migrate or used for labour is reducing.

Research Questions	Issues to probe	Suggested exercises
<p>1a) What changes have occurred in the wealth/ well-being or vulnerability of the people over the past two years?</p> <p>What have been the key drivers of vulnerability (i.e. the factors that have pushed people on the margin into poverty or keep people who are in poverty from climbing out) in the community and how do they deal with them?</p>	<p>Which households have changed their wealth/ well-being category? What has changed in their well-being? What factors account for the change? What do they attribute the change factors to (e.g. a programme by an NGO, government, MVP or migration)? To what extent are these changes in well-being short or long term (or likely to be sustained)?</p> <p>What factors have kept or pushed some HHs into poverty or out of poverty? How have these drivers of vulnerability or prosperity impacted on women vs. men, children, the elderly).</p> <p>What are the main shocks which have affected people in the community over the past two years? (either the entire community or individual households).</p> <p><i>What coping strategies did they resort to? e.g. children being fostered by either family or strangers, migration, etc. Try to gather stories on this.</i></p> <p>What has been the change in the length of the hunger season for the different well-being groups? What accounts for the change and what has been the impact on the well-being of different groups (e.g. women, children, elderly, the poor, the better off, etc)? <i>What were the coping strategies of each group?</i></p>	<p>Key tool: FGD with the well-being groups identified at the baseline. Using the wealth/ wellbeing ranking/ categorization developed in each community at the baseline each focus group re-categorise the HHs. They then explain factors that have led to why some HHs have changed their category and why others have remained in same category. What has made some HHs vulnerable?</p> <p>During the HH re-categorisation, find out if any HH has migrated into or out of the community. What are the reasons for the HHs in or out migration?</p> <p>Individual case interviews.</p> <p>Others</p> <p><i>Section in a FGD with identified vulnerable groups on vulnerabilities and coping strategies (shocks, trends, cycles – who was affected and how did they cope, what shocks pushed people down the ladder)</i></p>

	<p>What have been the changes in the key sources of livelihood for each wealth/well-being group and for the different gender groups (men, women, youth); those engaged in farm, off farm or both; sustainability of the changes of livelihood.</p> <p>What assets, opportunities, support (probe for input markets and access to agricultural inputs, output markets and cash cropping, credit and microfinance), have helped people move up the well-being ladder or kept them down? What is the source of these assets, opportunities and support?</p> <p>What changes in cultural attitudes and practices have helped people move up the well-being ladder or kept them down?</p>	
1b) What are the main changes to child poverty in the community?	<p>Over the past two years what happens to children when times get tough (e.g. poor harvest, illness or death in the household)? How different is it from previous times?</p> <p>How have the lives of children in poor and non-poor households changed over the past two years?</p> <p>What changes have you observed over the past two years in the number of boys/girls in the community who are in school? What accounts for the changes?</p> <p>What keeps children (boys/girls) out of school (probe on labour demands – domestic and farming – lack of money). How has this changed over the past two years?</p> <p>What changes in cultural practices and attitudes account for improvement or worsening in the well-being of children in the community? What accounts for the change (e.g. Gov't, NGO project or MVP)</p>	<p>Key tools: FGDs with children from the four groups of households and ethnic/religious minority.</p> <p>Key informant interview with teacher or FGD parents from the four groups of households.</p> <p>Use 'ten stones' scoring method.</p> <p>Others</p> <p>Interviewers to look out for children's issues in wealth/wellbeing re-categorisation exercises</p>

<p>1c) Interpretational lens to the patterns of migration in and out of the community and to the demographic structure.</p>	<p>All communities: What changes in the length and pattern of migration have you noticed over the past two years?</p> <p>Why are there few instances of entire HH migrating out of the community?</p> <p>To what extent have the migration of children from this community increased or decreased over the past two years?</p> <p>A study of the population of communities in the district shows that there are more boys than girls up to the age of 20, after which there are more women than men at all ages. What accounts for (i) more boys than girls up to age 20? (ii) more women than men after age 20?</p> <p>In MVP communities: To what extent have people migrated from neighbouring communities over the past two years? Why are more individuals migrating out of this community compared to other communities?</p> <p>In CV communities: Why are there fewer individuals migrating out of this community compared to other communities?</p>	<p>Key tools: FGD on migration patterns with the focus groups identified above.</p> <p>Mobility mapping</p>
<p>1d) Interpretational lens to women's role in economic activities.</p>	<p>What are the main economic activities women engage in? (If marketing is mentioned, probe for what goods they sell and whether it is in the local market or beyond)</p> <p>Studies have shown that few women have their own farm, what is the case in this community? What is the average farm size of a man and of a woman?</p> <p>What do men cultivate on their farms? What do women cultivate on their farms? What challenges do each of them face?</p> <p>Men and women, who is responsible for marketing or selling the farm produce?</p>	<p>Key tools: FGDs with the four wellbeing categories of households.</p>

	<p>Where do they sell them (probe whether it is the market in the community or outside the community)?</p> <p>What support do women get in their economic activities in general and farming in particular? Where does that support come from (probe for whether from Gov't, NGOs, MVP)?</p>	
1e) Interpretational lens on food consumption and expenditure	<p>What crops do you cultivate? What animals do you rear?</p> <p>Which of your food crops are you able to save? How long do your food stocks last? (probe if they last until the next crop). How do you feed your family when your food stock runs out? (probe for how they find the food or the money to feed the family when food stock rounds out).</p> <p>How frequently do you donate food to relatives or do you receive donations from others?</p> <p>What food do you get from the wild? What meat do you get from the wild?</p> <p>How much do they count in your diet? (probe for how much they eat or sell and what they do with the money?)</p> <p>How much rice or millet (probe for other staple crops) did your family consume over the last year? (if they have difficulty as why is it difficult to tell)</p> <p>How do you celebrate weddings and funerals? What proportion of your food stock go into preparing food and drinks for these events?</p> <p>How do you reward relatives and others who help you out in farm work? (probe if they provide food for relatives or others helping them out in the farm work and the quantity in relation to their annual food stock).</p>	Key tool: Seasonal Calendar and the 10 stone method.

	<p>Do family members eat all together? How do they share the food?</p> <p>How many meals are there in a day? Which is the main one?</p> <p>What are the most important things you buy apart from food?</p> <p>If you were to receive a money gift today, what would you buy?</p>	
<p>2. Institutional Assessment: Institutions and governance (community level)</p> <p>In the terms of reference for the impact evaluation of MVP, one of the key evaluation questions was: <i>“Does the MV package empower disadvantaged or marginalised groups (e.g. females, the disabled, or the elderly)?”</i> In this regard, empowerment and voice of disadvantaged and marginalized groups was explored during the baseline, both as an outcome and an explanatory factor.</p> <p>It is also important to understand institutional and governance factors (including State and traditional systems), especially how relationships between institutions, organisations and groups have changed as a result of the Project and why.</p>		
<p>2a) Which institutions in the community have been impacted positively or negatively by the MVP</p> <p>How visible or accessible is the NHIS?</p>	<p>Using the list of institutions in the community mentioned during the baseline, ask, over the past two years: (i) Which institutions within the community have become stronger or weaker, more effective or less effective in helping individuals or households in hard times? Who in the community are able to access their assistance? (ii) Which institutions outside the community have become stronger or weaker, more effective or less effective in helping individuals or households in hard times? Who in the community are able to access their assistance?</p> <p>On the scale of 1-10, what is the confidence and trust of the people in (i) these institutions within the community? (ii) these institutions outside the community?</p> <p>In the past two years, (i) what new ‘self-help’ groups have been formed (ii) who are the members?</p> <p>(iii) Which of the ‘self-help’ groups were formed with the assistance of outside organisations like NGOs and which by the people themselves?</p>	<p>Key tool: Institutional mapping using the list of institutions mentioned in the baseline study</p>

	<p>In the past two years, (i) which self-help group has folded up? Why? (ii) Which NGO has stopped its operations in the community? Why?</p> <p>What external intervention or infrastructure has been (or being) undertaken in this community in the past two years? By which organisation (probe for gov't, NGOs, MVP).</p> <p>What contribution have communities made in cash or in kind towards the building of infrastructure?</p> <p>What have been the attitudes of community leaders and chiefs towards external interventions like the MVP?</p> <p>Which of these interventions or infrastructure are meant to benefit or give voice to: (i) poor men; (ii) poor women; (iii) children from poor homes (boys and girls); (iv) poor PWD?</p> <p>To what extent are (i) the community in general (ii) the poor aware of these external interventions? Who are able to access these interventions?</p> <p>How many people in each focus group (esp. the poor) have heard of NHIS?</p> <p>How many are enrolled on the NHIS? Since when? Why have those not enrolled or not renewed their NHIS not done so?</p>	
2b) What are the changes in the structures of governance in the community and district?	<p>In the past two years: (i) what changes have you observed in how people in this community get their views across or participate in decisions that affect them? What accounts for this change?</p> <p>(ii) On the scale of 1-10, to what extent have the people's direct participation in decision making improved or worsened; or are happy for their leaders to do so on their behalf? What accounts for this change?</p> <p>(iii) How many meetings have you attended in or outside the community to</p>	Key tool: Institutional mapping

<p>Changes in how the priorities and knowledge of the poor and vulnerable are being incorporated into the programmes, planning and budgeting of MVP and the district assembly?</p>	<p>decide on an issue? How does this compare to previous years? What accounts for this change?</p> <p>(iv) What changes have you observed in terms of whose voices in the community get heard and whose don't get heard? What has changed in terms of the ways people express their views? What accounts for the change? <i>(Interviewers to probe differences in relation to the poor and better off, men and women, girls and boys, youth and elderly)</i></p> <p>To what extent have there been an increase or a decrease in the number of institutions within or outside the community that the poor, women, persons with disabilities, children, youth, elderly, etc feel they can go to express their views and be heard?</p> <p>What changes have you observed in which of these institutions (within and outside) respond to the priorities of the poor and vulnerable people? How do they go about doing that?</p> <p>Over the past two years, what changes have occurred in terms of the major decision making bodies/individuals in: (i) the community? (ii) the district? <i>(Interviewer to probe on changes to how they view the district assembly, their member of parliament and other government institutions; changes to the relationship between these and the traditional institutions in the community).</i></p> <p>How effective have these institutions become in listening to the poor? Which are effective – what makes them effective?</p> <p>What has been done in the past two years to give people (especially the poor and vulnerable) more voice in the decisions that affect their lives? Specifically:</p> <ul style="list-style-type: none"> • Information people (the poor and vulnerable) need to have more voice? 	
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<p>Changes in intra-household decision-making and power relations</p>	<ul style="list-style-type: none"> • Changes in how institutions listen more and understand the realities of the poor and vulnerable? <p>What changes have occurred in how decisions within the household are made? Whose voices get heard and whose don't get heard? In what ways do people in the household express their views? (<i>Interviewers to probe in relation to men and women, youth and the elderly, adults and children</i>). What accounts for the change?</p> <p>What changes have occurred as to who in the household has ownership and control (power) over the use of assets like money, land, farm produce, tools, livestock, etc?</p>	
<p>2(c) Interpretational Lens on the prevalence of crime</p>	<p>What are the most common crimes in the community? Who commit such crimes? What makes people commit such crimes?</p> <p>What are the most violent crimes in the community or area? Who commit such crimes? What makes people commit such crimes?</p> <p>How does the community deal with crimes in the community? Who are the perpetrators reported to? What happens to the perpetrators if found guilty of the crime? What happens to the victims of crime?</p> <p>Which institutions do community members trust in dealing with crimes? (<i>probe for level of trust of traditional institutions as against state institutions</i>)</p>	<p>Key tool: Institutional Mapping</p>
<p>3. Assessment of Service Provision (Education, Health and Agriculture)</p> <p>The final MVP-SADA project proposal to DFID stated that the MVP model comprises of a set of sector interventions in agri-business, health, education and rural infrastructure, in an integrated manner. For instance it states that: 'The health strategy within the MVs is based on the premise that sustainable health gains can only be achieved using an integrated approach - where health sector interventions take place alongside efforts to increase food production, enhance education and economic opportunities, and improve access to clean water and basic infrastructure'.</p>		

3(i) Education		
Research Questions	Issues to probe	Suggested exercises
<p>3(i) a) Which recent education interventions have had the greatest impact for the community and the poor in particular?</p> <p>Interpretational lens on school attendance in MVP and CV communities</p>	<p>What education intervention(s) have been introduced into the community over the past two years?</p> <p>How has it/they helped the poorest households to enrol and keep children in school?</p> <p><u>Why?</u> Probe for reasons</p> <p>In MVP communities: It is reported that school attendance has increased by 4%, what accounts for this?</p> <p>In CV communities: It is reported that school attendance has decreased by 4%, what accounts for this? What do the children do when they are not in school?</p>	<p>Key tools: <u>FGD</u> with parents and PTA members, current school boys and girls</p> <p><u>Key informant interview</u> with headteacher</p> <p><u>FGD</u> with district education officials</p>
<p>3(i) b) Interpretational lens on low education attainment and doubtful quality of education</p>	<p>We know that only a small number of children (i) goes from primary school to JHS and (ii) even fewer go to SSS, why is it so?</p> <p>Is there any sign over the past two years that this is changing? What accounts for the change?</p> <p>The baseline study showed that most children completing JHS can't read, why is it so?</p> <p><i>Interviewer to probe for the impact of migration on school attendance and education attainment</i></p>	<p>Key tools: <u>FGD</u> with PTAs and parents, current and past school children</p> <p><u>Key informant interview</u> with head teacher</p>
<p>3(i) c) Interpretational Lens on why a larger proportion of girls are attending school than boys at all levels of education.</p>	<p>The baseline study showed that larger proportion of girls are attending school than boys at all levels of education. What accounts for (i) boys not being in school or not attending regularly compared to girls? (ii) More boys dropping out of school compared to girls? At what level of education is the drop out for boys highest? When in the year is a boy most likely to drop out of school?</p> <p>To what extent has this changed over the past two years? What accounts for the change?</p>	<p>Key tools: <u>FGD</u> with out-of-school girls and boys; and with parents of such children; KII with head teacher</p>

	Where do children turn for support if drop-out is likely? (Probe e.g. what are the outcomes?). To what extent has where children turn to support changed over the past two years?	
3 (ii) Health		
3(ii) a) Changes in the provision of health services in the community	<p>Who or where do you go to for any kind of health services? What changes in health service provision have you noticed over the past two years? <i>(Interviewer to probe for changes: (i) in quality as well as new services; (ii) in the services of TBAs, community health volunteers, bonesetter, prayer camp, soothsayer, drug stores, drug peddler, etc)</i></p> <p>Which currently is community members preferred health provider compared to two years ago? Why?</p>	<p>Key tool: FGD and Matrix Scoring with men and women wellbeing categories.</p> <p>Key informant interview with TBAs, bonesetter, drug store seller, etc – whichever is available in the community</p>
3(ii) b) Interpretational lens on the low child mortality rate and low provision of health services in MVP communities compared to CVs and the rest of rural Ghana/North	<p>FOR MVP COMMUNITIES ONLY</p> <p>It is reported that the child mortality rate is significantly lower in MV areas, not only compared to other communities in the district but also compared to the rest of rural Ghana. What do you think accounts for that? <i>(Interviewer to probe for traditional practices, interventions by government, projects and NGOs in the past)</i></p> <p>It is reported that the provision of health services, such as malaria treatments and assistance at delivery, is higher in the rural north than in the MVP communities. What do you think accounts for that? Has this changed over the past two years?</p>	<p>Key tool: FGD with community members and key informant interviews with TBAs.</p> <p>Key informant interview with health workers, district health authorities and NGO workers.</p>
Interpretational lens to the high incidence of malaria despite the reach of bed nets and community health workers (CHW)	Studies in these areas have shown that almost all households report having been given a bed net, with about 50% of households reporting being visited by a community health worker (CHW), and 70% report having visited a health centre of any type during the 12 months prior to the interviews.	Key tools: FGDs with the four wellbeing categories of households.

	Despite all these, high incidence of malaria is being reported. What accounts for this?	
3(iii) Agriculture		
3 (iii) a) Access to agricultural services and inputs; interpretational lens on fertilizer	<p>What agricultural services or inputs (for (i) crops and (ii) livestock) have you received in the past two years? Who provided them? (<i>probe for government, NGOs, MVP</i>). What difference did it make to your production and income?</p> <p>Who is able to access these inputs and services and who is not able to? Why (barriers to access)?</p> <p>Specifically: Who was able to access fertilizer? Who provided it? (<i>probe for government, NGOs, MVP</i>). What difference did it make to your crop production and income?</p> <p>Who is able to access these fertilizer and who is not able to? Why (barriers to access)? What was the quantity? How many times in the year?</p>	<p>Key tool: FGD and Matrix Scoring with men and women wellbeing categories.</p> <p>KII with agric extension workers and some prominent farmers</p>
3(iii) b) Which agricultural interventions have the greatest impact for the poor?	<p>Intro: "Government, NGOs and various projects are implementing or providing a number of interventions or services to help improve crop farming and animal rearing. Name some of these interventions or services which have been or are being implemented in your community in the past two years. Who is providing the service or intervention?"</p> <p>Which of these interventions do you think is of most help the poorest households?</p> <p><u>Why?</u> Probe for reasons</p> <p>What change have you noticed over the past two years in the frequency of visits by the agric extension worker and/or Vet to the community? How much time does he/she spend?</p> <p>What is it that has made it possible for the agric extension workers:</p>	<p>Key tool: FGD and Matrix Scoring with men and women wellbeing categories.</p> <p>KII with agric. extension workers and some prominent farmers</p>

	a) to visit regularly and spend enough time in the community?	
3(iii) d) The impact of migration on agriculture	If there have been changes in the length and pattern of migration over the past two years, what impact/benefit has it had on your farming and animal rearing activities?	Key tool: FGD with men, women and children of wellbeing categories.

FIELDWORK PROCESS

Introducing ourselves to the community

Shared understanding

How we introduce ourselves and the research to the community can have a bearing on the results. The study team should discuss how to handle the introductions before leaving for the field. There should be a common understanding on what is to be said, as all the team members may be required to handle introductions at some stage or other during the field work.

Show respect for the community members by not wasting their precious time. We should be waiting for them, not the other way

Be transparent

The most important part of introductions is being transparent. Mention clearly that these discussions with the community are a part of a larger process that the team will undertake in other parts of the district in order to gather information for those involved in monitoring and evaluating policies and programmes relating to development. Also explain you are there to hear their views as well as for them to analyse their life and conditions in relation to poverty, vulnerability, institutions of governance and the provision of services such as health, education and agriculture. The PRA process should also be explained. Inform the people the duration for which the team will be there in the community, and how the discussions and analysis will be handled. Remind them that two years ago, a team from PDA came and undertook a similar study with a focus group in the community and this is a continuation of that process. Specifically, seek to get informed consent from the participants. In view of community members resistance to sign or thumbprint any document because of past abuses by others, the consent may be verbal or written, depending on the choice of the participants. If verbal, the procedure should be documented.

The “Informed” Part of Informed Consent:

The interviewer must provide an explanation of the interview process prior to asking whether the interviewee agrees to be interviewed. Regardless of the type of consent, ethical principles of research and data collection require that the explanation include the following points:

- Who is conducting the study;
- What is the purpose of the study
- How will the information be gathered and used;
- How was the interviewee selected;

- What will participation entail, and how long is the interview expected to last;
- An explanation of the interviewee's right to refuse to participate or answer any questions, or withdraw at any time, without any adverse consequences;
- Explanation of how privacy and confidentiality will be maintained (no identifying information will be gathered, or if gathered will be separated from the data; no one but those involved in the study will have access to the data, interview transcripts, etc);
- Explanation of under what circumstances confidentiality will need to be broken
- Who to contact should the participant have any questions during or following participation.

The Consent Procedures:

As informed consent is a required part of research and data gathering procedures, all adults and children must be informed of the purpose, risks, voluntariness, etc. of the study and of their rights within it, as noted above.

Consent vs. Assent: Typically under the age of 18, the informed consent procedure requires the consent/permission of the child's caregiver/legal guardian in order for a child to participate in research. In such cases, researchers seek the permission of the adult and the assent of the child/minor. Researchers should to obtain parental/legal guardian consent/permission. If it is in a school that will be the headteacher. In the case of a child participant, both the child and the caregiver/legal guardian need to be informed of the study purpose, conditions, etc., and their rights as indicated above.

Verbal vs. Written: Depending on literacy levels of participants, the researchers should give participants the option to make the consenting process verbal or written. If verbal, the interviewer reads/explains the rights of the participant(s) and the interviewer signs to indicate that the forms have been read/explained to the participants and either the participant signs to indicate their voluntary participation or a witness signs, if the participant cannot, to indicate that verbal consent was obtained. Where participants have the literacy to read the forms, the researchers still read/explain the form to ensure that all aspects are understood and questions answered.

Avoid generating expectations

Another issue to be kept in mind is that of generating any expectations, especially in the control communities. It is important to explain clearly at the very outset that this is an on-going process to enable the government and district authorities to know how best to support communities to reduce poverty and improve services to communities in the district and to take care of their poor and vulnerable. This current study is to see what has changed since we were here two years ago. This may have to be reiterated several times during the course of the fieldwork, as it is highly undesirable to generate any false expectation.

Some ideas for what to say to explain why you are there to talk with them:

Hello, my name is and these are my colleagues from the following organizations Lately, there has been talk about coming up with programmes to address poverty and vulnerability and to improve on services to communities in Northern Ghana. In this regard, two years ago the Government asked us to find out from you a clear picture of the situation on the ground so that it will be able to plan for it and allocate some resources for it. After two years, we have come to find out what has changed. Our team is therefore here to hear from you any projects that have been undertaken by government, NGOs or SADA to address poverty and vulnerability or to improve on services to you or any other issues you want to bring to our attention. We would like to ask you some questions and do some exercises. This group discussion should take up to about two or three

hours. After this exercise, we shall return in two years' time to find out from you what other changes have occurred since this visit.

Interviewing children

Seeking the view of children in this particular study is crucial in getting their views on child poverty and on education. Special efforts need to be made to meet with children in groups or as well as individuals in all the communities that will be visited.

Facilitating the participation of children during interview

In our Ghanaian context, there are many factors which do not make it easy for children to have quality conversations with adults. By our culture, children are to be seen but not heard. At home, they are often shouted at and are only expected to give mono-answers to questions. It is rude for a child to look an adult in the eye. Adults are physically taller and therefore more intimidating. This is further reinforced by our education system. Teachers make children believe that they (the teacher) are "superior" and must therefore accept whatever they say. For these reasons, and many others, an interviewer will need to put in special efforts to ensure children speak freely and effectively participate when interviewing them.

The following suggested tips could facilitate participation of children during interviews;

- 'Breaking the ice'- this is one way of putting the child at ease. It can be done through songs or interesting exercises that are child friendly or by taking part in a game they playing.
- 'Behave like them' and come to their level: if you meet a child or group of children playing, join the fun! They are able to relate to you better through this process. This also means sitting at the same level as them, even if it is the floor.
- 'Provide assurance' - encourage children to talk by using encouragers such as you have done well! , tell me more! etc.

Few ethical considerations when interviewing children;

- Seek the consent of parents or guardian before interviewing children.
- Interview the children in an open place where both of you can be seen.
- Meet at a time and place which is convenient to the child.
- Do no harm to children – for example do not develop physical/sexual relations with a child or children you come into contact with.
- Do not act in a manner which shames, humiliates, belittles or degrades children or otherwise perpetrates emotional abuse.
- Do not make promises to the child you cannot or do not intend to fulfil.

Duration and reports

It is recommended that each team spends three or four hours at each community. At the end of each day, the team members should put the daily/session reports together. At the end of the fieldwork, the team leader would have some days to put individual community/site reports together.

Triangulation

Given the open-ended and flexible nature of PRAs, it is important that all the information and analysis generated is verified or 'triangulated'. Triangulation is an iterative process and should be continuously

sought during discussions with different groups of people. This can be done in a variety of different ways:

- the same issue or topic is discussed with different groups of people
- an issue is analysed by the same group of people using different methods
- the same group analyses the issue at different points in time
- results from analysis carried out by one group are shared for discussion with another group.

Regular review of the process will ensure that triangulation is not lost sight of and is not left to the end of the fieldwork at one site. Daily reviews by the team helps in sorting out the information and results, to verify whether the findings generated on a topic cut across different groups or whether there are major differences among them. It is important to remember that we are not seeking common results from all the groups in a community; however, we must be clear about which groups come up with different results and why.

Quality Control

For an exercise of the size and magnitude that we are attempting here, maintaining quality is a key concern. Everyone involved in this baseline study has to be responsible for maintaining high standards of quality, and avoiding compromises that can affect the quality of the results. While it is not possible, nor desirable, to monitor the fieldwork process at each site, we can seek to minimize the problems and avoid compromises if we ensure the following:

- Team members take their training in PRA methodology and principles seriously and go over their notes before going to the field.
- This field guide is understood and followed by all the team members.
- An experienced PRA trainer provides back-up support.
- Prompt trouble-shooting assistance is provided by PDA to the team members

Follow up

Ideally, the PRA teams must report back the results to the communities before leaving the sites. Usually, it would be the responsibility of the teams to ensure that this sharing of results takes place at every site covered by the study. This helps in triangulating the results again. However, due to time, and contractual constraints, this would not be possible this time around.

DOCUMENTATION

Documentation and synthesis of information generated during a participatory appraisal is a very important part of the process. Often this is where team members have the most problems. Problems in documentation and reporting arise mainly due to:

1. fieldworkers are often more comfortable with, and are more used to, the verbal mode of communication
2. fieldworkers often lack the necessary analytical and writing skills, especially if they have not been trained in this field. Usually their work does not require them to have such skills.
3. analysing and documenting information generated through a participatory process is far more difficult as compared to that using a more conventional method (like questionnaire surveys).

With this exercise, four kinds of documentation will be required:

1. Taking field notes
2. Writing daily reports
3. Writing the synthesized site report for every community/site where the study is conducted
4. Preparing an overall field synthesis report, based on the findings from all sites in a district

This research
is also about
voice....
Capture it!

Each of these is discussed here.

Recording field notes

Proper recording of all the discussions and the visual outputs is of crucial importance in the documentation process. This is the basic data that will be used for analysis and synthesis. Given the huge quantum of information and analysis that is generated during a participatory appraisal, it is very easy to lose and forget a lot of it, if it is not recorded immediately in the field. It is for this reason that the role of the note taker (documenter) is very important in the team. The following should be kept in mind while recording field notes:

- It is good to start by requesting permission from the participants to take notes
- Use a small note-book for taking notes in the field
- If for any reason it is not possible to take notes during a discussion, this should be done at the first opportunity available. It is impossible to recall any discussion in full and important points may be lost if the recording is left for long
- Record all discussion, debates, disagreements during an analysis
- Record key phrases and terminology in the local language and get their literal translation as well as their meaning
- Ensure definitions of key terms used are elicited from the participants
- Carefully copy all visual analysis on A-4 size paper
- Don't try to beautify the visual. Try and retain as much of the original features as is possible.
- Record names of all the participants on the visual outputs. In some situations, especially while analysing sensitive topics, the participants may not like their names to be recorded.

Also the facilitators may decide, in some situations, that it is too sensitive to record the names. If it is sensitive to ask for or to record the names of the participants record the number and composition of the group (for e.g. a group of 10 young women between the ages of 18-30).

- Record who participated in the analysis – older men, younger women children, boys not in school, better-off women, etc.
- Record the date, time and place.
- Don't make your own visuals. If you are presenting data that was only discussed verbally, it is best to write in a narrative style. If you do make visuals in your notes (Presenting discussions for which

the participants did not prepare a visual), state clearly that this is your presentation and not that of the participants.

- Don't forget that the analysis is not complete until the visual is interviewed. Probe and ask questions after the participants have finished preparing the visual. If there are any arguments or disagreements among the participants these should be recorded as well
- Be careful to be factual while recording. Record what was said or explained, rather than what you think was implied.
- It is important that the responses are judged according to the type of information that is being shared. Information can be divided in three categories:

Fact – a commonly agreed time and place; specific truth

Opinion – a person's or a group's view on a particular topic

Rumour – unsubstantiated information from an unknown source

- While recording the visual outputs make sure to have notes on the symbols or methods they have used (e.g. if using ranking, explain whether 1 = best or 1=worst, etc.)
- Any stories, anecdotes, or case studies should also be recorded as these provide supporting information to the analysis carried out in groups.
- Any observation should be recorded separately.

Preparing daily reports

It is important to review the appraisal process on a daily basis. After completing the fieldwork for the day the team must meet to reflect on the day's process and to share their experiences with each other. Daily reviews are important, especially when the facilitators are divided into several teams and work in different locations with separate groups from the community. This review makes it easy to triangulate and analyse the results. This can also be used as an opportunity to give feed back to each other.

Once the outputs are shared, the team should divide and share the responsibility for writing up the process notes for the day. All the analysis carried out in the community should be written and the visual outputs copied with proper explanatory notes. Having lots of visual outputs with no explanation renders them of little use.

Wherever there is any quantification, gender disaggregate the data (e.g. not just the total number of households, but the number of female headed households and male headed households, or the distribution of households according to the wealth/well-being categories, etc.).

These daily reports should be ready before the start of fieldwork the next day. All reports should be collected by one person (preferably the leader) and kept together in a safe place.

The daily review also helps in reflecting on the progress made and in planning for the next day's fieldwork. Information that needs to be triangulated can be identified and issues not explored so far can be included in the next day's plan.

Below is a sample outline of a daily report:

- The report should have the following identification tag:
 - Name of the community

Try to keep up to date with your daily reports. They are the raw material for the final report and you can fall behind easily.

- Focus group (e.g. community leaders)
- Date & duration
- Name of the facilitator
- Name of the recorder
- List of issues discussed (this helps to easily locate an issue for the site/community report)
- Content of issues discussed:
 - That is the details of the discussions held

Site/community Synthesis reports

Site synthesis reports are written at the end of a participatory appraisal in a community. Synthesis reports are more difficult to write, as they have to take into account a variety of information generated in a variety of different ways. Often it is this analysis, which proves to be the most difficult part of the participatory appraisal process. The necessary analytical skills have to be acquired in order to be able to use the results effectively.

Unless the field documentation is carried out properly and in a disciplined manner there is always the danger of missing the opportunity of using a lot of the learning from the process.

Before this report can be written it is necessary for all the facilitators to **review the process** together. All daily reports should be analysed before conclusions are reached. The best way to start is to revisit the checklist of issues used for the fieldwork. All the information available on each of the topics should be analysed. Any new themes or topics that may have emerged during the appraisal, and not listed in the checklist, must be added.

It is important to bear in mind that the final report need not give single statements as results on a particular topic. It is quite common and okay to get multiple responses on a topic that do not match. These will depend on the diversity within the community. The synthesis report should **reflect this diversity**. It should also clearly indicate **results which cut across the different groups** within the community. It should be written in the voices of the community members (for e.g. a focus group of young women involved in sheabutter processing were of the view that...; according to the focus group of women from the poor wellbeing category...;). The synthesis report should present all these major findings and only at the end should the facilitators give their views and deductions separately.

In case there are any gaps in the information, or some questions have remained unanswered, state this clearly in the report. Do not give your own views on a subject that was not analysed with the community.

Please refer to the template for the site reports provided.

Visual reporting

Making sure visuals are useable.

Visuals – copies of maps and diagrams, pie charts etc. can be more useful than written reports in communicating messages to people, especially busy people who don't have time to read long reports. We therefore need to make sure that the visuals are useable. They will be useable if they are neat, attractive, complete and contain all the necessary information.

This includes the following:

1. Use a black pen to reproduce drawings as these photocopy well.

2. Or take a photograph of the drawings and make sure that this is readable and focussed. Keep the original or a copy as well.
3. Ensure there is a **clear title or heading** that explains concisely what the visual depicts.
4. Use a **key to explain symbols or lines**
5. Record the **date, location, the people** who contributed by name, or if too many – e.g. “Community by 10 young women in Shia community, Upper East Region.” 27th January 2013

Taking Good Photographs – a few tips

When we do PRA field work we often just end up with photos of focus groups. These are useful but they only really prove that the work was done and give an idea of the people we have worked with. They don't tell someone anything about the ISSUES discussed. We need to take photos of the things that people are talking about. E.g. if people are talking about the lack of a market for their tomatoes and that there are mounds of rotting tomatoes on their farms, you need a photo of rotting tomatoes! If they complain about the state of the school building and how it affects teaching and learning and their attendance rates in their community, take a photo of the dilapidated buildings.

So think about what you are trying to say with the image...

Do you need someone to see the person only, perhaps for a case study (in which case take the photo close up and minimise the background) or do you want people to see the context they are in, in which case show this as a backdrop OR take a photo of the person plus another photo of the issue they are talking of.

When taking a photo think of:

- **The light** - Try to get light to fall on the image. The best rule to remember is to have your back to the sun/light source.
- **The level of the camera** - Get to the person's level so that you are neither looking down nor up at them. This is especially important when taking photos of people shorter than ourselves such as children. Sometimes you might want to stand on something e.g. a bench to give you a bird's eye view of the situation.
- **The position of the object in the picture** – are they in the middle, top or bottom of the photo
- **The focus on the object** – do you want to focus on a person's face, or hands, or feet, or head or a wound... In which case get up close and make this things fill the whole picture.

GUIDANCE ON SELECTED PRA METHODS

Semi-structured Interviewing

Description

- Semi-structured interviews are guided conversations where broad questions are asked, which do not constrain the conversation, and new questions are allowed to arise as a result of the discussion. This is different from questionnaires and surveys where there are very structured questions that are not deviated from. A semi-structured interview is therefore a relatively informal, relaxed discussion based around a predetermined topic. It is usually best to conduct such interviews in pairs with one person doing the interview and one taking detailed notes. The process of a semi-structured interview involves the interviewer presenting the context of the study and its objectives to the interviewee or interview group (such as a family or household). The set of questions are prepared but open, allowing the interviewees to express opinions through discussion. Questions

are generally simple, with a logical sequence to help the discussion flow. Interview questions should be tested prior to interviews.

- Semi-structured interviews can easily be used in combination with another method. For example, you might be walking a guide walk with a group of youth with whom you are having a semi-structured interview. Many of the visual group methods work best if conducted as a semi-structured interview. Semi-structured interviews can be a relaxed way to obtain insights not possible from structured questionnaires. Interesting, unforeseen topics may also emerge in this manner. However, such information may not be sufficiently precise to allow for statistically analysis. For this, use a questionnaire.
- Open-ended information is also more difficult and time-consuming to synthesise well enough to obtain clear results. It can be difficult to keep interviews focused, making different interviews difficult to compare properly. Accurate note-taking is particularly important to make interpretation possible.

Objective

To gain information from an individual or small group, on an issue.

Focus group discussions (FGDs)

Purpose

To use group discussion in order to collect general information, clarify details or gather opinions about an issue from a small group of selected people who represent different viewpoints. It can also be used to build consensus.

Steps

1. Determine the participants (eight to ten people is ideal). Depending on your purpose, you can work with a homogenous or heterogeneous group. Alternatively, use a number of focus groups, each one fairly homogeneous, but the groups being different from each other. This enables interesting comparisons.
2. Present the group with a broad question to start with (e.g., "How are different people in the community are affected by flood or drought?").
3. Discuss this question for the time period agreed upon beforehand, one or two hours maximum. There should be minimal intervention by the facilitator other than to make sure that everybody has a say. Perhaps you might need to repeat the question using different words from time to time or to probe if something is not clear.
4. Take detailed notes of the discussion. Focus groups are best if facilitated in pairs - one person to facilitate the discussion and the other for note-taking. You can also record the discussion but this will have the usual problems of time-consuming transcription and inhibiting the group.
5. One way to be sure that the information collected is reliable is to keep conducting different focus group sessions until the data becomes repetitious.

Tips / Comments

- If facilitated well, this method can bring out detailed information. It generally stimulates rich responses and also provides a valuable opportunity to observe discussions and to gain insights into behaviours, attitudes, language and feelings.

- However, facilitation of a focus group requires considerable skill – both in moderating the group and in adequately recording the responses. Group dynamics, due to individuals being too shy, dominating, disruptive, etc. can hamper the discussion.
- This method can be used to obtain a consensus view. However, a small group of people cannot represent all views held by, for example, an organisation or community. On the other hand, if the group is not homogeneous enough, there can be great disagreement. So think carefully about the composition of the group.
- This method can generate focused insights more quickly and generally more cheaply than through a series of key informants or formal social surveys.

Community Resource Maps

Description

Resource mapping helps us to know the community better. We get a sense of the general layout of the community and what the key resources are. This tool also enables community members to look at their resource base. The map facilitates community members in identifying what resources and people are most vulnerable. Mapping is an activity that can be done while waiting for other members of the group to arrive.

Objectives

- To identify the vulnerable members of the community
- To identify areas and resources at risk from climate hazards
- To identify available resources that could be used by community members to improve productivity

How to Facilitate

1. Explain to the participants that you would like them to build a map of their community.
2. Choose a suitable place (ground, floor, paper) and medium (sticks, stones, seeds, pencils, chalk) for the map.
3. If the map is made on the ground or floor, the note taker will then have to copy the map on his/her notes.
4. First, facilitate the community map. NOTE: As a facilitator, you should explain the kind of map you want them to draw and help the participants to get started but let them draw the map by themselves. For instance you can ask them to draw the boundaries of the community, the location of settled areas, critical facilities and resources in the community. This should include houses (the map doesn't need to show every house, but the general area where houses are located), facilities such as churches/mosques, health clinics, schools, and resources such as forested areas and water bodies.
5. To start, you can ask the community members to identify a landmark in the community and then someone among them puts a mark or a stone to stand for the landmark and then they can continue from there.
6. When the community members have agreed that the map is representative of their community, begin the second step: identifying the hazards.
7. Ask the community members to identify:

- Resources, areas and people most at risk from natural disasters, conflict
- Areas prone to health crises such as malaria
- Most important livelihood resources
- Poor and most vulnerable households

Seasonal Calendars

Description

A seasonal calendar gives information on planting season/harvest, seasonal employment, migration, festivals, timing of disasters, and illnesses. Information can be used in identifying vulnerable times of the year, and in planning project activities.

Objectives

- To identify periods of stress, hazards, diseases, hunger, debt, vulnerability, etc
- To identify what people do during these periods, how they diversify their livelihoods, when do they have time for community activities and what are their coping strategies

How to Facilitate

1. Explain to the participants that you would like to develop a calendar to show key livelihood activities that occur during the year.
2. Use the ground or large sheets of paper. Ask the community members to mark off the seasons of the year on the horizontal axis.
3. Ask people to list livelihood, events, conditions, etc., and arrange these along the vertical axis. The list should include:
 - Holidays and festivals
 - Planting and harvest seasons
 - Periods of food scarcity
 - Times of migration
 - Timing of hazards/disasters such as droughts and floods
 - Etc.

When the key events have been listed, ask the community members to plot the timing of them in the table.

The note-taker should note any events for which the group has difficulty deciding on timing.

Guided Walk

Description

Guided walk provides the research team opportunity for direct observation within the community and to seek explanations from members of the community.

Objectives

- To creating rapport between the team and the community members

- To give the team a cross-sectional view of the community.
- To observe, discuss, and register the social and economic conditions in the community.

How to facilitate

- Explain to the opinion leaders or community members present that the team will like to be taken on a walk of the community by a diverse group of 5-8 community members (women, men, girls, boys).
- Establish the area to be walked. This is best obtained by reviewing the participatory community/resource map, if one has been prepared, and from that estimate and choose the area of maximum diversity.
- Let the community members guiding the team lead the walk. Ask for explanations to things which come to your notice, even when you think you already know it.
- Stop to question members of the community whom you come across on the walk
- Take notes from observations and information collected during the walk with the informants.

Institutional Analysis using matrix scoring

Description

The purpose of carrying out an institutional analysis is to understand the role that different institutions play in different aspects of people's lives.

Objectives

- To analyse services, institutions (modern and traditional), organisations and powerful individuals in and outside the community
- To analyse the linkages and relationships between institutions
- To get community's perspectives of institutions and services, and impact of these on the life of the community.

How to facilitate

This term is not easily translatable in local languages and as a result people interpret it differently. Therefore, following questions can be asked to facilitate this discussion.

- Which institution supports you when you are in crisis or have problems?
- Which institutions do you go to when you need help?
- Which institutions ensure your personal or community security?
- Which institutions are important to you when it comes to your livelihood activities?
- Which institutions support or hinder your economic activities?
- Which institutions are important to you but are not effective?
- Etc.

- Later, some negative questions can also be used (e.g. which institutions should provide support to the people but don't? which institutions do you fear? Which institutions have a negative impact on the community? etc.)
- Scoring can also be used to carry out institutional analysis. In fact, scoring enables the institutional analysis to be carried out on the basis of multiple indicators.
- In this case too the analysis first starts with the listing of different institutions in the community. Once 7-8 institutions have been listed, place them along the first column of a matrix. The matrix can be prepared on the ground using chalk or twigs, or else on paper using marker pens.
- Next ask the group to discuss the basis on which they differentiate among these institutions.
- Allow the group to generate their own criteria. Once they have done so, check whether the following criteria have been included:
 - Which of these institutions are considered important by them
 - People's trust in these institutions
 - Their effectiveness
 - Provide help when needed
 - People have a say in their decision making process
- If these have not been included, ask the group to consider them as well, and if they are willing, include them on the Visual. These indicators are crucial for this study and may have to be prompted by the facilitator. Make a note of criteria decided by the group and the ones introduced by the facilitators.
- Ask the group to give scores for all the institutions in the list against each of the selected criteria.
- The institutions can also be ranked at the end.
- **NOTE: Do not add up the scores in the cells along the rows.** This total is not a true reflection of the importance of the institution, since the criteria do not carry equal weight.

Following is a hypothetical example of institutional analysis using the scoring method:

Institutions	Criteria					Overall importance (ranking, 1=most important)
	(Scoring out of 50, the higher the score the better the performance of the institution)					
	Trust	Provides help when needed	Effective	Reliable	Have a say in decision-making	
Chief	30	30	40	20	20	1
DA	10	0	5	0	0	4
NGO	20	30	30	25	0	2
NADMO	25	40	45	30	0	8
Family	30	35	40	45	45	4
Women’s group	50	40	25	50	40	3
Church	50	15	20	15	20	5

Money lender	5	50	35	0	0	6
Banks	25	10	5	0	0	9
Queen Mother	10	25	15	0	40	7
Head teacher	25	5	25	25	30	8
Police	20	20	25	5	0	5
Unit Committee	5	5	5	0	20	11
Assembly person	10	10	10	5	20	10

Once such an analysis is complete ask why one institution is perceived to be more important than the other. This may lead to other criteria, not listed in the matrix. Note these down.

Trend Analysis

Description

To a great extent the current circumstances faced by the community in terms of poverty and vulnerability may have seen some changes overtime. Trend analysis helps us to discuss changes that have occurred or whether some of these conditions have been there for long or not.

How to facilitate

- Once the issue for discussion has been identified, it is easier to start by asking about the present day conditions and then asking the group to reflect whether these were different earlier (say 20 years ago).
- Follow-up by asking why these changes have taken place
- Also ask the group whether they foresee any changes in these conditions in the next 10 years and what to do to address them in future and what are their hopes and fears for the future

Wealth/Well-Being Ranking (abridged)

Description

It is not always necessary or possible to carry out a complete wealth/well-being ranking exercise in the communities. The whole process of actually ranking all the individuals or households in a community is a lengthy one and, in the Ghanaian cultural context, requires sensitive facilitation.

Objectives

For some purposes it will suffice to:

- Identify different socio-economic categories within a community
- Elicit people's criteria for differentiating between the socio-economic categories
- Obtain proportions of people or households in each category
- To provide a basis for purposeful sampling to interview people from the various socio-economic categories, especially the poor and vulnerable households.

How to Facilitate:

This can be done in different ways:

1. Start with a discussion on the differences among the people in the community and discuss the criteria on the basis of which individuals or households are categorised into different groups. Once the criteria are established ask the group to identify how many categories could they divide

the community into. Having identified the categories the group can be asked to use scoring to indicate proportion of households (or individuals) in each of them

2. You could also start by asking the group to first identify the different categories they can divide the community into. Once the categories have been worked out, the group can be asked the basis on which they evaluate the differences (the criteria). Scoring, for working out the proportions in each category can be used subsequently.

Either way you should have the categories, the criteria, and the proportions of people in each category, at the end of the analysis. The results from this analysis should be presentable in a table, like the following hypothetical example:

Well-being categories and criteria for differentiating among the Community: xyz

Analysis carried out by a group of 8 middle-aged women

Category**	Criteria++
1- Happy	<ol style="list-style-type: none"> 1. Have surplus food 2. Have savings 3. Not affected by shocks 4. Have power
2- Doing well	<ol style="list-style-type: none"> 1. Have surplus food 2. Can withstand shocks
3- Pulling along	<ol style="list-style-type: none"> 1. Enough food 2. Can send some children to school 3. Have to borrow at times
4- Facing difficult times	<ol style="list-style-type: none"> 1. Lack of resources 2. Children don't go to school 3. Not able to borrow from anyone 4. Have to go without food sometimes 5. Drunken husbands beat up wives
5- Miserable	<ol style="list-style-type: none"> 1. Female headed household 2. Children don't go to school 3. Handicapped 4. Lack of proper shelter 5. Have to go without food for days 6. Depend on charity

**List all the categories, and give local terms and definitions used for each one of them.

++ List all the criteria mentioned for each of the categories

Remember we want to understand people's own categories and criteria. Don't impose your own ideas!

With sensitive and open-ended facilitation people usually come up with a well-being analysis rather than a wealth ranking analysis. Well-being can include criteria related to wealth, but it is a much broader description of the quality of life. People usually add criteria like-happy , unhappy, ability to provide a good upbringing for children, trustworthy, respect, etc, when they carry out a well-being analysis.

Simple Listing, Scoring and Ranking

Description

Listing, scoring and ranking is about placing something in order and showing how people see things in relation to each other in terms of importance. This helps to generate basic information which can lead to more questioning.

This simple tool can be used quickly and spontaneously as part of an interview, or a separate tool, as in institutional analysis which involves matrix scoring and ranking.

Objectives for this study

To show the relative importance that different groups of people attach to different things, or the relative amounts or frequency.

How to facilitate

- Decide what is it you want the group to score and rank. Ask the group to list. E.g. “What are the things that you the women generally spend money on in this community?” As people call out things, ask them to find a symbol to represent each item. It is useful to encourage them to find a symbol that is related to the item e.g. a pen to represent school fees, a used water sachet to represent water. But use whatever is available nearby. Put the symbols on a line.
- Decide if you will use fixed or free scoring (see below). Use enough stones to bring out the differences and proportions clearly – perhaps 50 -100. When the group has finished listing ask them to allocate the stones, seeds etc to show e.g. what they spend most money on, which place they migrate to most etc.
- As they are discussing how to allocate the stones, capture the debates, agreement and disagreement between people.
- Count the stones and then rank the list (1st, 2nd, 3rd etc) and feedback their analysis to them: e.g. “So you are saying that a lot of your money is spent on food and transport? “
- Interview the diagram when they have finished.

Free and fixed scoring

Scoring can be done as fixed or free scoring:

- Free scoring is when people are allowed to use any number of stones or units to give their score
- Fixed scoring is when you (the facilitator) ask people to score using a fixed amount. Each item listed is scored out of ten or out of twenty. Or allocate 100 stones among 6 different criteria.

Ten Stones

This is a simple scoring method that can be used to generate discussion about TWO things, perhaps when you want to probe further about things that are brought up in a discussion. E.g. “many of us use the rural bank now.” You could use 10 stones to find out:

- The proportion of people who use the rural bank and
- The proportion of people that don’t use the rural bank.

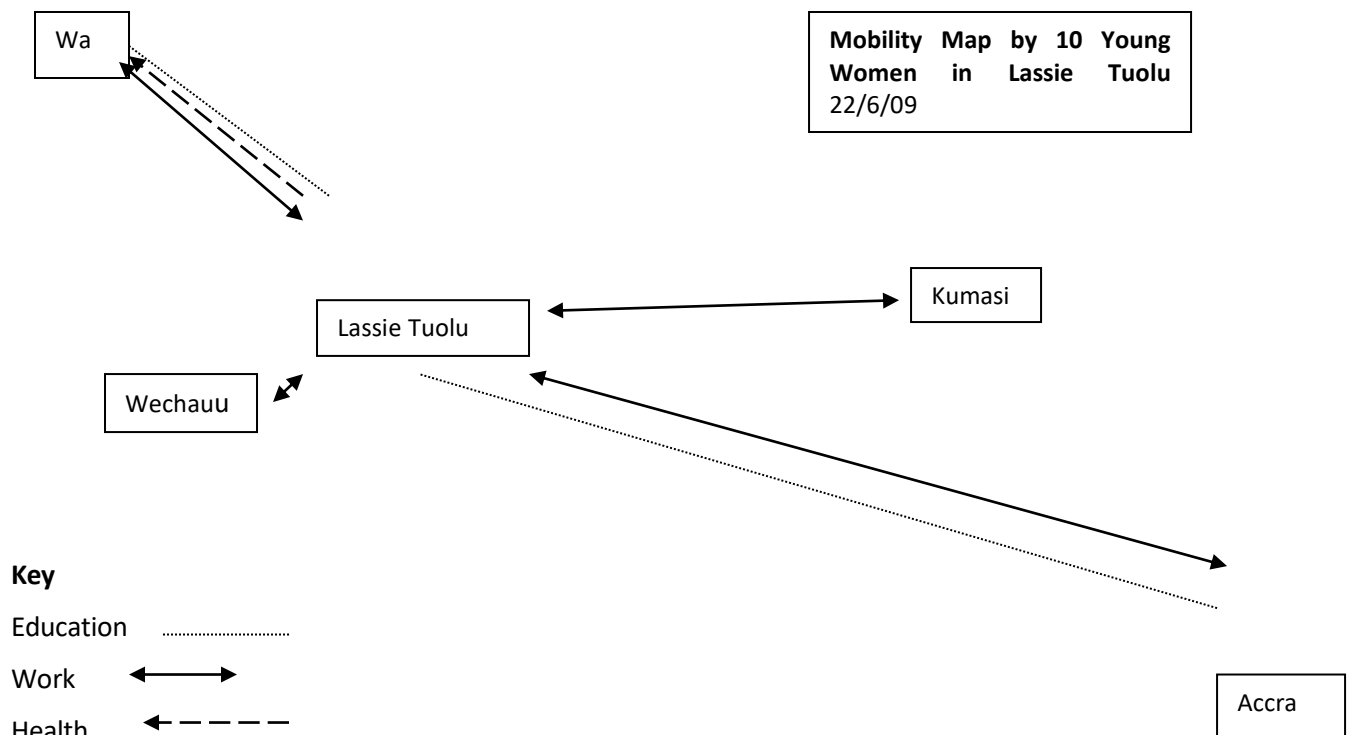
You could then use 10 stones again to find out of those who use the rural bank:

- how many are men and
- how many are women?

Mobility Maps

Description

A mobility map is simply a diagram of the places people go to for different reasons. There is likely to be considerable variation between groups e.g. by gender and age.



Objectives

Mobility maps help us to map out where people travel to and for what reason and will be particularly useful for discussion about migration and access to institutions or other kinds of help in times of vulnerability, shock or disaster. They will help us to find out where people in a certain group or community generally come from, or go to, and for what reason.

How to facilitate

- As with all diagrams you can do a mobility map on the ground, on the floor or on paper.
- Decide what the map is of – e.g. where people travel to, or where people migrate to.
- Begin by putting something in the middle – a symbol or by drawing a circle. This represents their community.
- Ask the group members where they travel to e.g. for work.
- Ask them to place a symbol on the group (etc) to represent that place and draw a line between the two places. Tell the group that the length of the line signifies the distance.
- Then hand over the stick/pen and ask them to continue.
- Listen and watch.
- When they have finished, interview the map. E.g. ask the group if there is a seasonal dimension to their mobility. Also do some trend analysis: e.g. how has this changed over the last 20 years?

Appendix B2. Community-specific well-being reports

2.1.1 MWMV1: Nabari

Overall, participants perceived well-being to have improved since the baseline. All four focus groups mentioned a rise in productivity, especially for maize, and attributed it to training provided by MVP in good agricultural practices²⁷ as well as to other support in the form of higher quality maize seed, agrochemicals and the introduction of the [community-based] lead farmer concept, which has facilitated access to practical know-how. Some from the relatively wealthier groups observed that where they only harvested two bags of maize for each acre cropped before the baseline, they now get between 10 and 14 bags from the same area. Women's cultivation of maize has also risen following the introduction of the agricultural input credit scheme.

While the proportion of households moving up the well-being ladder (one in ten) was the same as those who fell, the downward slide was steeper, with as many as five of the six affected households falling by two rungs on the four-point ladder, from moderately rich (through poor) down to very poor. This seems somewhat surprising considering that the balance of well-being was said to have improved for this 63-household community as a whole.

Five of the six upward movements²⁸ were attributed directly to the agronomic training facilitated by MVP.²⁹ For those households whose well-being deteriorated, participants identified the main causes as aging and sickness in households where, owing to situations such as the out-migration of capable children, there was no one to care for such sick/old members.³⁰ Consequently, farming and other livelihood activities were severely affected, resulting in the sharp dip in well-being conditions.

Box 1: Best MVP farmer at Nabari (MWMV1)

Ali obtained MVP's support in 2013 and was eventually adjudged the best farmer for the year. Last year, he was appointed a lead farmer and given a bicycle and wellington boots. He also received free seed, fertiliser and training to develop his farm as a demonstration project. His mobility has improved greatly, facilitating his work as a farmer, since receiving the bicycle.

In Ali's view, there are many in the community who are lazy and so fearful that they cannot pay back the credits. By contrast, he has found MVP's agricultural interventions to be very helpful. His production has risen significantly and he is able to sell as much as three-quarters of his harvest, reserving one-quarter for the household's consumption. With this income, he is able to pay his children's fees and buy them books.

He is not aware of any comparable public sector agricultural interventions in the community. According to him, state extension agents had not visited the community in the four years prior to the commencement of MVP.

In common with other MVs, healthcare too was said to have improved (with the provision of free NHIS subscriptions)³¹ and community members are now able to access healthcare services at night because of the presence of resident nurses at the facility. The malaria screening effort too is perceived as helping to curtail morbidity, especially among young children – a report echoed across the other MVs.

²⁷ According to the MVP office, this training focused on maize, rice and soya.

²⁸ All six were from poor to moderately rich.

²⁹ The sixth well-being improvement was resulted from an inheritance.

³⁰ The death of a husband was also mentioned.

³¹ From this year, however, beneficiaries are required to pay for their own insurance renewals. The MVP office at Bolgatanga informed the research team that only pregnant and lactating mums and under-fives remain eligible for free subscriptions/renewals.

A 12-member mother-to-mother association facilitated by MVP undertakes weekly visits to expectant and nursing mothers, provides basic counselling and assists in the early detection of childhood diseases.

Box 2: Fatima, poor farmer whose household's well-being has declined, Nabari (MWMV1)

MVP is appreciated for its potential to transform local agriculture. Here at Nabari, however, there is always the risk that after investing the support, rains will come and sweep away what one has cultivated. Previously, Fatima (not her real name) was strong and able to farm effectively but age has caught up with her, undermining her health and agility. Where she previously farmed three acres, she can no longer farm even one acre. She has not accessed the MVP input credit package because she does not believe she would be able to pay back.

Fatima does not sell any of her harvest, as it is inadequate. Rather, in an effort to bridge the household's provisioning gap, some of her children interrupt their schooling to help scavenge for firewood in order to cater for the younger ones. When the firewood season ends, they turn to scavenging for shea nuts as a coping strategy.

Despite welcoming the agricultural support provided by MVP and the resulting drop in out-migration, participants identified some challenges with accessing the support. Except for the rich men, all focus groups observed that the MVP-facilitated tractor services tend to arrive late, delaying the start of farming and undermining the usefulness of the ploughing initiative. The groups also noted that many of the goats and sheep supplied to 12 of the poorest households died, thus failing to deliver the intended well-being dividend. Participants observed that most of the animals were pregnant on arrival, making them harder to manage.³²

Poor men and women reported cutting back on the proportion of their harvests that goes into funding expenditures on funerals, naming ceremonies and other traditional social functions by about half (from around five bags to between two and three).³³ The poor women said they now hold onto their food crops till prices are high, when they sell them either to shore up their savings or to invest in acquiring livestock. Reducing the amount of food spent on funerals also means that their domestic food stocks now last longer. In addition to reducing the total amount of food used, the richer women reported that they now pool resources towards funerals, thereby spreading the burden more tolerably. These changes were attributed to “*eye opening*” (i.e. enlightenment) arising from the frequent interactions with outsiders (including religious influences and informal engagements with others over the years, but more intensively with MVP officials during the project initiation period). Households whose food stocks cannot carry them through the full year are still compelled to borrow food – typically from relatives or other households in the community or, less commonly, from outside the community.

³² The MVP office at Bolgatanga reports that, in all, 173 households have received such female ruminant grants across the MVP sites. The purpose of handing over pregnant animals is to facilitate breeding to help the targeted households experience the well-being benefits more rapidly. The high mortality rate was confirmed by the MVP office, explaining that many of the animals had been transported with cords around their necks and tethered to tractors. Also, since many of beneficiaries were aged without family support, they were often unable to feed or secure the animals properly, resulting in high losses. This grant scheme is separate from the one available to regular farmers and under a crop/livestock integration package. In the latter scheme, which began in September 2014, beneficiary households are expected to hand over the kids that are born to other households in the community under a revolving gift arrangement (a.k.a. “pass-on-the-gift” – PotG). Only farmers who have paid back their previous input credit loans and provided proof of erecting suitable livestock housing are eligible for that support.

³³ The relative reduction has been more marginal with richer households, where they now use around five bags compared with seven before.

2.1.2 MWCN1

Of the 55 households who remain at MWCN1, three were assessed by the community's re-categorisation group to have changed in their well-being status. All three movements were upward by one step – with two exiting poverty. Each of these households had benefited from good harvests two farming seasons (equivalent to years) ago and had ploughed back the profits into expanding their farms.

This riverside settlement appears to be relatively resilient. Though many households lost crops (especially cowpeas and Bambara beans) from a combination of floods and erratic rains last year, no household was plunged into destitution as they were able to augment their reduced harvests with incomes from canoe fishing. Women involved in trading (albeit a minority) are reported to be taking small but noticeable steps to expand their microbusinesses and consolidate their livelihoods. The incidence of robbery has also fallen, following joint action by community members and their traditional leaders in punishing perpetrators.

Food expenditures on funerals are coming down, leaving more food/wealth at the disposal of households. Whereas about six bags of cereal were used previously, the wealthier groups reported using two now. Since last year too, households have begun to respond to the increasingly erratic rains by doing mixed cropping (mainly cowpeas, Bambara beans, maize and groundnuts). The bean farms in particular are cultivated after the rainy season when the water in the riverbeds is receding, allowing households to extend their harvests longer into the dry season.

2.1.3 MMCF1

Of the settlement's 26 households (one more than at the baseline), one experienced a fall in its well-being status while as many as seven (a quarter) experienced positive shifts, with six climbing out of poverty. The only household which fell in its ranking went from moderately rich to poor, a situation caused by a combination of chronic illness (accompanied by high healthcare costs) and the death of the household's head (whose funeral came with a further impoverishing burden; see lower down in this sub-section). As a result of these adversities, the household was compelled to dispose of its last two animals to finance the costs. First, the cow was sold, then its calf too.

The majority of the positive movements were facilitated through cyclic migration of some household members during the agricultural slack season.³⁴ Typically, the savings generated from such migration stints would be reinvested into farming. Some households said they collaborate and rely on rotating pooled labour arrangements (*nnoboa*) to hasten farm work – for example, when they experience challenges in accessing tractor services. Even for those households whose improvements were not perceived to be large enough to justify their being relocated on the well-being ladder, many had experienced improvements in their well-being through migrant remittances. Not uncommonly, women and older children migrate, remitting money back home to assist with the household's regular upkeep, provide support for the younger children (particularly boys' schooling) and to farm. By contrast, participants observed that households with no members involved in labour migration were more likely to experience some deterioration in their well-being conditions.

³⁴ Lesser pathways out of poverty in MMCF1 include the acquisition and utilisation of artisanal skills (tailoring and block-laying) and formal salaried employment.

Box 3: Improvement in a household's well-being at MMCF1

The man of the house (Yaro – not his real name) found salaried employment with the Integrated Water Management and Agricultural Development at Yagaba. He receives a monthly salary of GH¢ 200. He visits home (MMCF1) every weekend and gives his wife (Rukaya – not her real name) GH¢ 10 for the upkeep of herself and their three children. Before he got this job, he farmed locally and only gave Rukaya GH¢ 2–3 a week. In addition to the increased stipend, he buys additional food occasionally for the household. According to Rukaya, nutrition has improved in the household. When school uniforms were distributed recently, the younger of the two children in school was left out.

There is an upsurge in the unlawful harvesting of forest trees, mainly by poor men, to produce charcoal as a supplementary livelihood to farming. Similarly, more women at MMCF1 now harvest *chewing sticks* (herbal toothbrushes) from various shrubs for sale. Richer and poorer men are diversifying into cultivating beans and watermelon (poorer men also farm sweet potato), while the better-off women now farm sweet potato and cassava.

In the assessment of the research team, the production of charcoal as a livelihood (even supplementary) is not sustainable as the trees are not replaced. The production of chewing stick seems relatively more stable. However, its longevity could be undermined if the routine practice of bush burning (often as a strategy for hunting and clearing land inexpensively) continues unchecked. By contrast, sweet potatoes, watermelon and beans all have nitrogen-fixing (and thus soil restoration) properties.

Unlike in MWMV1 (Nabari) and MWCN1, where food expenditures on funerals were said to be dropping, funeral costs were reported to be rising at MMCF1. Further, the support which bereaved households traditionally received from neighbours was said to be declining. All well-being categories interviewed identified increasingly costly funerals (and weddings) – often influenced by peer pressure³⁵ – as a factor responsible for well-being regressions in some households. Funerals have a particularly adverse impact on well-being at MMCF1 because they are generally held around March/April, which is during the *hungry season*.³⁶ The poorer men reported that where they used two to three bags of maize previously, they now use double that amount to finance a funeral. According to the group which assisted in re-categorising households on the well-being ladder, a rich household head can use as many as 10 bags of grain, along with a cow, to finance a funeral – or 20 bags if they do not own a cow and so have to sell some cereal to buy one. The burden is particularly high when an in-law passes.

Almost all pregnant women now opt for regular ante-natal care at a health facility five kilometres away. With no road, however, they find it more practical to retain the services of the local (male) TBA for home deliveries. Thus, the majority of deliveries are still assisted by the TBA.

2.2.1 MMMV1: Kunkwa (Central)

Twelve of Kunkwa's regular 164 households (approximately 1:14) moved up the well-being ladder, mostly by one rung. Of these, six exited poverty, with one doing so by two rungs (from very poor to moderately rich). The progress in well-being was attributed largely to the material support (especially the input credits) received from MVP during the last two years as well as to the dedicated support of the MVP AEAs. The biggest upward shift was in a household where an MVP volunteer invests his regular monthly allowance (a dependable source of capital) in the household farm. Importantly too,

³⁵ For example, rice may be used as a (more expensive) substitute for maize/millet in the preparation of *tuo* – a cooked dough eaten with soup.

³⁶ The months during which farmers' food stocks tend to get depleted are known as the *lean season* or *hungry season* (also, *hunger season*).

the new agronomic skills acquired (demonstrated mainly with maize) have been applied to other crops such as beans. The inability of other households to advance on the well-being ladder was attributed to a combination of old age, erratic rainfall behaviour and the inability to procure tractor services in a timely manner and at affordable costs. Nevertheless, the poorer women noted that they no longer run out of food like before.

More households are now growing cowpeas and other beans as commercial crops. These do not only offer higher returns, but also provide short-term employment opportunities in the form of harvest labour. Maize too is now being farmed both for sale and for domestic consumption. With the improvements in infrastructure (particularly access roads and electricity), the community has become busier both in terms of commercial activity and as a transport hub. This has provided young men with opportunities to sell their labour as *loading boys* and to invest the proceeds in petty commercial ventures such as retailing ice water and chilled beverages. The community livestock worker reported relative improvements in animal health and a reduction in livestock mortality. The research team were able to confirm from local records that the services of the CLW are indeed patronised by the community.

Box 4: Baba describes mixed benefits over the last two years at Kunkwa (MMM1)

The informant (alias Baba, for the sake of this report) reckons that farmers would have benefited much more from MVP's agricultural interventions but for the erratic rainfall. As a result of the poor rains, the informant opined that relatively few households moved out of poverty during the past two years. While acknowledging improvements, the informant noted that livestock still get ill and die from diarrhoea or more suddenly without any sign of illness. Sudden ill health on the part of a significant provider of labour can also render a household unproductive and vulnerable. When a non-resident breadwinner dies, support stops flowing and the household also has to use what little food and livestock they have to finance the funeral. Funerals (mostly performed at the peak of the *hungry season*, around March–April) easily use up over one-half of a household's remaining food stocks, compelling them to sell some livestock in order to sustain themselves. The theft of their livestock has declined considerably over the past two to three years, mainly because more youth now have stable jobs, e.g. as security men and cleaners at the health centre.

At the level of his compound, there is greater dependence on relatives for food and money for survival especially by the aged who can no longer work to take care of themselves. The difficulties have compelled some relatives (especially younger women) to migrate to Kumasi and Accra to find money for food as well as for farm inputs and to support their elderly. The household's parents often prioritise the children when there is insufficient food. Children could get three square meals but parents sometimes have a maximum of two. The younger men engage mainly in farming cowpeas, which are sold. As the last crop to be harvested, cowpea farming helps shorten the *hungry season*. Two years ago, they did not cultivate much of it because they were not as resourced with technical support as they are now. When the *hungry season* sets in, they sell their livestock to buy food from the Fumbisi Market and also depend more on food and game from the wild.

They perceive that the productivity gains can be sustained if they have timely access to tractor services and if there is reliable meteorological information to assist them in determining the ideal time to plant in the face of increasingly unpredictable rains.

The most significant shocks experienced in the period following the baseline were the flooding of farms during 2014 (which sparked some marital conflicts as it affected husbands' ability to provide for their households), wildfires (which destroyed crops and grazing pastures), the death of breadwinners and livestock thefts through connivance with some Fulani herders. By contrast, Islam and Christianity were said to be assisting their followers to save by reducing expenditures on funerals. A ban by the

chief on the practice of snatching other men's wives has contributed to reducing fights between residents.

With their new health facility and seven resident nurses and midwives, deliveries are now attended by professionals rather than by the TBA. Participants also reported an observable decline in the incidence of neonatal and maternal mortality.

Free subscriptions to the NHIS (funded by MVP) in 2013 were extended in 2014, but have been stopped, except for pregnant women, lactating mothers and under-fives. The focus group discussions revealed that many households have not renewed their subscriptions since their cards expired in February 2015.

When times are tough, people may depend on the largesse of relatives, migrate to economically more vibrant parts of the country to find work, sell their livestock, forage for wild fruits (e.g. shea, velvet tamarind (known across Ghana as black berry – or *yoryi*, around the capital), *dawadawa*,³⁷ *kpahali* and *shishibi*) or hunt for *bush meat* (i.e. game).

2.2.2 MMCN2

Overall, this community perceives that welfare has regressed for most of its 86 households. Only one household moved up in the well-being rankings while four moved down. The former – by one rung, from moderately rich to rich – was attributed mainly to luck in the sense that the head took a chance to plant earlier than most others. The risk paid off and the household was able to harvest their produce (63 bags of beans) in the dry season before farms were ravaged by floods during the rainy season. The beans were sold at a handsome price of GH¢ 400 a bag (roughly double the regular price) at the peak of the *hungry season*.

Box 5: Erratic rainfall leaves households in debt

Three households fell from rich to moderately rich after they had invested informally contracted loans in farming, only for the rains to stop suddenly midstream while the tassels of their cereal crops were still forming. They then had to repay the loans at exorbitant interest rates. For each GH¢ 100 received, they had to give back a bag of beans at a harvest-time value of GH¢ 220 (GH¢ 300–400 in the lean season), representing an interest rate of some 120–300%!³⁸

The range of livelihoods remains the same. However, participants assessed their soils to be declining in fertility (except for those along the river banks). Access to potable water has become more challenging since the baseline and women have to walk increasingly long distances to fetch water for their households, especially during the dry season. The community experienced a cholera outbreak in 2014, but no one died. The poor cope with the *hungry season* by borrowing (on prohibitive terms) and/or migrating.

All groups reckoned that funerals have become more costly, leaving affected households in a state of indebtedness. Where previously, several funerals could be combined in a single event, residents now feel compelled by religion (Islam) to separate all funerals. The better-off groups said it can take between 10 and 15 bags of cereal along with a cow to perform a funeral, depending on the social status of the deceased. The poorer women said that three years ago, they used three bags of maize and three goats to perform three funerals in a single event, but “*now, a single funeral can use up four*

³⁷ Its botanical name is *dialium indum*.

³⁸ Those unable to pay often face the wrath of the police.

bags of rice, five bags of maize, one cow, four goats, four sheep and three guinea fowls", increasing the likelihood of debt.

2.2.3 MMCF2

Only four of the 238 households moved up the well-being ladder, while one dropped. The latter, from rich to poor, resulted from a combination of aging and the out-migration of older children, leaving the household without adequate farm labour. The upward movements (mostly from poor to moderately rich) were facilitated by greater financial cooperation within the household in the form of pooling spousal resources for farming and supporting wives to build up their petty trading businesses. Beans are also now cultivated more widely, typically after the rains have subsided, enabling such households to extend their harvests, with a positive impact on food security. Food expenditure on funerals is increasing here also, as at MMCN2.

2.3.1 BSMV1: Zuasa

Most of the residents interviewed perceive a fall in well-being overall, though this is contested by some who perceive a marginal improvement across the community. While five of the 64 households gained in their well-being status (all rising out of poverty), seven lost ground (five into poverty, with three falling by a full two rungs – from moderate wealth into destitution). The improvements were facilitated by a diversity of factors ranging from starting up non-agricultural supplementary livelihoods, through access to fresh capital (from thrift savings³⁹ and migrant remittances) to applying the agronomic knowhow and input credits received from MVP. In the focus group with poorer men, one observed that some of *"those who were cultivating one acre are now cultivating over four acres"*. By contrast, the falls were attributed to death (within the household but also of livestock), theft of their livestock, chronic illness and the capricious rains. Increasingly, households are turning from having three meals per day to two – influenced, in part, by increasingly high food expenditures on funerals and sacrifices to local deities.

The interviews with the poorer groups revealed that in 2013, the tractors got held up on the relatively large farms owned by the wealthier farmers. By the time they got to the farms of the poorer farmers, the rains were already subsiding, which adversely affected their yields for the year. This, in turn, contributed to their inability to repay their loans, resulting in being blacklisted the following year. Another consequence of the generally poor harvest is that the poorer households have been compelled to start using maize (rather than the preferred millet) for preparing their evening meal, *tuozafi*.

The poor rains over the last two farming seasons have also had an adverse effect on livestock well-being and numbers. Livestock are having to travel much longer distances (c. 3 km) to find water. In the process, several have fallen prey to rustlers. The Fulani community – who provided services herding the community's cattle – were subsequently evicted on suspicion of complicity, creating challenges in caring for the animals. Compounded by the lack of access to vet services (until recently), a disproportionate number of animals have been lost since the baseline – a loss experienced mainly by the richer men.

The combination of having a resident midwife at the CHPS compound (at Kazengsa, 2 km away), an accessible ambulance (based at Fumbisi) and a rehabilitated road is that pregnant women are now using the formal healthcare delivery system for consultations and deliveries. The TBA has ceased to perform home deliveries in return for a reward in the form of a bar of laundry soap and other provisions each time she accompanies a woman in labour to the CHPS facility. Both the expectant mum and those accompanying her are refreshed as a further incentive to use the facility. However,

³⁹ The Village Savings and Loans Association (VSLA) concept has been introduced into this community by MVP.

conditions such as fractures and dislocations continue to be treated with traditional alternative health options. Participants interviewed also observed a sharp drop in interest in the NHIS now that MVP is no longer financing the premiums. The lengthy wait time associated with the shift to a biometric register was identified as a further disincentive to people renewing their subscriptions. Also, despite education to promote the adoption of household latrines, open defecation remains the norm across the community.

The provision of culverts and related re-gravelling along the road between Zuasa and the district capital (Fumbisi) have made it easier for farmers to sell their produce at the latter's vibrant market. The focus group of less endowed women observed that the road improvements had shortened the travel time from 1.5–2 hours to just 20–45 minutes. Similarly, children are now able to continue schooling during rainy season.

In the *hungry season*, desperation drives people to forage for *charma* (shea fruit), *kpagla*, *sunsuma* and *twuita* (baobab fruit).

2.3.2 BNCN1

Nine of the community's 129 households moved up in their well-being rankings, while three fell. All movements were by one rung on the four-point well-being ladder. The gainers had either begun supplementary livelihoods, found stable jobs or were receiving inward remittances. LEAP was also identified as facilitating noticeable improvements for some of the poorest households and oldest residents, and a new borehole on the school premises has enabled the school children to develop a garden which is earning the school some income. An individual has also invested in a commercial grind-mill following the connection of the community to the national electricity grid, saving households the time and cost of traveling all the way to Sandema (the district capital) to grind their cereals. However, despite the fact that so many households moved up, with six climbing above the community's notional poverty line, all four focus groups interviewed insisted that the *hungry season* has become longer, by about two months, suggesting a deterioration in well-being for many. The research team observed children trying to harvest ebony fruits – which residents identified as a sign of hunger.⁴⁰

With the arrival of electricity at BNCN1, nurses who were previously reluctant to work in the community are reported to have relocated into duty-post accommodation and to be “*always present ... working day and night*”. Participants observed a tapering in the occurrences of cholera and malarial morbidity, associating these improvements with the work of trained volunteer health workers “*who go round the community*” administering first aid. However, despite having an NHIS desk in the community (an exception in the sample), interest is waning as a result of a 67% *nominal* rise in premiums and an increasing tendency to require subscribers to buy their own medicines from private drugstores. The sick also resort to traditional healthcare options when modern healthcare fails.

Here also, most of the focus groups perceive that funeral costs are rising, using up larger shares of households' food and animal savings. Indeed, people are even borrowing to buy additional food to supplement what remains of their harvests. The wealthier women, who are in the minority on this issue, opine that funeral expenditures remain just as impoverishing as previously, with no significant change since the baseline. Even so, all seem united in the position that “*no matter the amount of foodstuff in the house, it will get finished once there is a funeral.*”

In the *hungry season*, the poor receive food donations from the wealthier members of the community and all well-being categories increase their reliance on wild fruits such as black berry (velvet tamarind),

⁴⁰ Ordinarily, the *hungry season* would not have begun till a month later, in March.

charma (shea fruit), *dawadawa*, ebony, *koglogsa*, *sisiba*, *sunsuma* and *twuita* (baobab fruit) as well as on hunting for bandicoot, bush fowl, grass-cutter (greater cane rat), monkey, rabbit, rat and snake. According to the less endowed men, “*the only meat we don’t eat is what we don’t get [when we go hunting]*”. Unsurprisingly, the focus groups noted that these were becoming increasingly hard to find – a situation which they attributed to continuing deforestation, including the practice of harvesting trees for charcoal.

2.3.3 BNCF1

In this community of 50 households, there were three movements on the well-being ladder at BNCF1, all by a single rung. One was positive (and out of poverty) while the other two were negative. The improvement came about as a result of finding stable employment, while the falls were occasioned by the death of vital breadwinners. Overall, residents perceive an improvement in well-being at the community level – small but helpful income gains across many households. This was attributed to a rise in the supplementary livelihood practices of harvesting river sand (by youths) and gathering river stones (by girls) for sale to builders, locally and from the district capital.⁴¹ Because many more people are now involved in mining the river for sand (through a rise in donkey cart ownership), the price has fallen from GH¢ 20 (per donkey cart) at the baseline to GH¢ 7. However, the benefits are being distributed more widely in the short term. More men in the community are also producing and selling charcoal while the women sell firewood.⁴²

Harvest stocks are not lasting as long as before, owing to the shorter rainy season. However, households compensate for this through the supplementary livelihoods described in the preceding paragraph. Fewer of their animals are also being lost to theft, because many more youths have some opportunity to eke out a living from the river. Participants noted that the improvement in livestock security leaves households with potentially more capital, which they can convert during the *hungry season* when food stocks are low. However, many are still compelled to reduce their rations during that period – from three to two meals, even eating only breakfast when the season is at its peak. It is still common at BNCF1 for households to donate or receive some foodstuffs when times are tough. Another alternative is to explore the forests for black berry (velvet tamarind), black plum, *charma* (shea fruit), *dawadawa*, ebony, *koglogsa*, *sisiba*, *soalma*, *sunsuma*, *twuita* (baobab fruit) and yellow berry or to hunt for alligator, bandicoot, bush fowl, grass-cutter, hedgehog, *keri*, rabbit or rat.

Access to water has improved, following the construction of two new boreholes in addition to the three functioning ones that already existed at the baseline. However, the construction of a few additional household latrines has not impacted significantly on the widespread practice of open defecation.

Food expenditures on funerals have risen. The focus groups mentioned having to sell part of their harvests to finance funerals – which, some informants noted, were becoming more drawn out in their duration (hence requiring greater expenditures).

2.4.1 BSMV2: Zamsa

According to a member of the focus group of wealthier women, “*the rains have changed over the past two years ... now they start late and stop early, affecting our crops*”. Despite this challenge, there have been significant improvements in food security and well-being – with as many as 32 positive shifts on the well-being ladder (nearly one in four of the 138 households), all by a single rung, and no falls. Twenty of these movements were out of poverty while 12 were a reduction in the intensity of poverty.

⁴¹ The mining of river sand became lucrative and popular after some residents invested remittance capital into acquiring donkeys and donkey carts, significantly curtailing the drudgery involved in transporting the harvested sand.

⁴² In the opinion of the research team, these supplementary livelihoods are all rather short-sighted and have potential to seriously degrade the environment in an area that is experiencing an increasingly erratic rainfall pattern.

Drivers of this significantly improved state include the enhanced availability of tractor services in this community (thereby enabling many beneficiaries to double the size of their farms), a conscious decision to augment the cultivation of millet with maize (resulting in enhanced food security), inward remittances from out-migrants and, in a minority of cases, the fact that children have completed school and are now contributing to the economies of their households. Unlike in other MVs, more farmers are enrolling for the MVP input credits than in the first year. This is mainly because only six farmers from this community got into the scheme in the first year and, thus, most farmers here have not been penalised for defaulting in loan repayments – unlike elsewhere. Livestock morbidity and mortality have also fallen, owing to more frequent veterinary visits.

Patients now have access to the CHPS compound “*at any time of the day*” following the construction of nurses’ housing by MVP. Malnutrition is also reported to have dropped, with the improvement in post-natal services and the improved availability of food.

It is common for households to enter into loose rotating labour cooperatives during the farming season. However, the real cost of labour is reported to be rising. While there are no wages charged or paid, households are increasingly required to supplement the feeding of the volunteer gangs with *akpeteshie*.⁴³

Over time, though not just in the period since the baseline, some adverse cultural practices such as female genital mutilation and heavy spending on funerals have declined. A poor woman observed how “*unlike before, people are now learning to spend less on funerals*” though others noted that the costs are still significant.

During the *hungry season* and when times are tough, the poor forage for wild fruits such as *charma* (shea fruit), *ebony*, *kantibsa*, *koglogsa* and *sunsuma*, along with a wild vegetable known as *kampoak*.⁴⁴ The wealthier men, by contrast, hunt for rabbits, antelopes and doves and/or sell some livestock in order to enable them buy millet and (recently) maize for their households. Sometimes, the poor also receive portions of grain from the better off, for which no repayment is expected. However, all of these coping strategies were said to be waning with the improvement in food security.

2.4.2 BSCN1

The arrival of electricity in the community has been accompanied by a rise in mobile phone usage, and the relatively wealthier among the population who can afford refrigerators are now better able to preserve perishable products or start a microbusiness in selling ice water. Petty traders were said to be operating longer hours due to the availability of lighting, and a few of the more endowed citizens have started up grind-mill operations, benefiting not only themselves but also everyone else who previously had to make the five-kilometre journey on foot to the nearest grind-mill.⁴⁵ Illegal artisanal gold mining (*galamsey*) at pay dirt sites has become more widespread, with the wealthier groups often providing the required capital investment while the poorer groups provide their labour. The preparation by women of *dawadawa* – an aromatic spice used in local soups – has picked up in the community. Some women receive GH¢ 5 a week⁴⁶ from MoFA⁴⁷ to water mango seedlings planted on a five-hectare lot. Finally, soybean is now being cultivated in the community. All of these are being practised as supplements to their dominant farming livelihoods.

⁴³ *Akpeteshie* is a local spirit brewed from palm wine.

⁴⁴ Also spelt *kampuak*.

⁴⁵ In a culture where the cuisine is dominated by doughs and porridges made from ground cereals, the time savings are significant.

⁴⁶ This equates to about GH¢ 22 a month (roughly USD 6.40 a month at the time of the evaluation visit).

⁴⁷ The more accurate designation at the district level is the District Agriculture Development Unit (DADU).

Somewhat surprisingly, there have been very few significant well-being changes at BSCN1 (in part, because several of the above opportunities are quite recent). Only one of the community's 31 households moved up in well-being and informants decried a continuing capriciousness in the rainfall pattern. The poor groups were particularly concerned about the rising cost of NHIS renewals (from GH¢ 12 to GH¢ 20) and the fact that the shift to biometric identification now requires them to queue for up to a week, forgoing their livelihoods and other priorities in the process. Agricultural production is perceived to have become more challenging and the 2014 Ebola scare resulted in reduced access to *bush meat* (game) as a source of protein. However, improvements were reported in the dehumanising practice whereby widows were previously compelled to strip naked and be drenched in hot water as part of their widowhood rites. The embarrassment suffered had tended to cause widows to stay at home for protracted periods after performing this rite, a situation that often affected their already fragile microbusinesses. Through education on Radio Builsa (a community broadcaster) during the past two years, widows are increasingly allowed to keep their clothes on during that rite.

Box 6: Unreliable rains undermine well-being prospects at BSCN1

As one participant in the focus group with poor men observed: *"this past farming season saw [the millet, groundnut and bean] crops drying up at the fruiting stage due to the absence of rain"*. The cherished practice of employing rotating labour has waned as *"people are unable to organise [such] labour for their farms and buildings because most people don't get enough from the poor harvest"* to finance the accompanying feeding obligations. It appears that the erratic rainfall pattern has nullified what could have been more widespread well-being improvements in this community.

In response to the persistent food security challenge, PAS has begun a project to enhance the resilience of farming. Households are supported through their women members with farming capital in the form of high-yielding maize and soya seeds, one free acre of ploughing, fertiliser and goat breed stocks.

Funerals continue to exact a significant toll on food stocks. The focus group of poorer men described how *"during funerals, people come to stay for up to three days ... sometimes there can be up to 40 people ... and it's your responsibility to take care of them"*. The availability of food at the funeral also attracts uninvited guests, further compounding the challenge for the bereaved household. An increasing shift towards the (quite prestigious) urban practice of providing takeaway packs and bottled beverages further contributes to raising funeral costs at BSCN1, especially among the "haves".

When living conditions become difficult, households rely on vegetables preserved from the harvest. The poorer may also sell their fowls to buy millet, forage for *kampoak* or wild fruits like *charma* (shea fruit), *ga* (ebony fruit), *koglogsa* and *sunsuma*. Many men and women are now offering their labour at the artisanal mines, digging (men) or pounding rock (women and children). Women and children also turn to gathering and breaking up stones for construction purposes. Others migrate and children turn to stealing as a last resort.

2.4.3 BNCF2

Of the settlement's 107 households, 46 households (more than one-third) moved up in well-being, with three falling. Of those that improved, 13 moved out of poverty and 26 became less poor (graduating from very poor to poor, by the assessment of the re-categorisation group). The improvements were attributed largely to support from PAS and LEAP as well as to earnings from cyclic migration. Households have been supported (through their women) by PAS with high-yielding variety seed and start-up capital for shea butter extraction and *pito* brewing cottage enterprises. Some poor households also benefited from livestock gifts from the same organisation. PAS has further been involved in educating parents on the importance of keeping their daughters in school. Many previously

poor/very poor households now have several goats and have been able to start up petty businesses, enabling them to finance their basic needs more effectively. Others enhanced their incomes and resilience by migrating seasonally during the long dry season. However, alcohol abuse is reported to be rising concurrently, among the poor particularly.

According to the wealthier women and poorer men, their harvests only last half as long now, owing to the worsening rainfall pattern. While it may sound counter-intuitive (for food stocks to be depleted faster when well-being has improved significantly), it is important to note that most of the well-being improvements are from non-farm livelihoods, which are enabling such households to make up the deficits by buying grain in the market.

As with BSCN1, there has been abatement in the ritual of compelling widows to expose their nudity, embarrassed them so badly that they shied away from public places for long periods afterwards. Thus, widows are now able to get back to work more quickly.

Camfed has a bursary scheme for schoolgirls at this community. Though classified as a control-far community, residents here have excellent access to the range of services available at BNCN1. These include G-PASS scholarships for “*brilliant but needy*” girls as well as health education, ante-natal, delivery and post-natal services and a motorised tricycle ambulance. Yet, malarial morbidity is reported to be rising in this community. With no routine veterinary visits to this community, mortality from livestock diseases is reported to have risen in the past two years. Households noted that they are compelled to prescribe their own treatments or call in a vet at the cost of GH¢ 2 per cow, GH¢ 1.50 per small ruminant and GH¢ 1 per fowl when their animals are ill.

As is the case at BSCN1, food expenditures on funerals remain high. During hard times, residents forage in the bushes. There are also strong temptations on girls from poor homes to supplement this by seeking or accepting help from men, increasing the risk of teen pregnancy.

2.5.1 BSMV4: Kasiesa

Sixteen of the 191 households (some 1 in 12) at BSMV4 rose on the well-being ladder while 12 fell. Overall, informants perceived a reduction in well-being at the community level, owing to the death of as many as eight householders. Curiously too, none of the upward movements identified were imputed directly to the MVP but rather to wealth accumulated from other income opportunities and inward remittances which farmers reinvested into deepening their farming activities. The falls were attributed mainly to death (especially of breadwinners), aging and rising expenditures particularly with regard to education responsibilities. Most of those interviewed complained of how the rains stopped prematurely, causing their rice, millet and groundnuts to wither. As a result, most of those who received the MVP input credits were unable to honour their debt obligations. A member of the richer male focus group described how “*I did not harvest a single grain of rice from a two-acre farm I cultivated*”.

Box 7: MVP agricultural intervention at Kasiesa (BSMV4)

The MVP agricultural package entailed subsidised tractor services, higher-yielding maize seed, NPK and ammonia fertilisers, training on good farming practices and goat breeding stocks. Those who were interested in the package were made to form a group called *Akanlugchaab*.

In 2012, group members only received the NPK fertiliser, and this arrived late in the farming season. Ammonia, seeds and tractor services and training were not included in that year’s package. In 2013, more group members went for the inputs, hoping for a better harvest. The inputs included NPK and ammonia fertilisers, seeds, subsidised ploughing services (at GH¢ 35 as opposed to GH¢ 40 per acre) and training on good farming practices on a demonstration farm. Most informants said the

demonstration farm produced an impressive harvest. However, owing to irregular rains and a delay in the delivery of the inputs, most farmers were unsuccessful. As a result, they were unable to pay back the loans, leading to MVP refusing to supply them with inputs in the 2014 cropping season. The group was, instead, directed to access new loans through the bank and use these to acquire the relevant inputs with cash. Farmers acknowledged that the fertiliser prices were still better than those on the open market.

Apart from the late delivery of the inputs in 2013, beneficiaries said they had problems with the measurements used by the tractor operators who preferred to estimate the size of the farms by sight rather than by using tape measures. An informant alleged that the operators took advantage of them and were adamant when farmers attempted to reason with them. Further, the operators refused to plough farms that were far from the main settlement.

Some acknowledged, however, that the training they received in 2013 helped them to improve their yields in 2014, regardless of the poor rains.

The female focus groups told of how the introduction of a biometric registration process under the NHIS was laborious. Many complained of having to spend a week at Sandema (the district capital), waiting in queues just to complete the re-registration process and thereby risking their already fragile livelihoods. They further observed that within the past two years, they have been mostly redirected to private drug stores to buy their medications.

Food expenditures on funerals remain high, reinforced by an increasing demand for lighter (non-liquor) alcoholic beverages by mourners. A man in the focus group of poorer men lamented how *“instead of them [mourners] consoling and helping you mourn, they rather come to eat and drink at your expense”*. This puts pressure on bereaved households to sell part of their harvests and livestock in order to purchase such refreshments.

Households sell their livestock to shore up their cereal supplies when their harvest stocks run low. They also forage for fruits like ebony fruit, *charma* (shea fruit), *doeta* and *sunsuma*. The richer men observed that the practice of felling trees for charcoal production had gone up after the baseline, owing to increasing hardship. Migration is another option which more households are employing, along with fostering children out into (typically urban) communities where conditions are perceived to be better.

2.5.2 BSCN3

As many as 53 of BSCN3's 162 households (a third) dropped in the well-being rankings while 13 rose, representing just one in 12. The gains were attributed mainly to incomes from alternative livelihoods and to support from relatives working elsewhere in Ghana and abroad. In a few cases, households had benefited from a significant reduction in their responsibilities as children completed their education or were able to improve their lot through LEAP grants. By contrast, the falls were attributed mainly to death of breadwinners, ill health and consistently poor rains. Across the community, many households lost livestock to a disease known as *fiongfieng* (characterised by dysentery and catarrh-like symptoms), and food insecurity has worsened, with harvests lasting only half as long as they did at the baseline – about three months for poor households and five for their richer counterparts. The excessive consumption of alcohol was also raised, pushing many households deeper into impoverishment.

Residents indicated improved satisfaction with the CHPS compound. Most said they were utilising its services more consistently (and relying somewhat less on traditional healers and the TBA) now that the facility has nurses, and especially because the nurses live on the premises, enhancing their availability after hours. However, many combine modern and traditional medicine, preferring the

latter for situations like fractures and stomach aches. They also continue to consult the soothsayer for a preliminary determination of “*whether the ailment has a spiritual or natural cause before visiting the CHPS compound*”. Following education from staff at Fumbisi Hospital, the TBA said she now only conducts “emergency deliveries”, instead referring women in labour to the nurses.

Declining crop yields and related food security challenges are impacting on catering arrangements for funerals. Whereas the norm before was for the bereaved household to feed and refresh their in-laws and other mourners, in-laws are now responsible for their own feeding arrangements at funerals. This has lessened the burden which funerals exert on food stocks at BSCN3. Nonetheless, funerals still have an impoverishing effect and the duration of insufficiency was reported to be “*always prolonged anytime funerals are performed*”.

In this community, households – especially the better off – contribute food and money to support the least endowed during periods of hardship. During such times, households may also sell some of their livestock in order to buy food. They also search the fields and forests for wild fruit (*charma* (shea fruit), *kantibsa*, *koglogsa*, *sampola* and *sunsuma*) as well as *kampoak* (a vegetable).

2.6.1 BSMV5: Gbedembilisi

Among the community’s 48 households, 17 (one-third of the community) have moved up the well-being ladder while six have fallen since the baseline. Except for two upward shifts which were by two rungs, all movements were by a single rung. The upward movements (of which nine were out of poverty) were aided by irrigation along the Sisili River, which encouraged farmers to expand their farms. This – along with harvesting early (influenced by MVP training) – enabled them to prevent undue loss and turn a healthy profit on their capital. The falls, by contrast, were attributed to alcoholism triggered by divorce (and a consequent disposal of the season’s harvest for cheap in order to finance the addiction), theft of one’s bullock (resulting in the loss of income from renting out the bullock for ploughing) and aging. One of the six falls was into poverty.

Box 8: Farmers remain tenacious despite losing access to credit

On the whole, crop yields have improved at Gbedembilisi due to MVP’s agriculture interventions and the opportunity to farm in the fertile, irrigated fields along the river. In the baseline year (2013), harvest volumes had been below farmers’ expectation, resulting in problems with paying back the input credits – automatically affected their eligibility for the next round of credits. But even for the 2013 farming season, when the rains were truncated abruptly, those with farms in the wetlands by the river still had good harvests. Overall, residents felt encouraged by the gains to intensify their farming, despite some challenges with wildfires and pest infestation of the cowpea/bean crops.

Households are making modest savings on funeral expenditures, following a ban on the sale and use of liquors at social gatherings across the entire land of *Bul’k*. However, relatively large volumes of food continue to be sunk into performing funerals. As a way of circumventing the ban on serving liquor during such gatherings, households are also brewing larger quantities of *pito* from their millet stocks. While this may seem like an insignificant amount of cereal expenditure, the fact is that the per capita consumption of *pito* at one sitting is often quite high – partly because it is a relatively light beer but also because it tends to be used as a substitute for water in this hot climate.

When households experience hardship, those who have helped the rich with farm labour benefit from the latter’s largesse in the form of cereal gifts.

2.6.2 BSCN4

There were eight upward and 27 downward movements in well-being among the community's 107 households. This means that one in four households have dropped in their well-being rank. Five of the downward shifts were by two steps. The 30 remaining movements were one-step shifts. While four households climbed their way out of poverty, another 15 slipped into poverty. The improvements were attributed to a number of factors including farming in fertile (mainly forest) areas, early cultivation, a reduction in livestock diseases, enhancements in the availability and quality of household labour arising through marriage and children maturing/completing school and the expansion and depoliticising of LEAP. Persons with disability also received training in handicrafts and seem happy with the returns. For those whose well-being weakened, the main reasons cited were poor rains, late planting, sickness (entailing huge expenditures on healthcare) and aging.

With a ban on the sale and use of liquor at social gatherings across the *Bul'k* traditional area, there has been some reduction in funeral expenditures. However, the potential impact is moderated by the persistence of the culture of using large amounts of food on funerals and by the substitution of more potent alcohols with *pito*.

2.6.3 BNCF3

The return on farming investment continues to be undermined by the rocky nature of lands at BNCF3. On the whole, for this community of 97 households, well-being has reportedly degenerated, except for a few farmers who had the opportunity of accessing lands at the Tono and Bui dams for dry season farming. The eight upward movements (less than one-tenth of households) on the well-being ladder were more than offset by 16 downward movements. Seven households fell into poverty (one by two rungs) while three were able to exit poverty. The well-being improvements were associated primarily with the few who were able to access irrigated lands at the Tono dam for rice farming. This was made possible following the resolution of a conflict that had undermined access previously. The declines were attributed to increasing competition among households for the few fertile lands, rain failure and the higher cost burden entailed in financing children's schooling as they progress along the schooling ladder.

In terms of commercial opportunities, BNCF3 appears to have more options (there are three different markets where they sell their produce, compared to one for BSMV5 and two for BSCN4). However, the unproductivity of agriculture makes this advantage largely moot. In the period since the baseline, many households have lost livestock through disease outbreaks. Others sold their animals in haste for cheap, for fear of losing them.

While funeral expenditures have declined somewhat as a result of the area-wide ban on the sale and consumption of liquor at social gatherings, residents noted that the impact is marginal, owing to the low returns from their (typically small) farms. However, the continuing high cost of funerals is abated to some degree by an existing practice whereby related households often perform joint funerals as a way of curtailing the expense of refreshing mourners. Further, families often delay their funerals by several years before performing them and participants noted how an increasing number of funerals were pending owing to the high cost involved.

Food donations during hard times have reportedly declined, largely due to the declining fertility of the local soils. The poor men's focus group noted that previously "*people easily donated to others because they had enough but now no one has enough*". In the *hungry season* and when households are desperate, many turn to scavenging in the forests for *charma* (shea fruit), velvet tamarind (a.k.a. black berry/*dialium indum*), the fruit of the ebony tree and other wild fruits such as *dawadawa*, *salung* and *sunsuma*. The wild vegetable, *kampoak*, is also foraged and consumed during such periods. Some try their luck with hunting game – rabbit, antelope, rat, porcupine and glass-cutter. But, here also, residents observed that it is becoming increasingly difficult to find these animals. Others, particularly

young males, explore artisanal gold mining and stone quarrying in other communities as a strategy for tiding the *hungry season*.

2.7.1 BSMV3: Naadema

Twelve (one-tenth) of the community's 120 households moved up a rung in their well-being rankings through intensifying and/or diversifying their farming/livestock rearing activities. In five of these cases, households were able to climb their way out of poverty. Following proactive steps to abate the incidence of bushfires (through education and local edict), it has been possible for some households to expand their livestock rearing activities by moving these to the forest where tender grass, termites and other forms of food abound in more generous measure. A significant number of the gainers received vital capital support either from kith, kin or through inheritance, or from salaried jobs. Another ten dropped (also by one rung with two falling into poverty) through the loss of household labour to migration, chronic ill health, aging, death of the household head or loss of other significant source of support. Many lost ruminants (sheep, goats and cattle) in an epidemic resembling anthrax. The loss of bullocks in particular was a big blow as it meant that affected households could either not farm on a large scale or else could not earn an income from providing bullock-ploughing services to other households.

Overall, the interviews suggest that many more households experienced some measure of improvement even if it was not sufficiently significant to warrant a change in the rankings.⁴⁸ For example, women were now more likely to be supported financially by their increasingly prosperous husbands, enabling them to invest in some petty trading on the side. Shea harvests have also improved owing to a reduction in bushfires. Another outcome of the decline in bushfires is that more households are now able to farm in the (more fertile) forests, away from the main settlement. The reduction was attributed to repeated sensitisation by SADA forestry workers at the start of the afforestation programme as well as by education on the local FM station (Radio Builsa) by the police and officers of the Ghana Fire Service. The frequency of inward visits by community health nurses has also improved, owing to reliable fuel support from MVP.

In the absence of a formalised cooperative, men just joined up in small *ad hoc* groups to access the MVP credits, with some women aligning themselves to such groups. Farming activity, especially the cultivation of maize, has increased significantly as a result of MVP's agricultural interventions. Though interest was noted to have weakened somewhat in 2014, owing to disappointments experienced by many farmers in 2013 (following delays in delivering the MVP credits), this was partially offset by new support provided by SADA to some farmers in the form of subsidised fertiliser and ploughing services.

In challenging times, households may seek support from their relatives or other community members. This support may either come in the form of gifts or loans to be repaid at the next harvest. Many households reserve their groundnuts and cowpeas till the *hungry season*, when they sell them in order to buy cereals. Children from affected homes too may scavenge for fuelwood to sell – or else find work at Fumbisi, where boys assist market traders with (mainly) pushcart services while girls hawk food products on market days. In the process, they either leave class early or miss school altogether on the day. Nevertheless, this was seen as an improvement on earlier years, when more children (particularly those from poor homes) travelled south to eke out a living during such times.

Funeral costs are falling owing to the area-wide ban on using liquor at funerals and other social events. Households are also switching from slaughtering expensive animals (typically cattle) to using cheaper options (mainly sheep and goats) for their funerals. The practice of sacrificing livestock to the gods is

⁴⁸ Only the focus group of poor/very poor women felt that poverty had increased. They also mentioned that they were excluded from the support provided by SADA.

also declining. Residents attributed this shift to a combination of increasing enlightenment and hardship. Across the three communities in this comparator cluster, marriage ceremonies were reported to have no significant effect on food expenditures.

2.7.2 BSCN2

This community of 122 households experienced 11 upward movements (six out of poverty) and 13 downward shifts in well-being (seven into poverty). Of the 24 well-being movements, 21 were by a single rung. However, three of the falls were by two rungs, deepening the net loss in well-being. The well-being improvements were attributed to earnings derived from illegal artisanal mining (in a nearby settlement) which are subsequently recycled into farming, migrant remittances (also reinvested into farming) and children maturing (and thus being able to provide a higher quality of labour in the fields). The use of rotating pooled labour arrangements has become more common and is perceived, especially to the wealthier men and women, to be highly beneficial. Some of the poorest are benefiting from an expanded LEAP, ostensibly now devoid of cronyism. The 13 falls were attributed to a combination of polygyny, death, aging, loss of household labour owing to older children leaving the community for presumably greener pastures and late/erratic rains. In some cases, death has left in its wake households headed by teenagers.

During hard times, households sell the groundnuts, Bambara beans and cowpeas they have purposely kept from the last harvest so they can buy cereals. Some residents also intensify their search for work at the artisanal mining and quarrying sites. Others borrow food, to be repaid with interest (according to the wealthier men), or give/receive it without expectation of repayment (according to the poor). However, such food gifts are declining (both in frequency and quantity) as households complain of reductions in their harvests. Finally, some are compelled to rely on foraging for *charma* (shea fruit), ebony fruit, *salinta* and *sunsuma* when their food stocks run out.

All of the focus groups interviewed assessed that funeral expenditures are not really going down, as households are merely substituting lighter alcoholic beverages for local gin in response to the area-wide ban on consuming liquor at social/cultural functions. Throughout the period of mourning, many households in the community cease to cook and simply sponge on the bereaved family, relying on the meals they provide for their mourners. However, investments in animal sacrifices are clearly declining in response to the church's education efforts.

2.7.3 BSCF1

Despite concerns about an increasingly capricious rainfall pattern, as many as 27 (one in six) of BSCF1's 147 households rose on the well-being ladder while six fell – three of these into poverty. All 33 shifts were by a single rung, except for one case where a household fell by a full three rungs – from very rich to very poor – triggered by the household head losing his sight. Several factors account for the net improvement. First, there has been a boom in the artisanal stone quarrying business which the research team previously observed at the baseline. The sharp rise in demand for stone is attributable to construction work going on at a nearby dam site. Where a truckload was selling for GH¢ 80 in 2013, it is now going for GH¢ 320.⁴⁹ Small-scale, illegal gold mining (largely at a previously disused mine between BSCN2 and BSCF1) is similarly reported to have become more lucrative, attracting larger numbers of youth of both sexes. Still others have found stable jobs with regular monthly pay packs. Targeted agricultural inputs support by PAS enabled three disabled members to set up farms, enhancing their incomes. Finally, a tradition of constraining the community from starting farming activities till the chief has given his authorisation is now being flouted by some households (especially the relatively wealthy ones), enabling them to benefit more fully from the early rains.

⁴⁹ This is roughly double the earlier value in dollar terms or triple the earlier value in real cedis (consumer price inflation has been in the region of 15% per annum between 2013 and 2015).

The households who experienced dips in well-being were noted to have suffered setbacks in the form of ill health, divorce and the death of the main breadwinner. Further, many of the community's households were also struck by an unexplained livestock disease, with the loss of the affected animals.

Bucobank loans have become more accessible to community members, influenced in part by the improvement in its economy. This has allowed those who were already doing relatively well to raise capital to finance their microbusinesses. However, skills acquired through training provided by the bank in soap-making are not being employed as the participants were mostly poor and unable to raise the required start-up financing.

As with the other communities in this comparator cluster, it is common for households at BSCF1 to hold onto their groundnut and cowpea harvests until the *hungry season*, when they sell them to procure their cereal staples. The interviews with the wealthier men and women revealed that food donations are becoming less common as agricultural yields decline. At such times, people also search harder for earning opportunities at the mine and quarry sites. Others comb the fields and forests for fruits such as *charma* (shea fruit), ebony, *kogloksa*, *sunsuma*, *twuita* (baobab fruit), velvet tamarind and *vuunsa*.

There are mixed responses regarding the amount of food used in financing funerals, but most say it has declined somewhat, partly through a recognition of its adverse impact on household well-being. Others noted that there is increasingly greater collaboration between households and within clans in performing funerals, thereby reducing the cost per household. However, the wealthier men perceived funerals as "*the mostly costly cultural activity in Builsa land*". Other informants contended that the ban on the sale and consumption of liquors, while not as effective as it has been at BSMV3, nevertheless compels households to use more of their cereals for brewing *pito*. There is considerable agreement, however, that costly sacrifices to the gods have become less common, leaving households more to spend on their own well-being.

The practice of defecating in the open fields is also going down. This is largely accounted for by support which some households received for the construction of household latrines. The precise funder is not known, but the project was channelled through the District Assembly.

Appendix B3: Community-specific child poverty reports

3.1.1 MWMV1: Nabari

Children's well-being was reported to have improved at Nabari, owing to several recent interventions by MVP and Camfed. Residents noted that the gains have been greatest for orphans and foster children, but also girls – who are the direct target of Camfed. Between the two benefactors, new classrooms have been built, sanitary facilities installed and school uniforms, sandals, schoolbags and stationery supplied to many children, bolstering their confidence. According to the local school, MVP has facilitated the delivery of refresher training to their teachers and an MVP education team augments this intervention with regular monitoring. Sanitary towels supplied to the older girls by Camfed and play equipment installed by MVP for the KG have made school attendance more attractive to pupils.⁵⁰

Further, a rise in agricultural productivity and a child support grant initiated by Camfed have combined to make it easier for parents and carers to pay the routine school-based levies and feed their children better. All four focus groups observed that children are now cared for and supervised better due to a slowdown in parent/adult migration.⁵¹ As a result of the diverse interventions, children are reportedly finding school more fulfilling, skipping classes less and going hungry less frequently.⁵² RDT for malaria conducted by the CHWs is also reported to be abating the burden of malaria on children.

In the period under review, some out-of-school children have been mobilised by a volunteer supported by CARE, enrolled in a nine-month accelerated complementary basic education (CBE) learning initiative and supplied with reading materials and stationery. The CBE programme supports teaching and learning in the mother tongue – in this case, Mampruli. Some child participants who were interviewed expressed their pleasure at the fact that they are now able to read and write. Their counterparts in the regular state school said they are now motivated to attend school regularly and punctually because their school's infrastructure has been improved. Several other informants observed a noticeable rise in enrolment as well as attendance, especially among girls. This was attributed to public education on the need to share household work burdens more equally between girls and boys, and also to a new culture of the school following up on absentee children. However, the richer men opined that older girls are still lured away from school when they enter into sensual relationships. The same group further perceived that some mothers continue to pull their older girls out of school to help them care for their younger children when they go on migration stints.

In the view of the richer women, the gap between children from poor homes and their peers from better endowed households is narrowing as a result of the above interventions and their favourable impact on poor children. Most respondents further observed that more poor children are in school and attending regularly than before. The re-categorisation group noted, however, that the diets of children from richer homes are still more diverse than those of their poor counterparts – even if poorer children have more to eat now. According to the poorer men, their children are still less likely to enrol in SHS owing to the computerised placement system which often results in a situation where a child is assigned a secondary school which is not known to either the child or their parents.

3.1.2 MWCN1

⁵⁰ The older children at the primary department also use the play equipment, resulting in premature wear.

⁵¹ Both girls and boys noted, however, that the latter are more likely to absent themselves when their fathers are away.

⁵² Another factor accounting for the reduction in child hunger is the fact that households are generally using less of their food stocks on funerals.

Because this is largely a seasonal farming settlement, there are no children in this community. Indeed, the settlement has no school or social amenities.

3.1.3 MMCF1

Most children of school-going age are now enrolled in school, presumably influenced by recent improvements in the supply of educational resources such as uniforms, text books, exercise books, footballs and other sporting items which, together, have made schooling more attractive.⁵³ On their part, parents have been inspired to enrol their children in school as they observe how former students of the school at neighbouring MMCF2 are now employed as teachers at their school. They have also observed that in nearby communities which have taken education seriously, more youths are able to find formal employment.

Despite the rise in enrolment, there are frequent interruptions in attendance. The four focus groups and the key informants interviewed all attributed the irregular attendance mainly to tardiness on the part of their two teachers. According to the chairman of the Parent-Teacher Association (PTA), there is no week in which the teachers are consistently in school each day. The richer men assessed that the teachers attend school at most twice a week. Consequently, parents sometimes take their wards to the farm *“so that the children [can] learn farming skills”* as a backup, should education fail to deliver the expected dividend. Children are also caned when their fees are in arrears, resulting in the poorest ones either skipping classes or dropping out altogether. Further, classes stop when it rains, as a result of storm damage to the roof of their three-classroom earth structure.

In difficult times (especially when children’s schooling expenditures cannot be met by their parents, but also in the *hungry season*), older boys sell their labour locally or engage in child migration to raise funds for their education or to support the household. In the view of the PTA chairman (a key informant), girls are more likely to rely on the generosity of males, sometimes resulting in teen pregnancy.

3.2.1 MMMV1: Kunkwa (Central)

The gap between children from rich and poor homes is perceived to have narrowed on both educational and nutritional fronts now that schoolchildren are supplied with a wide range of educational needs, including school-based meals for those in the primary section. This, along with public education spearheaded by the MVP team, has contributed to a significant rise in enrolment and attendance, particularly among young children from poor homes. Fewer children are involved in migration following the supply by MVP of a range of teaching and learning inputs, the upgrading of various elements of school infrastructure and the improvements in social and infrastructural services (see Table 2). However, boys tend to attend less regularly during the rainy season because they are required to help on the household farms. The chief too has instituted severe sanctions – buttressed by warnings from the MVP team – to deter parents from marrying girls off prematurely. This has contributed to retaining girls in school.

3.2.2 MMCN2

Here, all children of school-going age are supposedly in school, following the construction by the community of a three-classroom mud building, augmented by continuous awareness campaigns by the head teacher – an indigene. However, visible differences remain between children from rich and poor homes. The latter were described as looking dirty (because their parents cannot afford soap), thin and miserable, with many frequently crying from hunger. They walk barefoot to school, lack the required number of books and their parents are unable to afford the school-based levies. By contrast, those from wealthier homes were described as being able to concentrate in class. Despite these

⁵³ This situation (full enrolment) was not the case at the baseline, where there were many children out of school.

differences, a recent intervention by Zegor Company which distributed free sandals, uniforms and books is helping to facilitate access for children from poor homes.

3.2.3 MMCF2

The visual differences between children from poor and rich homes remain largely unchanged, with those from poor homes said to “*wear torn and dirty clothing*”, lack good nutrition and go about barefoot. However, some recent interventions (e.g. distribution of school uniforms to some sponsored children by World Vision Ghana (WVG), provision of learning materials by WVG and GPEG, and the inclusion of the KG and primary departments in the Ghana School Feeding Programme (GSFP) have helped to narrow the gap in attendance between children from rich and poor homes.⁵⁴

According to the interviews, regular attendance is undermined by a range of factors including caning and the inability of poor parents to afford termly levies of GH¢ 5 (meant for paying the *volunteer teachers*). Children complained of “*severe caning*” for the slightest “*offence*”.

3.3.1 BSMV1: Zuasa

With the support which children (especially girls) now receive from government and NGO sources, more children are enrolled in the school at Kazengsa. It is instructive that enrolment for the primary section went up from 487 in the 2012–13 school year to 541 the next year and then to 668 in the current academic year. With all teachers now living on the school premises in housing built by MVP, teacher absenteeism has lessened, encouraging children to attend school more consistently.

Previously too, children were frequently pulled out of school to consult the soothsayer or to offer libation to local deities on behalf of their households. This practice has reduced considerably, owing to the combined influence of the church and sensitisation by MVP on the value of education. The demand on boys to herd cattle rather than attend school has similarly gone down. With the construction (in 2014) of several culverts along the main road into the community, it is now possible for younger children to get to school safely during the rainy season when seasonal streams routinely fill some valley areas. Further, children from here no longer have to travel to Fumbisi daily for their education, following the construction of a JHS at Kazengsa (some 2 km from Zuasa, and at the centre of the Uwasi cluster to which both communities belong). Thus, at the school level, the gap between rich and poor children was perceived to be closing as a result of these and other interventions below.

The practice whereby schoolgirls engaged in petty transactional sex in order to finance basic needs like food, clothes and sanitary pads was reported to have diminished. The reduction was attributed to sustained education by teachers, awareness creation through school clubs established by MVP and the distribution of free sanitary towels.

According to the head teacher, it is increasingly difficult to see the difference between children from rich and poor households. However, the domestic gap persists.

3.3.2 BNCN1

The focus groups interviewed perceived that children, notably girls, were now attending school more regularly than at the baseline, when the school had very few teachers. All focus groups reported a significant improvement in the teacher situation – in numbers as well as in commitment. This improvement was said to have inspired both children and parents to take education more seriously. As a result, wealthier men now tend to tether their cattle rather than require their sons to accompany them to the pastures.⁵⁵ However, the focus group of poorer men said some of their children still herd

⁵⁴ The KG and JHS at MMCF2 each received GH¢ 1,000 in GPE grants while the primary school got GH¢ 1,200.

⁵⁵ In that group’s view, “[pupils] learnt virtually nothing at school” before the baseline.

their households' livestock on a rotational basis. This, they observed, had reduced the tendency for such children to drop out of school completely, as was common two years ago. Similarly, the LEAP grant which the poorest households are receiving is enabling some to finance the schooling-related needs of their children.

The rise in attendance has also been aided by the targeted support which girls are receiving from Camfed (in the form of a range of essential logistics) and G-PASS (through scholarships up to university/tertiary level). In particular, older girls were reported not to be skipping school any longer during their menstrual periods. The poorer women further indicated that the tradition of giving out their daughters to serve as house helps in the homes of their better-off relatives is slowing down. These have combined to keep more girls in school than before.

3.3.3 BNCF1

The impact of tough times on children has softened as they and their older siblings are now able to earn small amounts from mining sand from the river. However, some migrate during vacations to work as head porters in the markets and streets of Accra, Kumasi and Tamale, returning when school resumes.

As a result of Camfed support (especially school uniforms), children from poor homes no longer wear tattered uniforms or appear as dirty as they did when the baseline was conducted. The construction of a borehole on the school premises also means that children no longer leave classes to go home when they are thirsty. Attendance for both girls and boys, especially at KG level, has improved and the KG class no longer learns beneath trees, at the mercy of the weather, as they now have a classroom. Previously, boys were required to herd livestock even during school hours, but parents are now tethering their animals instead. Rather, it is now the lure of the quick money to be earned from the riverside that keeps some boys from attending school regularly.

3.4.1 BSMV2: Zamsa

Enrolment is widely reported to have risen in BSMV2. The diversity of education interventions by MVP, notably the provision of teacher accommodation, were identified to have contributed to this change. Also, following the construction of a new structure to house the JHS, children from BSMV2 no longer need to travel to Kadema daily. The distribution of sanitary towels was also perceived to have enhanced personal hygiene and self-confidence among the older girls. Children and poorer men interviewed observed a slowdown in the widespread practice of *doglienta*, whereby parents give their young daughters out as housemaids with the option of marriage when they grow. This change was attributed largely to sensitisation by MVP on the empowering value of education.

Box 9: School participation remains inconsistent, despite improvements

Despite gains in schooling attendance, informants concede that significant numbers of children remain out of school. Children from poor homes still skip school at various times of the year. In the rainy season, older boys may be required to join their parents to the farm while younger ones are made to herd the household cattle. A girl may be withdrawn from school at any time to mind her younger siblings in order to free her mother to work on the farm or undertake other tasks. On market days, some children find piecework at Fumbisi Market, earning money for themselves or for their parents. During the *hungry season*, children may forage for food in the fields and forests. Schoolgirls interviewed said that when parents are unable to cater for their needs, there were temptations to seek or accept help from men, sometimes resulting in being coerced into early marriage. A head teacher opined: *"in this community, every small girl is a woman; once you have developed breasts, a man can impregnate you"*.

3.4.2 BSCN1

There are mixed responses regarding school participation rates. However, most – especially women – tended to perceive an improvement overall, following continuing public education supported by organisations like UNICEF. This improvement has been aided by the provision of school uniforms, sandals and books to schoolchildren through GPEG. However, the closure of the school feeding programme in this community has had an adverse effect on some children. In a focus group discussion, children complained of experiencing stomach aches as a result of sleeping on empty stomachs.

While some local practices which keep some children completely out of school (such as cattle herding) are reportedly declining, children from poor homes still do piecework during the *hungry season* (some even contend that the numbers have risen since the baseline) – at the mining site or providing portage services at Fumbisi. Poorer girls too are still being given out in *doglienta* or ending up pregnant or in early marriages especially during periods of hunger. As a result, girls' participation in school was generally perceived to be trailing that of boys.

3.4.3 BNCF2

Along with Camfed's regular bursary package for girls and G-PASS's scholarships (also for girls), GPEG has enabled the school to support its children with additional books, uniforms, sandals, etc. Children from households benefiting from LEAP were also perceived to be better cared for. Together with targeted sensitisation by PAS on the importance of education, these are reducing the visual gap between school children from rich and poor homes and also contributing to an improvement in school attendance. Continuing slowdowns in the practices of child marriage and *doglienta* were attributed to effective policing by the CCPC and PAS's effort. However, teen pregnancy has increased among girls from poor homes, precipitating a call for the re-introduction of the practice of female genital mutilation as a means "*to curb immorality*".

The rise in basic school enrolment is not impacting in the numbers transitioning from JHS to SHS. Explaining the general lack of progress with learning outcomes, children were said to stay out of school during funeral ceremonies to participate in the recreational aspects. Further, girls were noted to use the church all-night services as a pretext for visiting their boyfriends at night.

3.5.1 BSMV4: Kasiesa

School attendance has become more regular (especially among girls) as schooling logistics become more accessible to children. The provision of sanitary pads in particular was cited as a major incentive for girls to remain in school. The recruitment of four additional teachers and installation of computers by MVP along with the recent connection of the school to the national electricity grid have together made the school a more attractive place to be, with many children now spending their break periods in the computer lab or visiting the school in the evenings to study. Child migration and parental demands on children for labour were similarly noted to have declined, following continued education by UNICEF, teachers and radio. According to the school authorities, they have also been asked by the MVP education coordinator to direct children who are likely to drop out of school to MVP for assistance. Giving children (especially girls) out into fostering (*doglienta*) was also reported to be going down, though more slowly than say child labour.

3.5.2 BSCN3

A new JHS building is nearing completion. In the interim, JHS students must choose between holding their classes in the KG premises or enrolling in JHS in the neighbouring communities. Through GPEG, schoolchildren have also received some school uniforms and books. While these have been a source of motivation, there are a range of other factors which undermine school attendance and performance.

3.6.1 BSMV5: Gbedembilisi

The impact of tough times on children is less acute at BSMV5 than in the corresponding control communities. This is largely accounted for by a combination of their superior harvest as well as their inclusion in the GSFP. As a result of these and MVP's portfolio of education-specific interventions (such as school uniforms, schoolbags, sandals and books), the gap between children from rich and poor homes was perceived to have contracted considerably. Further, MVP's awareness creation efforts were said to have impacted in a marked waning in the practice of giving daughters out to urban households as housemaids, in cattle herding by boys and in high expenditures on ancestral sacrifices. All of these changes are inuring to the benefit of children, especially those from poor households.

School attendance has become more consistent at BSMV5, owing to the multiple interventions listed above and the beefing up of staff numbers – from two to five. The FGD with the less endowed women observed a commensurate improvement in their children's ability to communicate in English.

3.6.2 BSCN4

As BSCN4 has no basic school (with the exception of KG), children from here attend school in another community. That has proved to be a mixed blessing as the latter community is a beneficiary of the GSFP. However, tardiness among the teacher population was seen as undermining children's prospects from escaping the poverty of their parents' generation.

In terms of the well-being gap between children from rich and poor homes, participants observed that there has not been a significant change. Attendance is reported to have improved somewhat for children of BSCN4 because boys are no longer required to herd cattle as parents have become more aware of the benefits of education. However, school-based levies, teacher absenteeism and a lack of learning materials still keep children from attending school consistently.

3.6.3 BNCF3

With respect to the gap between children from rich and poor homes, participants perceive a widening gap as poverty worsens across poor households in general. Also the fact that the community still has no school undermines regular attendance. While spending on ancestral sacrifices was said to be falling overall, leaving relatively more to spend on children's well-being, participants nevertheless observed that children are increasingly compelled to fend for themselves, especially in the *hungry season*. Boys especially sell their labour in the markets and transport terminals, providing portage services. In other cases, parents still require their children's support on the farms. In the face of the persistent vulnerabilities they continue to endure, poor men in particular see their children's education as an investment in their own old-age security.

3.7.1 BSMV3: Naadema

Child well-being is perceived to be improving overall, aided in part by the modest enhancement in agricultural harvests and incomes at the community level. Regular public education on the importance of education and on children's rights are gradually reflecting in a slowdown in inappropriate practices such as forced child marriages, girls eloping into marriage, cattle herding, and children's active involvement in ancestral sacrifices and funerals.

The school uniforms, books and sandals supplied by MVP and GES were reported to have contributed further to narrowing the gap between children from poor and rich households. The baseline had found that children from poor homes generally wore tattered clothes to school. Schoolgirls from distant communities were also said to have received support with bicycles from MVP. Further, there has been continuous education to cut down on funeral expenditures, leaving households with a bit more spending money. As a result of these multiple experiences, children from all well-being cohorts were perceived to be attending school more consistently. Nevertheless, some children from poorer homes

still assist traders at the Fumbisi market in exchange for tips. Other children, especially older ones from such homes, travel south to work during their vacations in order to raise capital for their education.

3.7.2 BSCN2

The gains from the relatively lucrative businesses of stone quarrying and pay-dirt mining are reflecting in nominal improvements in child well-being in those households that are benefiting from such activities. Some improvement was also attributed to increasing education on child well-being during local durbars. As at BSMV3, interviewees observed that such education is influencing a gradual slowdown in the incidence of forced child marriage, children's involvement in pasturing livestock, and their active engagement in tasks associated with ancestral sacrifices and funerals. However, several examples were cited of girls at BSCN2 eloping into sexual unions with men, causing grief to their parents. The gap in appearance between children from rich and poor homes was also generally perceived to have widened as the poor are finding it harder to feed their children properly, compelling some children (notably boys) to enter the labour market prematurely – particularly to work at the gold mining site.

In spite of these differences between children from richer and poorer homes, there is a reported narrowing in the school participation gap between the two cohorts owing to diverse pupil-centred interventions such as school uniforms, books, sandals and scholarships recently rolled out by MVP, GES, G-PASS and Camfed. While the interventions are in schools outside the community, children from BSCN2 benefit because they patronise those schools (as their own community has no schools). The school feeding programme for KG and primary pupils has also helped to keep young children in school. However, while children may be attending school more regularly overall, some still skip school to do piecework.

3.7.3 BSCF1

Informants at BSCF1 reckon that there have been some small improvements in child well-being in their community, following continuous education at local durbars. In particular, participants noted a gradual reduction in various practices which undermine children's development – such as child marriage, herding of livestock (livestock are increasingly tethered now) and assigning children active roles in the performance of ritual sacrifices and funerals. Previously, children were required to stay at home throughout the four or more days of a funeral.

As some poor households benefit from the improved incomes from stone quarrying and illegal gold mining (and children themselves participate in these activities and earn some income), the gap in appearance between children from rich and poor households is reported to be closing simultaneously. Overall, children are also attending school more consistently as a result of the influence of improving incomes and the previously described interventions by G-PASS and Camfed,⁵⁶ though children from less endowed homes are still required to support their parents on the farms during the rainy season because such households are unable to afford the cost of hiring adult labour. Logically, the fact that many children from the poorer cohort still participate in the business of illegal mining – pleading continuing poverty and hunger – has adverse long-term consequences for the development of their human capital potentials.

⁵⁶ Here too, the relevant school is actually located in another community.

Appendix B4: Community-specific migration reports

4.1.1 MWMV1: Nabari

Despite improvements in the road network (which residents identify as a potential facilitator of migration), all groups interviewed perceived a reduction in the rate of out-migration, especially in child migration. The main factor explaining this change is the multi-pronged intervention by MVP, with its attendant benefits enumerated in Sections 2.1.1 and 3.1.1, above. The change was also partly attributed to interventions by Camfed (girls' education), Mennonite Economic Development Associates (MEDA; agriculture) and Technoserve (agriculture). While out-migration still takes place, the focus group of poor women opined that it was no longer prompted by desperation ("*it is* not to look for money to feed the family") but more by a desire to have what others have. All groups further assessed that long-term migration has ceased, and the migration that persists is mainly cyclic/seasonal. The youth migrate in the agricultural slack season to "*provide labour in the cities as storekeepers, housekeepers, garden boys and ... at building sites but return during the rainy season to reinvest in the farm*". The interviews revealed that the depth of deprivation that pushed people into migration has been moderated by the combination of rising incomes and lower costs in some cases (through, for example, the growth in NHIS enrolment, savings on the cost of travel associated with accessing healthcare and the diverse education-related subsidies).

In terms of migrants' destinations, no changes were reported – the main destinations remaining Tamale, Kumasi, Accra and Obuasi. However, now that they have their own functional health facility, residents no longer travel to Bolga and Walewale for health services, except for referrals. The only reported change in the pattern of in-migration was the fact that nurses allocated to the new health facility have moved into residence in the community.

4.1.2 MWCN1

As already mentioned, for those at MWCN1, the community is rather their (seasonal) migrant destination. They come here consistently each agricultural season to farm. These settlers are attracted here from diverse locations in the Northern and Upper East Regions such as Bolga, Bulbiia, Kparigu, Pwalugu, Shega, Tongu, Walewale and Yaama because of the fertile riverbanks.

4.1.3 MMCF1

All well-being categories assessed that adult out-migration has increased since the road was resurfaced after the baseline. Large numbers leave MMCF1 cyclically in the rainy season to look for work in Accra, Bimbilla, Fumbisi, Kumbungu, Kubore, Kumasi, Mankarigu and Yezeesi. By contrast, child migration has reportedly fallen owing largely to several material improvements in education resourcing. Some students still travel after their BECE exams, however, to find money to finance their SHS education. While such (older) students typically leave for two to three months, returning for the start of the school year, others have been away longer – some up to two years. Women migrate more (by household consent as a coping strategy) and tend to go to the cities and larger towns to work as *kaya yei* while poorer men typically go to the smaller settlements to work as short-term farmhands. The richer men and women make more frequent journeys to nearby communities to trade.

The pattern of *in*-migration has not changed. During the rainy season, there is still some reverse migration into MMCF1 from Fumbisi, Kubore and MMCF2 to farm. Some Fulanis also visit the community for short periods to graze their cattle.

4.2.1 MMMV1: Kunkwa (Central)

The rate of out-migration (especially among the community's women and youth) is reportedly reducing as a result of recent well-being improvements. These were attributed to the MVP's interventions in the areas of agriculture, education and healthcare as well as to the arrival of mains electricity and the significant improvement in trafficability resulting from the installation of concrete culverts on the access roads by MVP. With a day-SHS now available at Yagaba, the nearby district capital, students are no longer compelled to spend the school term away from home in boarding schools at Sandema, Tamale and Walewale. By contrast, communities around Kunkwa travel here for healthcare services.

According to the poorer men, migration has also slowed because, without an education, it is increasingly difficult to sell one's labour in popular migrant destinations like Kumasi. Owing to the fewer livelihood opportunities open to them locally, however, poor women are still more likely to migrate than men (typically to sell their services as *kaya yei* in the cities), though they are now more likely to go for short periods after the harvest and to invest the returns into agriculture, influenced by the improvement in agronomic knowhow.

4.2.2 MMCN2

Both out-migration and in-migration are rising at MMCN2. Most of those coming in are attracted primarily to its relatively fertile lands (by comparison with some other communities). However, they also assessed that land fertility was deteriorating and that this was a factor influencing out-migration, along with financial difficulties and scarcity of water (see Section 2.2.2). Most of those who left the community in the last two years (typically on short migration stints) did so as a strategy to cope with crop failure. In 2014, for example, they experienced both erratic rains and flooding. Generally, women here migrate more than the men. However, as a result of the greater parental interest in their children's education, child migration has gone down.

4.2.3 MMCF2

Adult migration has slowed down considerably owing to a rise in the relatively lucrative business of bean cultivation. Child migration has also been declining since the community got a primary and junior high school. Residents who still migrate tend to go to towns in the south and return to reinvest their incomes in farming or, in the case of JHS leavers, to help their parents finance the high costs associated with their secondary education.

4.3.1 BSMV1

More men are migrating to the urban centres after they have harvested their crops. Others migrate to Makango and Kunkwa to work as farm labourers for the duration of the dry season. The main purpose of migration is to raise capital for the next farming season and also to support the rest of the household. Migrant incomes also help households in renovating and extending their compounds. However, child migration has slowed following the establishment of a JHS elsewhere in the Uwasi cluster.

4.3.2 BNCN1

Out-migration is increasing, with poor men especially leaving for Mankarigu and the south to find work during the agricultural slack season. Often, the women remain behind to look after the little children while the men take the older boys along to help with the farm work at the migrant destinations. Men with cattle too are compelled to stay behind to care for their animals. The rise in migration was explicitly attributed to the particularly poor rains of 2013 and 2014 and, according to the FGDs with the women's groups, the remittances these relatives send back have been instrumental in abating the intensity of the *hungry season* – even helping some households to climb their way out of destitution.

However, there is a reduction in migration among younger children now that the school has adequate teachers who are actually teaching (unlike at the baseline, two years ago). The support which Camfed and G-PASS are providing to girls in the community is another factor influencing the slowdown in child migration, especially in poor households. Indeed, the few children who still migrate tend to be from wealthy households and they typically go during the long vacation not to work but to visit relatives in the south. Previously too, many children who left the community to find work ended up staying for long periods, with the girls eventually getting pregnant and/or marrying. In-migration of alcohol traders from the south was also noted to have eased since a ban on liquor consumption was imposed by the paramount chief at Sandema.

4.3.3 BNCF1

Migration is decreasing at BNCF1 owing to a rise in demand for sand mined from the river.⁵⁷ However, those leaving tend to go for longer, leaving earlier and returning later, as a result of the longer dry season. The incidence of child migration has, likewise, dropped – but not ceased. However, more young women were said to be migrating (mainly to offer their services as *kaya yei*) because there are fewer opportunities for them locally. Many end up as long-term migrants.

4.4.1 BSMV2: Zamsa

There are more men than women migrating out of BSMV2, more youth than other groups, and the numbers are rising. Indeed migration was not an issue here at the time of the baseline, but it has become a concern now, with relatively large numbers going to the south and to a nearby mining site. That out-migration is increasing seems altogether surprising, given the improvements in well-being reported in Section 2.4.1. Respondents argued that migration is highest during the dry season when citizens are mostly idle and that even the rainy season is challenged with volatile rain behaviour. While most of the community's out-migrants return at the start of the farming season, some do not, with an adverse effect on labour assets here.

4.4.2 BSCN1

No change is perceived in the rate of migration. However, some informants said they had observed a slight shift away from cyclic migration towards longer-term migration as well-being challenges persist and even intensify at BSCN1. While male youths were perceived to migrate more than other groups, child migration was felt to have decreased, due to the interventions by UNICEF and GPEG described in Section 3.4.2.

4.4.3 BNCF2

Here also, out-migration was perceived to be highest among male youths. The pattern remains cyclical and is commonest during the agricultural slack season. Child migration (typically associated with *doglienta*) was reported to be slowing down, following interventions by the local Child Protection Committee, influenced by UNICEF. As with BSCN1, poor men complained of experiencing stress and illness when they are unable to cater for the needs of their households. With the rains starting later, such cyclic migrants are staying away longer to shore up their savings.

4.5.1 BSMV4: Kasiesa

The youth (especially males) are migrating for longer periods as a result of the challenging economic and climatic situations. Whereas before, seasonal migrants returned in April (just before the start of the farming season), many are now returning in June, expecting the rains to start late. One man in a focus group of richer men noted how *“now the rains don't begin early, so we travel and come back late to ... cultivate our farms”*. The rise in youth migration was reported to have affected their

⁵⁷ Despite its adverse environmental consequences, sand gathered from riverbeds tends to be much cleaner than other sand obtained from areas with vegetation cover, and so is preferred by construction firms.

households' access to quality farm labour, compelling some households to scale back on the size of land they farm.

Child migration when schools are in session has lessened owing to a combination of public sensitisation and intervention by the police, who now inspect vehicles on the Bolgatanga-Tamale road for children who are not accompanied by their parents. According to a group of school girls interviewed, *"our teachers educate us on the dangers in travelling – such as accidents or being forced to engage in social vices like stealing and prostitution ... these discourage us from migrating"*. However, more children are travelling during the long vacation – typically older children seeking to raise funds to support themselves through SHS.

4.5.2 BSCN3

Migration is becoming increasingly important as a strategy to tide tough times. Adult out-migration has increased over the last two years. The youth, particularly those from poorer homes, are not only migrating more than other groups; they are also staying away longer (up to a year) because it has become more difficult to find a job (and to meet their targets) in the popular migrant destinations of Kumasi and Accra.

As with BSMV4, there has been a reduction in child migration except during the long vacation. This change was attributed to continuing public education coupled with the deterrent effect of police screening on buses travelling the Bolgatanga-Tamale route.

4.6.1 BSMV5: Gbedembilisi

Overall, migration has slowed down among adults and children. The main groups migrating out of BSMV5 are students seeking to advance their education, some individuals from rich households who desire to access a higher level of social amenities and some poor who go to Dagbon during the agricultural slack season to work for food. Challenges with language came up as a constraint on migration aspirations. A few farmers do migrate *into* the community cyclically to cultivate rice in its fertile valleys, returning to their home villages after harvesting the crop.

4.6.2 BSCN4

Interviewees perceive a slowdown in migration at BSCN4, largely because of a perception that job opportunities are not much better elsewhere. Child migration has also decreased. No in-migration was reported.

4.6.3 BNCF3

Out-migration is increasing among households (including children) at BNCF3 owing mainly to poor harvests and increasing unemployment/hardship. As with BSCN4, no in-migration was reported.

4.7.1 BSMV3: Naadema

Even at the baseline, very few were migrating out of Naadema. The few who migrate do so cyclically, leaving in the dry season to find work in the south and returning for the farming season. While the pattern of out-migration has not changed, there are now more in-migrants – typically school children from nearby communities who come to stay with relatives in order to attend JHS.

4.7.2 BSCN2

Here, out-migration to Kumasi and other southern towns has subsided, following the discovery of a derelict mine site in another community nearby. Child migration has, likewise, declined, with children

(especially boys) preferring to find work at the mine site instead.⁵⁸ However, those who do migrate tend to do so for short periods. The adults go in the slack season, returning at the start of the rainy season to cultivate their farms while children go during the long vacation and return at the start of the new school year. Interviewees contended that nobody had migrated into their community since the baseline, owing to the absence of pull factors.

4.7.3 BSCF1

Overall, citizens are opting to look for opportunities at the stone quarrying and gold mining sites rather than migrate. However, a few do migrate to Tumu to work on maize farms for pay.

⁵⁸ Rising transport fares were also cited as influencing the decline in child migration as children tend to go just for the duration of their long vacation.

Appendix B5: Community-specific women's livelihood reports

5.1.1 MWMV1: Nabari

Spouses operate separate income streams, with women cultivating between one-half and two acres compared with five to nine for men.⁵⁹ Richer women also farm a more diverse range of crops than their poorer counterparts.

Technoserve facilitated the formation of a 25-member women's group and further assisted them with a tricycle to transport agricultural inputs and produce. Women also received training from MEDA and Presbyterian Agricultural Station (PAS) while others benefitted from MVP's sheep and goat grants. In the 209-member local farmer cooperative, women are outnumbered – 80, compared with 129 men. The poor women and the better-off men further observed that women experienced disproportionate challenges in acquiring tractor services, which undermined their ability to access MVP's other input credits because applicants needed to have ploughed their fields to be eligible for the credits. In other cases, it was simply difficult for them to access the tractor services timeously, even when they had managed to mobilise the relevant funds (GH¢ 40 in the 2014 farming season). Nevertheless, more women are now growing maize as a result of the support they received from MVP. Previously, they grew mainly groundnuts and vegetables.

5.1.2 MWCN1

Women here have not received any form of support in their economic activities in the past two years and their livelihood situations have not changed. Here too, women's farms are much smaller than men's. They farm between an acre and three while their men farm five to nine acres. Men at MWCN1 observed that women's farming activities are constrained by their lower physical strength and by competing responsibilities in the home. Required to prioritise supporting their husbands on the family farms, women are often compelled to hire labour to work their own farms (the norm is to pay in kind with foodstuffs). Yet, in many cases, they are inhibited by financial challenges. According to the women interviewed, it costs them GH¢ 60 to hire labour to weed an acre of land. *"In addition, you cook lunch and supper for the labourer and also buy pito or akpeteshie."* The men, however, hardly pay cash for labour. Instead, they pool labour in a rotating arrangement (*nnoboa* or *kpatabo*) to support each other or compensate the helpers with small amounts of foodstuff. Further, when women own livestock, their animals are not visited by the AEAs and vets.

5.1.3 MMCF1

Women's livelihood situations remain unchanged at MMCF1. They farm between one and two acres while men farm four to six acres. In households with non-native wives, these women are considered to be "strangers" (i.e. outsiders), making it difficult for them to access farmland. Even when land is available, women typically lack the financial resources to optimise the use of the land. The poorer women complained that they generally lack the strength to undertake the full range of farm tasks and yet are unable to afford to hire appropriate labour.

5.2.1 MMMV1: Kunkwa (Central)

As a result of the availability of agricultural credit inputs, more women (particularly those who joined the cooperative) now farm maize than before the baseline. However, many complained that they are unable to afford the cost of ploughing services, automatically resulting in their exclusion from the rest of the credit package. Women's farms are still also much smaller (between one and four acres) than men's (6–15 acres).

⁵⁹ In practice, the whole household is obliged to provide labour on the "man's farm" while the "woman's farm" is her responsibility. Husbands have no reciprocal obligation to support their wives with labour.

5.2.2 MMCN2

Women farm between half an acre and three acres (and also help on the men's farms)⁶⁰ whereas men farm between three and eight acres. The wealthier focus groups (both female and male) reported that spouses market their farm produce separately because of a lack of trust. The wealthier women said their husbands sell part of their harvests to them which they, in turn, resell at the market.

5.2.3 MMCF2

While women farm between one and three acres, men's farms are more likely to be larger – between four and nine acres.

5.3.1 BSMV1

Following MVP's intervention, and specifically its active promotion of maize as a crop with potential to enhance food security, women's farm sizes are reported to be increasing (from an average of about an acre to three). The additional land is generally devoted to maize cultivation. However, they continue to face productivity challenges in their farming activities. For a start, there are fewer women in the local cooperative and they tend to have less access to capital. Then too, married women can only work on their farms after they have finished assisting on their husbands' farms. The VSLA has assisted a few women with loans which they used in paying for farm labour or starting trading microenterprises.

5.3.2 BNCN1

Women's farms are smaller (about an acre) than their men's (two to six acres), but more women are now establishing their own farms, prompted by the worsening food security situation. More of them are also joining the farmer self-help group which existed prior to the baseline. Participation in that association entitles members to access group labour in exchange for feeding the labour gang. Previously, there were very few women in the group because women hardly had their own farms.

As in BSMV1, women at BNCN1 do not start working on their farms till their husbands are satisfied that there is no more work to be done on their farms. Unlike the men, women further lack access to bullocks with which to plough their fields. While those whose husbands have bullocks will usually help their wives with ploughing after they have completed cultivating their own farms, this is often too late because the rainy season has become shorter. Participants in the interviews observed that more women have taken to trading in charcoal and firewood in an attempt to bridge the provisioning gap as hardship intensifies (Section 2.3.2).

5.3.3 BNCF1

In common with the other communities, women here have smaller farms than men – between two and three acres compared to around five acres, respectively. Even so, the richer men explained that but for the widening food deficit experienced over the years as a result of poor rains, "*women are not supposed to own farms but rather help on their husbands' farms*". Women at BNCF1 further experience the challenge of late cultivation because they have to complete assisting on their men's farms before starting theirs. However, the men do organise rotating labour pools to help their women cultivate their farms. Some of the women at BNCF1 have access to Bucobank loans.

5.4.1 BSMV2: Zamsa

⁶⁰ The man's farm is sometimes referred to as the household farm on two grounds. First, that both men and women (and even the household's children) are expected to work on this farm and, second, that it supplies the bulk of the cereal (considered to be the primary staple) used for feeding the household. However, the fact that men are entitled to sell produce from that farm to their wives raises legitimate questions about the concept of that farm really being a *household* farm.

Women purportedly farm about an acre of land whereas the men farm two or more acres. Previously, women had even more difficulty accessing farmland and the improvement was attributed to sensitisation by MVP. Some women have benefited from PAS by way of female goats (as breed stocks), improved maize and soya seeds and free ploughing of one acre of farmland.

5.4.2 BSCN1

Prompted by the deterioration in the predictability and quality of the rainy season, and the urgency of having multiple livelihoods, women were reported to have greater access to farmlands than at the baseline. Here also, women received support from PAS in the form of improved maize and soya seed, a bag of fertiliser, free ploughing of an acre of land, and free goats for rearing. To benefit from this support, women have had to join up in farmer groups. More women are now involved in the preparation of *dawadawa*, a condiment. With the moderation in the humiliating practice of compelling widows to strip naked (Section 2.4.2), it is now possible for new widows to retain their self-esteem and resume a normal life (including returning to their livelihoods) sooner than was the case before.

5.4.3 BNCF2

Women have increasing access to farmlands, mainly resulting from a growing need to have more than one livelihood. They have also become involved in farmer groups in order to enhance their access to PAS support. This support took the form of a free traction service for an acre of farmland, and improved maize and soya seed. They also received free goat breed stocks and inputs (including training) for starting up shea butter and *pito* brewing microbusinesses. With the decline in dehumanising widowhood rites and embarrassment endured when women lose their husbands, widows are now able to get back to work more promptly. Some women have also benefited from Bucobank's small business loans.

5.5.1 BSMV4: Kasiesa

Women have joined the Akanlugchaab cooperative in order to access MVP's agricultural interventions and more women now have their own farms. Previously, most were merely helpers on their husbands' farms. Their farms remain smaller (two to four acres) than men's (over four acres). At the baseline, women farmed between an acre and three, but the MVP's interventions have encouraged their husbands to release more land to them. Women have also added maize and chilli pepper to the menu of crops they cultivate, following encouragement and training by MVP. However, the humiliating practice of forcing widows to bare themselves publicly left many widows unable to venture outdoors for a long time after losing their husbands, further undermining well-being in the affected households. This is particularly significant, considering that as many as eight household heads have died since the baseline.

5.5.2 BSCN3

In order to qualify for PAS support, women at BSCN3 too are now involved in the local farmer support group. The average farm size for women here is between one and three acres compared to four to five acres for their men. Further, women cannot access tractor and bullock ploughing services until after their husbands have finished using them.

Here too, women have started cultivating maize since the baseline. They attributed this to the crop's superior ability (by comparison with millet) to withstand the increasingly volatile climate. This knowledge was acquired through engagement with PAS. Other support from PAS includes small ruminant breed stocks as well as maize and soybean seed. Some women have also been able to access trading capital from Bucobank.

5.6.1 BSMV5: Gbedembilisi

While the majority livelihood among Gbedembilisi's women has not changed (they are still farmers), an increasing proportion are including maize in the menu of crops they farm. In addition to the support some get from MVP, another organisation (which participants were unable to identify) is supporting women exclusively under a two-year trial, with high-yield seeds.

Women are having to spend more time helping their husbands who are now actively expanding their farms. By the time a woman is through providing this support, much of the farming season is gone and she can only cultivate a relatively small area. While both men and women sell farm produce, wholesaling (in sacks) is more a men's preserve whereas women tend to retail by the bowl. Livestock are also almost exclusively sold by men.

5.6.2 BSCN4

Women also have greater difficulty accessing agricultural inputs owing to the inferior nature of their financial assets. However, some women have received support in the form of mango seedlings, livestock, maize seed and ploughing subsidies through a pilot project initiated by PAS.

Most are still involved in producing charcoal and shea butter as secondary livelihoods. Women's participation in marketing tends to be restricted to retailing of crops, with the more lucrative areas of wholesaling and livestock marketing reserved for the men.

5.6.3 BNCF3

Women farm between one and three acres whereas men's farms are marginally larger – between three and five acres. When women have title to land, it is also time-bound, unlike men's – which is typically for life. The main livelihoods remain unchanged for women here – extracting shea butter, polishing rice and producing charcoal. Women here do not receive support from any organisations, and are challenged when it comes to accessing land for farming (especially fertile ones) as well as agricultural inputs.

5.7.1 BSMV3: Naadema

Overall, women have become more active in farming since the MVP interventions commenced in 2013. However, the involvement of the poorer cohort has subsequently fallen somewhat (though still above the baseline level) following their inability to repay the credits received from MVP two years ago. Further, men have priority when it comes to accessing farmlands, and women are obliged to help on their husbands' farms before they can attend to theirs. Farm size increased for some richer women, due to a combination of their husbands' generally larger landholdings, their superior ability to finance their farming investments and their ability to meet the conditions of land lenders. However, farm size fell for other rich women and many poorer women, partly because their husbands repossessed lands in order to enlarge their farms in response to the MVP support, but also because the subsidised tractor services facilitated by MVP were no longer available to these women.

More women now receive financial support from their husbands (owing to the general improvement in the latter's incomes). This has made it possible for more women to supplement their farming livelihoods with petty trading – which they assess as being more lucrative. The significant reduction in bushfires also means that it has become more productive when women scavenge for shea fruit in the wild. Overall, participants noted that the voices of BSMV3 women are increasingly being sought in household decision-making processes as they become progressively more important as economic partners.

Retailing of cereals remains the preserve of women in all communities in comparator cluster 7 (BSMV3/BSCN2/BSCF1). Here, however, it was explained that it is not merely because women have smaller harvests but because the wholesale portions (full sacks) are much heavier, requiring men to

transport them on their bicycles to the market. In some cases, women follow on foot to do the actual selling. However, marketing of livestock is a men's-only activity.

5.7.2 BSCN2

In this community, women cultivate typically between one-half and two acres compared with two to six for men. More women have entered the areas of crushing mined rock and doing petty trading at the artisanal mining site. Their farms remained the same as at the baseline.

5.7.3 BSCF1

Here also, women's farms (one to six acres) are smaller than men's (five to ten acres). As with BSCN2, there is a rise in the number of women crushing mined rock and engaging in petty trading around the mine. Typically, men work underground at the mine site while women work at ground level. There is no change in the size of their farms. However, women here are now more likely to be cultivating maize, following targeted support in the form of improved seed and training provided by PAS.

Appendix B6: Community-specific food consumption and expenditure reports

6.1.1 MWMV1: Nabari

The staple foods have not changed at Nabari. In relative terms, households consume more of the maize they grow and sell more of the other crops. Owing to increasing awareness, households now use less food on funerals and other social events. Their food stocks therefore last longer, though shortages still do occur. When this happens, households (even the relatively richer ones) contract food loans and/or sell some of their livestock to help bridge the food gap. In general, there is a 100% interest on foodstuffs borrowed, payable at harvest time. The richer men observed that *“it is difficult to borrow because you pay [back] twice or more what you borrowed”*. There are instances when lenders have demanded up to four bags for each bag of cereal lent, citing the much lower monetary value of a bag at harvest time.

As a coping strategy, access to wild foods and game has declined, according to the poorer men. However, all well-being categories still scavenge for shea nuts and *dawadawa* fruit to tide periods of food scarcity. While it is not common for the poor to receive food gifts, those who help faithfully on others' farms will, between them, get rewarded with between two and three bags out of every ten harvested. The evening meal remains the main one and is the last to be skipped when food stocks run low.

Tractor services and clothing constitute the most significant non-food expenditures⁶¹ for richer men (tractor services and roofing sheets for poorer men). For the women (both rich and poor), it is clothing and kitchenware (mainly bowls). Most households are using less of their food stocks on funerals.

6.1.2 MWCN1

Maize remains the staple at MWCN1. The rich eat three meals a day, sometimes more and their food stocks last them the full year. The researchers observed that the soil is fertile. There is considerable consumption of game – antelope, grass-cutter (greater cane rat), porcupine, rabbit, *sankpalima*, *wansani* and wild guinea fowl along with fruits sourced from the wild – *dawadawa*, *kpala*, local grapes, *naansula*, shea nuts and velvet tamarind.

The richer households give away some food to their less endowed relatives. During periods of abundance, the rich also contribute cereals and fish each Friday to the chief, but cut back on what they give during the dry season.

Following education by the chief over the last two years, much less food is now used on funerals and marriages.

Tractor services and ox-drawn ploughs constitute the most significant non-food expenditures for the richer households. Other weighty expenditures include productive assets such as fishing nets, fertiliser and canoes, but also clothing. For the richer women, clothing stood out as the most substantial non-food expenditure.

6.1.3 MMCF1

Here also, maize remains the staple and supper is the main meal. Last year's harvest was poor, with food stocks reportedly lasting only four to six months in the richer households and three to four months in poorer homes. During the months of scarcity, the richer households sold some livestock to

⁶¹ It appears that this question was understood, across the study, to refer to lump-sum outlays.

finance food provisioning. Both rich and poor also supplemented whatever domestic supplies they had with food harvested from the wild – *dawadawa*, *goora*, *kpala* and shea nuts, meat from antelope, bandicoot, bush rat, grass-cutter, rabbit and wild guinea fowl. However, some of these animals – particularly bandicoots, grass-cutters, rabbits and rats – are increasingly becoming extinct.

When households ran out of food, they also borrowed either from within or from outside the community, with interest payments in the region of 100%. There is both a food bank and a regular bank from which community members seek support in such times. However, the poor have greater difficulty accessing credit. They therefore end up depending to a relatively higher degree on the wild to survive.

Richer households donate food once a year, after the harvest, to their poorer relatives. These donations were said to add up to approximately one in every ten bags harvested.

Funerals (and, to a lesser degree, naming ceremonies and weddings) are taking up increasingly larger shares of households' harvests, denting food security in the household. These social ceremonies are typically performed in the settlers' diverse hometowns rather than at MMCF1, but with food produced at MMCF1. Where a fowl was adequate for performing a naming ceremony years ago, a ram is becoming the standard – through the influence of their religion (Islam).

Farmers pay both in cash and in kind for farm labour. *"When you hire labour to assist with your farming activities you pay cash but for kpangma [a local self-help group], you pay in kind but you may also opt to pay in cash."*

The largest non-food expenditure items are – for poor women – tractor services, fertiliser, clothing and credit. Livestock and roofing sheets featured as the weightiest for poor men; for the richer men, it is investments in livestock and houses; and clothing, fertiliser and livestock for rich women.

6.2.1 MMMV1: Kunkwa (Central)

Though the tradition is still for the man of the house to provide the carbohydrates while the women provide the vegetables and condiments, the interviews reveal that an increasing proportion of men, especially the younger ones, are now providing vegetables and fish/meat as well. More households are also able to have three meals, owing to the improvement in agricultural production and with funerals using up less of households' food stocks.

6.2.2 MMCN2

Curiously, at MMCN2, it is rather the poor who donate food to others during tough times. The wealthier groups were emphatic that they do not donate food, except when they pay in kind for labour when people help them on their farms. This is in lieu of cash payments of the order of GH¢ 5–15 per day, depending on the task.

Some forms of wildlife – notably bandicoots and rabbits – are becoming extinct in the area through over-reliance on hunting as a coping strategy during the lean season. Funeral costs are rising in this community.

6.2.3 MMCF2

Here too, as in Kunkwa (MMMV1), young and educated men are beginning to go beyond meeting the traditional obligation of providing the cereals for the kitchen. An increasing proportion were reported to be providing fish as well. As with several other settlements, game in the form of bandicoots, bush rats, grass-cutters and rabbits are increasingly becoming extinct, and funerals are taking up more resources than before.

6.3.1 BSMV1: Zuasa

Food expenditures on funeral rites are largely perceived to be trending upward, owing to the influence of modernisation. Community members are now using public address systems, canopies and packaged food for their funerals. The higher costs entailed require households to sell part of their food stocks to finance the funerals. Households are also spending more on sacrifices to the local deities. As a result, more households are having to cut back on the number of meals they eat.

6.3.2 BNCN1

The cost to a household of receiving labour support from others is perceived to be rising in *relative* terms as a result of declining harvests. Most of those interviewed also opine that food expenditures on funerals have gone up and that households are increasingly supplementing their own food stocks by borrowing money to pay for the additional food required to feed mourners.

6.3.3 BNCF1

With the shortening of the traditional rainy season, households' harvests do not last them as long as they did before. At the same time, food expenditures on funerals have gone up. However, the incomes from sand winning from the river bed helps to compensate for the food security challenge.

6.4.1 BSMV2: Zamsa

Funerals continue to take a toll on food stocks in some households, though the overall picture is one of a gradual decline. Apart from the food used to "*feed the multitudes [of mourners] who attend the funeral*", bereaved households also sell some of their farm produce in order to serve mourners with alcoholic beverages, notably *akpeteshie*.⁶² Nevertheless, the male focus groups indicated that the habit of spending huge amounts on funerals is gradually becoming unpopular.

6.4.2 BSCN1

No significant changes were reported and food expenditures on funerals remain high.

6.4.3 BNCF2

In the face of falling harvests, households tide the *hungry season* by depending largely on wild fruits and vegetables such as shea and *kampoak viak*, respectively. Others, typically women, scavenge for firewood, which they sell. It is also the time when households sell some livestock to enable them buy cereal staples. Here also, food expenditures on funerals remains high.

6.6.1 BSMV5: Gbedembilisi

There is an increasing utilisation of maize as a substitute for the traditional millet and guinea corn in the preparation of the local dish, TZ. Until the arrival of MVP, hardly any maize was farmed or consumed in BSMV5 or its control communities. However, with the prioritisation of maize in MVP's agricultural arrangements, its utilisation is becoming much more common in households farming the crop.

Overall, women are still responsible for procuring the vegetables from their personal incomes. As it is increasingly rare for men to slaughter their livestock for domestic consumption or to bring home *bush meat* (game) from the forest, the responsibility for providing the animal proteins tends to be left to the women by default. A similar situation prevails at the two control communities, BSCN4 and BNCF3, though it is somewhat better at Gbedembilisi, where the men sometimes catch fish from River Sisili.

⁶² This is presumably in spite of the traditional authority banning the use of *akpeteshie* at funerals.

As food stocks run low during the *hungry season*, disabled persons and poor households rely on food donations to sustain themselves. Donations are also made to people who helped the donor during the farming season.

School fees and agricultural inputs account for the most significant non-food expenditures at Gbedembilisi. Funeral costs are dropping. However, the impact on food expenditures is uncertain.

6.6.2 BSCN4

Immediately after the annual harvest, most of BSCN4's households are able to eat three times a day, gradually dropping to twice or once at stocks run out, particularly in poor households. In the food-insecure months, the women sell charcoal and gather stones for sale in order to procure staples for the household. While funeral costs are reported to be declining, the impact on food expenditures is uncertain.

6.6.3 BNCF3

At BNCF3, only the small minority described as rich are able to eat three times a day. Most households eat twice, reducing this to just once as the *hungry season* takes root. Food donations are much less common at BNCF3, where the lands are considerably less fertile, and the community's households rely more on migrant remittances as a coping strategy when their food stocks get depleted. Soap and dry cell batteries make up the most significant non-food expenditures for women at BNCF3; for the men, it is and building materials. Relatively less food is being used on funerals as bereaved households strategise to have joint funerals.

6.7.1 BSMV3: Naadema

In all three communities in this comparator cluster, most households eat twice a day, though rich households may eat three meals. The evening meal (TZ) remains the main one, with leftovers eaten in the morning. Across the three communities, it is only rarely that men slaughter an animal for use in the household kitchen, leaving the responsibility for providing the animal proteins to the cooks (i.e. the women) by default. Food expenditures on funerals are also declining gradually across the communities, with marriage ceremonies having no significant effect on food stocks.

6.7.2 BSCN2

No major changes were reported. However, the practice of making animal sacrifices to the local gods is coming down.

6.7.3 BSCF1

No major changes were reported except for food expenditures on funerals and sacrifices to the gods which are both reported to be coming down.

Appendix B7: Community-specific institutional reports

7.1.1 MWMV1: Nabari

The main community institutions – the mosque, church, chief (regent), sub-chief and *magazia* (women's leader) – were generally perceived to have improved in performance.⁶³ While the imam promotes Arabic literacy, the pastor's teaching is said to be helping to reduce alcoholism among the menfolk.

Nabari has been swamped with interventions since the baseline some two to three years earlier. New external institutions (beside MVP) operating in the community include the Savannah Agricultural Research Institute (SARI), Technoserve, MEDA, CARE, Camfed and several new farmer-based organisations (FBOs) – whom residents perceived to have been established with MVP's support, probably because of the coincidence of their arrival. Technoserve, MEDA and SARI helped to establish demonstration farms in the community and taught improved farming techniques. MEDA further held a food bazaar to demonstrate diverse uses of sesame, and Technoserve taught them to add value to their shea nuts through processing.

The community collaborated logistically towards MVP's physical interventions by providing the land and unskilled labour requirements (for clearing the land and carrying cement blocks for the construction of the school, health facility and warehouse). They also contributed food items to feed the construction crews, and the community's women take turns to supply water to the health facility.

Education

MVP's support includes a 10-classroom school block for the primary school duly furnished and fitted with solar lighting along with flush toilet facilities, separate urinals for girls and boys, and provision for hand-washing along with occasional soap supplies. The KG has also been provided with play equipment (see-saw, slides and merry-go-round), all of which had broken down when the visit took place. Teaching and learning materials have been supplied, four CEWs recruited (with their monthly allowances paid by MVP) and school-based monitoring has been stepped up by MVP. Some teachers have received training in ICT and are establishing an ICT lab for the school.

Camfed purportedly provides girls with bursary packages in the form of uniforms, sandals, schoolbags, sanitary protection, exercise books, pens, pencils and math sets. They also pay the BECE registration fees for their beneficiaries. According to the informants, girls graduating from JHS to SHS have their SHS deposits refunded. CARE, on its part, mobilised 25 out-of-school children and also recruited and trained one volunteer who teaches these children after regular school hours. CARE further provided these children with an assortment of materials (exercise and reading books, pencils, T-shirts, etc.). The CBE volunteer also received a bicycle (but no monthly allowance) from CARE.

Health

MVP has constructed a health facility for the community and, as a result, two health workers (a midwife and a nurse) now live in the residential wing of the health facility, enhancing access to healthcare. A participant in the rich women's focus group described how *"in the past ... you had to walk several kilometres to Walewale for ANC and you even joined a long queue but now the health facility is right at [our] doorstep ..."* The bonesetter confirmed, likewise, that his caseload has dropped since the health facility was completed last year. Neighbouring communities also patronise the facility's services. A toilet and urinal were under construction at the time of the evaluation visit and a borehole sunk at the facility was yet to be fitted with a hand-pump. A mother-to-mother support team whose creation was facilitated by MVP is providing counselling services which are highly appreciated by the community's women. Following training by the facility, the TBA now works more closely with the formal healthcare system and has ceased to deliver babies, directing women in labour to the facility instead. All groups interviewed were emphatic that the health facility was their preferred provider of health services.

⁶³ The exception was the regent, whom some groups accused of being corrupt because he takes sides with the Fulani herdsman when their cattle destroy farmers' crops.

Two CHWs have been trained and equipped to serve in the community by MVP. Community members – including minority groups such as the Fulani – are also benefiting from free NHIS subscriptions, funded by MVP.⁶⁴ However, because some Fulani are very mobile, they sometimes arrive at the facility without their NHIS cards, making it harder for them to access its services. Services available at the facility include free family planning devices (condoms, intra-uterine devices, injectable contraceptives, etc.), free ante-natal and post-natal care services coupled with the distribution of free mosquito nets. Residents asserted that the RDT for malaria had reduced child morbidity from malaria.

Agriculture

MVP has constructed a grain bank for the community and provided a diversity of support to local agriculture (e.g. distribution of livestock in two batches, agrochemical credits, and tree seedlings to the school, clinic and the community). A pre-existent women's group has been re-energised by MVP and reconstituted into a VSLA, which mobilises women's thrift savings and disburses small credits.

Regarding the support received in the form of livestock, destitute members (such as the aged, persons with disabilities, chronically ill persons and orphans) as well as some female householders were each given a pregnant goat or sheep as an outright grant. Members of the cooperative who had completed paying for the previous credit inputs also received a sheep or goat on the understanding that they, in turn, would make a similar gift of a kid to another household when the pregnant ruminant has delivered.

In 2013, agrochemical credits were distributed to members of the MVP farmer cooperative. For each acre of farmland, a member was given three bags of fertiliser, some weedicide and pesticide to be repaid at harvest time with three bags of maize. The leader of the cooperative reports that 209 members (comprising 129 male and 80 female) benefitted from that package following the delivery of training in good agricultural practices. However, due to poor rains in 2013, many farmers were only able to pay back two bags (instead of three) for each acre-based package of the credit, thereby defaulting on the terms of repayment. This affected their eligibility for the revolving livestock gift scheme.

The 2014 round of training in good agricultural practices was delivered through a lead farmer arrangement. According to the AEA interviewed, 14 such lead farmers (all male) were supported with free agrochemical inputs to develop demonstration plots in 2014, with each assigned 20 farmers, making a total of 294 beneficiaries (including the 14 lead farmers). Prior to this, two community livestock workers (both male) had been trained in 2013 to provide veterinary services to livestock owners in the community. MVP also facilitated an exposure visit to Yendi and Chereponi for the leadership and some members of the FBO in 2014. Other community members received training in December 2014 to serve as fire volunteers and were equipped with wellington boots, cutlasses and T-shirts for the task.

In 2014, farmers were also supplied with mango seedlings in two batches – 404 in August (by MVP) and another 300 in September (by SADA). MVP also supplied acacia seedlings to the school and the health facility in 2014 with the view to developing windbreaks to limit storm damage. According to the AEA, the mango seedlings from MVP survived because they were delivered reasonably early into the rainy season while those delivered by SADA died, having arrived towards the end of the season.

During the course of 2014, Technoserve and MEDA also supported smaller numbers of farmers with training on demonstration farms. The poorer women said they learnt how to farm and use sesame to supplement carbohydrates in the preparation of *koko* (breakfast porridge), *kooshie* (savoury bean cake) and TZ.

Agricultural interventions of greatest benefit to the community (esp. the poor and women)

The input credits were widely perceived as having the greatest impact on the poor. However, participants were quick to qualify this – that because of the long dry spell in the middle of the 2013 rains, the *real* impact was that MVP *demonstrated the potential for higher productivity* when improved farming practices and higher-yielding varieties are employed, coupled with the application of appropriate agrochemicals.

⁶⁴ 92% of the community members who access health services at the centre are registered under the NHIS.

Changes in the frequency of visits by the agricultural extension worker and/or vet to the community

The vet officers now visit often, particularly during the rainy season. The leader of the cooperative confirmed that the extension workers were aware of on-goings on the farms in the community and that the AEAs were available during planting, fertiliser application and harvesting.

7.1.2 MWCN1

There are very few changes on the institutional front at MWCN1. The chieftaincy institution (particularly the sub-chief) was widely reckoned to have become more effective, with a notable rise in social cohesion and a reduction in the earlier high crime rate. Valuable items such as motorbikes are kept at his palace and he was reported to expend his own resources on behalf of the community.

A group of women told of how, in February 2015, Fulanis who stole a resident's cattle were arrested, prosecuted by the Kurugu chief and then handed over to the police. According to some men, a regime of punishing crime harshly has helped in minimising its incidence.

Women reported that their men now involve them more routinely in decision making as a strategy for accessing their financial resources in the face of increasing economic pressures on families. No significant changes were reported with regard to the delivery of education, health and agricultural services. The settlement simply remains without any such services.

7.1.3 MMCF1

The *magazia* (women's leader) was assessed by the poorer women as having become dysfunctional since the baseline. The death of Unit Committee chairman too has had an adverse effect on school monitoring and teacher attendance. The *kpangma* (local self-help group) was assessed by the richer men to have become more vibrant and helped to finance rehabilitation works at the mosque through income generated from the group's beans farm in 2014.

There is still no NGO working with the community since WVG closed their operation there about six years ago. The chief's efforts at lobbying for projects – through the traditional practice of welcoming public guests and potential benefactors with gifts – has not yielded results. The TBA is the most preferred service provider, in the assessment of all the well-being categories. He *“is cheap and reliable, and he understands the traditions and customs”* and is always accessible.

The wealthier groups (both male and female) reported a marginal improvement in women's involvement in decision making over the last two years. This was attributed to the exposure they get from visitors to the community.

Education

In the last three years, GES has supplied textbooks, exercise books, uniforms and dictionaries to the school. However, there are only three classrooms for all six classes, resulting in the paring of classes. The school has only two teachers, both untrained. Parents are levied GH¢ 3 a month to pay these “volunteer teachers” (as they are known in Ghana).

Informants made some curious observations regarding teacher commitment. They noted that at MMCF2 – which is where the two teachers at MMCF1 hail from and reside – the native, locally-resident teachers are punctual and serious whereas those working at MMCF1 continue to demonstrate very poor commitment to duty. It appears to the research team that when staff see themselves as part of a community (cf. MMCF2), it has a salubrious effect on their attitude and performance.

Health

Vaccinations constitute the only health intervention in the community, with health workers visiting about three times a year for this. Residents travel to Kubore and MMCF2 for herbal treatment and to Kubore, Walewale, Sandema and Bolgatanga for orthodox medicine. The presence of a (male) midwife at the Kubore health facility

was seen by the wealthier women as the single act with the greatest impact on the poor, permitting women at MMCF1 to access ante-natal care more regularly. However, the majority of women still deliver in the community as it is difficult to access the Kubore facility when in labour.

7.2.1 MMMV1: Kunkwa (Central)

The community's poorer women perceive that their *magazia* meets with the community women more frequently to counsel them on marriage and parenting. She has also introduced them to a standard measuring bowl for use in retailing cereals in the market. Other participants suggested that the chief's efforts at maintaining peace and order⁶⁵ (particularly his banning of adultery and child marriage) had contributed to making the external interventions effective. In collaboration with the DA, the MP was likewise said to have supported the construction of a community market (as yet incomplete) and given each schoolchild four exercise books in 2014, following these in 2015 with supplying the community with 15 street lights.⁶⁶ On their part, the DA provided the community with a waste container, 20 street lights, jerseys and two footballs. The assemblyman too has become more visible in the community, involving himself in the interventions.

The imam's congregation has grown significantly – from 6 to 27 – facilitated by his house-to-house sermons. He is also reported to have been quite effective in soliciting funds from Muslims in Walewale to assist those at Kunkwa in financing their funerals. The mosque, which did not exist at the baseline, also provides guests with space for prayer and sleep.

As with the imam, the local pastors are also now using house-to-house evangelism to attract a following. Though they represent different denominations, they organise joint services; they also support the poor financially and materially. The church's influence was acknowledged as contributing to a reduction in the abuse of alcohol, with a resultant improvement in peace at the household level. Women in particular patronise the pastors' services for prayers.

The youth group was likewise perceived to have become more effective following an increase in their dues from fifty pesewas to one cedi. These dues help with running the group, ensuring compliance with local regulations (in collaboration with the chief) and supporting their members during social functions associated with the life cycle (especially baby naming and marriage). However, some participants opined that the group has become less effective because it meets much less often than before.

In 2013, WVG provided the community with housing for teachers, and followed this with renovations to the JHS block in 2014. MVP too built a health facility, stocked it with medicines and provided the community with a CHW. The project further supported the school with a diverse range of logistics (see below, under Education). MVP's rehabilitation of the main road has made it easier for residents to sell their foodstuffs at the relatively vibrant Fumbisi Market.

The community provided land for the health facility and the accommodations for nurses and teachers, and its women carried water and sand for the construction. Households further contributed in cash and in kind towards wiring the school, building a kitchen to enable implementation of the GSFP and erecting poles for the rural electrification project.

Education

Kunkwa was included in the GSFP in 2014. However, the programme has been interrupted following death of the patron, with a noticeable effect on attendance at the KG. GoG has also supported the school with a vented pit latrine and teachers' housing. MVP presented the school with computers, dust bins, hand washing basins, cleaning

⁶⁵ Nevertheless, crime persists in the form of theft (especially of livestock), rape and kidnapping. This was blamed primarily on the Fulani and attributed to joblessness and idleness among the youth.

⁶⁶ In a rather unusual arrangement, Ghanaian parliamentarians receive allocations from the District Assemblies Common Fund to enable them respond to endless demands from their constituents. This has been criticised by some political analysts as condoning a misunderstanding of MPs' essentially legislative role. Others see it as merely a ploy by sitting MPs to gain unfair advantage over other contestants. In any case, the huge pressure on MPs to deliver development locally (which is properly a remit of the Assemblies rather than MPs) often arises from related promises they make when campaigning for votes.

equipment, pens, pencils, exercise books and textbooks, school uniforms, sandals, footballs, volleyballs and jerseys. MVP further recruited and trained three CEWs to teach at the school, and organised an off-site camp for the girls. As a result of the diversity of interventions, coupled with education by MVP, enrolment and attainment are both reported to have improved, with all students who took the 2014 BECE (the school's first ever) passing and gaining admission to SHS. Many children who had left the community have also returned and re-enrolled in school.

Health

The overwhelming majority of pregnant women at Kunkwa now deliver at their MVP-financed health facility rather than under the guidance of the local TBA. This change is facilitated by the fact that as many as seven nurses (including a midwife) are now resident in the community, in duty-post accommodation appropriately served with electricity. In the very rare deliveries which are still attended by the TBA, he noted that he now uses gloves and washes his hands following training by WVG and MVP.

Box 10: 35-year-old expectant mum assesses new health facility at Kunkwa (MMM1)

Fati (not her real name) is a 35-year-old pregnant woman and mother of five – four girls and a boy. All five were delivered at home with the attendance of the TBA, following ANC visits at the Sandema Hospital. She had found that experience both tiresome and costly. She now attends ANC regularly in her own community and at no cost, at the new health facility staffed by a resident midwife and other nurses. Fati assesses that she and her family are better off through the improved services they receive and the fact that they have not had to pay for these services.

She observes that, *“the nurses don’t tolerate people giving birth in their homes”*. Local TBAs now work closely with the nurses and assist women in labour to get to the health facility, so virtually every mother has her baby at the health facility. For this service, the TBAs receive an allowance anytime they bring a woman in labour to the facility. Women in labour are taken on motorbikes to the health centre and the nurses call up a free ambulance service to transport referred patients to Walewale Hospital.

In Fati’s view, the quality of service provided at the health facility is equal to that she had previously received at Sandema. MVP registered or renewed the health insurance subscriptions for everybody in the community. However, she never received her card. According to her she has heard that they will come and register them again (which is incorrect information, according to our interview with the MVP team in Bolgatanga). *“When you (or your child) are sick and you don’t have insurance you will have to pay. However [until very recently], it was free.”* From the information received, the research team assesses that Fati currently receives free services (at the ANC clinic) under the free maternal care policy (which requires no subscriptions) rather than under the NHIS.

Agriculture

In 2013, farmers in the local cooperative received maize seed and fertiliser credits from MVP. For each bowl of maize seed and four bags of fertiliser, they were expected to pay back two maxi bags of maize at harvest.⁶⁷ Some also received sheep and goats in 2014 – as grants to the destitute and, for others, as a revolving gift supervised by the AEA. Community members, particularly those who received the animals, now have more regular support from the AEA. Two CLWs have also been trained by MVP and provided with bicycles. According to residents, these initiatives have helped to improve animal health, with a noticeable reduction in animal mortality.

While many men accessed the 2013 MVP input credits, most were unable to participate in the 2014 round because they had defaulted in paying their debts owing to poor harvests resulting from rain failure. A female farmer who participated in the 2013 round observed how she was able to harvest eight bags per acre in 2013 which was then halved to four bags per acre in 2014, when she was unable to access such support. Farmers also complained of delayed availability and unaffordability of tractor services.

⁶⁷ These amounts differ from those mentioned by farmers at Nabari (MWMV1).

7.2.2 MMCN2

Through communal labour, the community built a three-classroom earth structure in 2013 (with support from the MP to roof the structure) and teachers' quarters, also in earth, in 2014. Another three-classroom block was constructed in 2014 by the government. Citizens also provided labour in the form of portage and contributed 2.5 bags of maize and a goat towards to feed the crew responsible for erecting electricity poles under the rural electrification project.

Education

The community has recruited and is paying two additional teachers to assist the only formal teacher at their school. Parents are levied to pay each of these volunteers a monthly allowance of GH¢ 100. School children have recently been supplied with free sandals and uniforms by the state. Desks and chairs have also been supplied to the school in the last three years via GPEG.

Health

Residents of MMCN2 are now able to access health services three kilometres away, where a health facility has been provided by MVP. However, pregnant women still use the TBA as their first port of call.

Agriculture

The CLW at the nearby MV (not MMMV1) also visits MMCN2 to provide basic animal health services.

7.2.3 MMCF2

The MP has reportedly sponsored some of the community children's to go to SHS and also provided them with books. He further instituted an input credit scheme whereby community members can access agrochemicals and pay back after harvest.

7.3.1 BSMV1: Zuasa

The main new additions to existing local institutions are Azuabisa (a farmer cooperative) and Noe-Yang (the VSLA – described as a brainchild of MVP). The latter replaced and invigorated a pre-existing *susu* group. While the VSLA is open to all adults, it is currently composed exclusively of women. A widows' group previously facilitated by an unspecified NGO is no longer functional.

The sub-chief (or *kanbonab*) is perceived to have become more effective in dealing with perpetrators of crime. The poorer women noted that he is listening more to his subjects when making decisions, leading to his eviction of the Fulani population who were accused of stealing the community's animals and trying to rape one of their women. By contrast to the *kanbonab*, the services of the community's four soothsayers are being utilised less, influenced in large part by the church's teachings as well as by public education on the importance of keeping children in school (Section 3.3.1). A further explanation given for the reduction in the patronage of soothsayer services is that "*what they prescribe as remedies rather ... drains people's pockets because they demand animal and food sacrifices*".

Residents of Zuasa noted that most of the formal social services provided by MVP (but also by the state) – especially in the area of education – are at Kazengsa, a different section in the Uwasi cluster to which Zuasa belongs. Goods and services provided by MVP at Kazengsa include the renovation of a three-classroom block, a seven-room teacher bungalow, solar lamps, computers for the primary and JHS, and play equipment for the KG (most of which have broken down). Another three-classroom block (with a similar level of servicing) has been provided by MVP at Tuedema (another section of Uwasi). The MVP also invested in providing culverts along the road to Fumbisi while GoG undertook to re-gravel it under its Northern Growth Development Programme. The CHW has also become more effective at providing health advice since receiving a bicycle from the health facility at Kazengsa.

On the agriculture credits, farmers here recall receiving maize and rice seed, five bags of fertiliser per farmer, and ploughing services at a cost of GH¢ 120, payable after the season's harvest. Lead farmers received their inputs for free, as incentives to use their farms as demonstration fields. They were also given two sheep on a pass-on-the-gift basis.

The old CHPS compound has been renovated, with housing provided for four nurses. Both poor and rich benefited from free NHIS subscriptions. As a result, many of the wealthier households took out second subscriptions on top of their regular subscriptions.⁶⁸

AngloGold Ashanti Malaria Programme (AGAMAL) has undertaken a mass indoor mosquito-spraying programme in the community. On why there continue to be high numbers of malaria infections despite the distribution of bed nets, participants explained that the number of bed nets was inadequate and that the sheer heat and skin irritation associated with sleeping in the nets discourage their consistent utilisation.

7.3.2 BNCN1

The youth group is perceived to have become more united and purposeful. They recently mobilised funds to start moulding concrete blocks for a new library project. They have also been educating the community on the need to preserve the environment.

The assemblyman was assessed by the poorer groups to have become more effective, “[*helping with*] payment of school fees, getting admission for school children [*and*] paying hospital bills”. By contrast, the MP was roundly chastised for not bringing any development to the community since his election two years ago. The *magazia* too was perceived to have become less active in her role as women’s leader and mobiliser.

In the view of the poorer women, the farmer association has become more effective. It brings members together to strategise before the farming season starts and fertiliser sales are now made to smaller (solidarity) groups (or sub-cooperatives) rather than to individuals. More members are putting money together to access ploughing services. However, the richer men do not share the view that the association has become more beneficial. The *Aniakchaab* women’s group has folded up (as it became dormant) and has been replaced by another group (*Ayaachaab*) whose meetings serve as a learning platform on a range of issues such as how to run a business or plan for a successful family life. The children’s club is perceived to have become less effective, with increasing segregation between children from rich and poor homes. A disability group has been formed since the baseline and has received support in the form of financing, wheelchairs, tricycles and spectacles from an unnamed organisation.

The church (comprising three distinct denominations) has continued to play an active role in providing social support in the form of food and clothing, organising environmental cleaning campaigns, educating the community on avoiding premature marriages, supporting the sick with transport and prayer, consoling bereaved families and helping to construct facilities such as a day care centre and a borehole.

The GEHIP is supporting the health facility’s motorbikes with fuel and maintenance allowances as well as compensating TBAs when they accompany women in labour to the health facility. The Department of Social Welfare (DSW) was reported to have increased the frequency at which LEAP grants are disbursed. AGAMAL have ostensibly supported the health facility with some RDT kits for the effective treatment of malaria. Camfed and G-PASS were also mentioned as new entrants, providing support to girls’ education.

The DADU is reported to have initiated a pass-on-the-gift intervention about four years ago (even before the MVP) under which some poor households received small ruminant gifts on the understanding that they would pass on the gifts to other households under agreed terms. To the surprise of the focus groups, DADU/MoFA staff have not returned to follow up on progress. Neither has the community (which one would expect to have owned the initiative) ensured that the intentions were followed through. While this is no evidence of what might befall the MVP intervention after closure of that project, it does raise a sustainability flag which will be interesting to watch after MVP support has ended.

7.3.3 BNCF1

⁶⁸ The MVP office in Bolgatanga observed this anomaly in other communities as well, though it did not come up as frequently in the PRA interviews.

The BNCF1 Youth Association was assessed to have become more vibrant, following a change in leadership which saw a new crop of educated and hardworking leaders elected into office. In 2014, they raised funds to construct an additional classroom to accommodate the KG class, which previously only had a shade tree as shelter. The association was said to be leading regular clean-up exercises in the community and to be demanding accountability from the traditional leadership. Interviewees also describe how a native of BNCF1 who has recently been appointed to the position of Builsa North Constituency Chairman of the ruling National Democratic Congress party has *“used his office to help [them] in difficult times”* and further *“facilitated the graveling of the road leading to Sandema”*. The MP was berated for reneging on his campaign promises to, among others, complete the dugout dam, build a JHS and improve the road to Sandema.

In the period since the baseline, the DSW has extended the LEAP facility to BNCF1, enabling the very poorest households to cope better with their destitution. MoFA/DADU too has continued with its agricultural input credit scheme similar to what MVP offers in the MVs. The inputs are not subsidised and farmers are required to pay back at the full market price, which is not dissimilar to where the MVP model is ultimately headed. Members of the farmer group spoke of defaulting in paying back the credits because of poor yields. According to a group of women interviewed, *“this support has increased over the past two years, yet members are rather losing interest as they do not get high yields because of the poor rainfall”*. The poorer men and relatively well-off women described a situation in which MoFA/DADU delivers the maize seed, fertiliser and traction inputs too late in the season. They also lamented the rise in the price of fertiliser – from GH¢ 50 per bag at the baseline to GH¢ 80, and perceived these to have contributed to some members leaving the farmer group. Also, as in some MVs, goats handed out by MoFA/DADU to farmers under a PotG scheme two years ago have mostly died.

Not unusually, the NHIS drew the ire of community members because of the *nominal* rise in premiums and the time spent queuing (reportedly four days) to renew a subscription, following the introduction of a biometric register. In the experience of some respondents, *“even with the NHIS [subscription], one is still asked to go to the drugstores to buy some medicines because NHIS does not cover those drugs; only cheap ones like paracetamol are covered under the NHIS”*.

7.4.1 BSMV2: Zamsa

The MP is highly regarded for supporting some girls with bursaries towards their SHS education. The Assemblyman is similarly regarded based on the erroneous assumption that the MVP is a result of his initiative. Under the guidance of MVP, two new self-help groups have purportedly been established in the community. The purpose, according to informants, is to facilitate access to agricultural services. However, women’s opinions are still not sought in decision-making processes, including at the household level.

Education

The previously incomplete JHS structure has been completed by MVP and is currently occupied by 75 pupils. MVP also assisted to recruit four CEWs from among the community’s SHS leavers to augment the staff at the primary school, and teachers now have housing on the school premises. However, play equipment installed for the younger children has all broken down.

Health

A CHPS compound began by the community, but which was still incomplete at the time of the baseline, has been extended and completed by MVP, enabling the majority of pregnant women to have their deliveries attended by the resident staff. Previously, services rendered at the (incomplete) facility did not include ante-natal clinics and attended deliveries. However, the effectiveness of the regular [non-maternity-related] service was perceived to have declined *“because now, they do not give enough medicine to cure your ailment”* and patients have to buy additional quantities to supplement what they receive from the facility.⁶⁹

Agriculture

Farmers said they received credit inputs – maize seed, NPK and ammonia fertilisers – along with subsidised tractor services facilitated by MVP in 2013.

⁶⁹ It is not clear whether the shortfall is influenced by the fire that ravaged GHS’s Central Medical Stores at Tema in January 2015.

7.4.2 BSCN1

Here too, the MP (same for Zuasa) was acknowledged for supporting SHS girls with targeted bursaries. Apart from the schooling logistics support from GPEG, PAS also provides agricultural support to women in this community and the GSOP has supported the establishment of a five-acre mango plantation. The mothers' group, Amaachaab, which existed at the baseline, has become less vibrant. Here too, the community contributed to the electrification project by assisting with carrying and mounting the poles.

7.4.3 BNCF2

As with several of the other communities discussed above, Camfed and G-PASS provide bursary and scholarship support respectively to schoolgirls from this community and GPEG supports all schoolchildren with a range of basic school supplies. LEAP has been introduced by the DSW, benefiting some poor women. PAS supports women with a diversity of farming and microbusiness inputs while Bucobank dispenses credit to members of this community. The Association of Church Development Programmes has provided reproductive health education to traditional healthcare providers and the community. The women's group meets more frequently now because of the PAS project and is also more active in mobilising savings as a strategy for enhancing access to loans from Bucobank. The MP was perceived to be non-functional, having never visited since his election to Parliament in 2012. AGAMAL undertook a mosquito spraying exercise. GEHIP too has instituted an incentive package for TBAs who accompany pregnant women to deliver at the health centre at BNCN1. As a result, but also because of extensive education by the health workers and the accessibility of the tricycle ambulance stationed at BNCN1, there has been a sharp drop in the utilisation of the TBA's delivery services.

7.5.1 BSMV4: Kasiesa

Kasiesa has a new farmer cooperative called *Akanlugchaab*, whose formation was encouraged by MVP. It has both male and female members. GSOP has rehabilitated a dam, Technoserve is training farmers on new and improved methods of farming, UNICEF has reportedly supported schoolchildren with school uniforms, sanitary towels and sporting equipment, and Bucobank loans are available to members of the community. The MP donated a computer to the school and GHS is at the initial stages of developing a CHPS facility. In the interim, CHPS services are delivered from a disused library, but the staff complain that they are unable to conduct ante-natal procedures because of the lack of privacy. For now, women from BSMV4 access such services at Fumbisi. Nevertheless, they assessed that the antenatal and postnatal services rendered at the two health facilities are, together, helping to reduce child mortality. However, one section of BSMV4, namely Yiemona, declines the opportunity to access orthodox health delivery, owing to conflicts with their cultural beliefs. For example, they will not accept facility-based deliveries despite sustained education because, in their culture, neonates are to be kept on the bare floor.

Some community members have been trained as CLWs and are called upon when animals appear to be sick. DSW has been managing the newly instituted LEAP and the District Assembly has provided the community with tree seedlings and constructed two new boreholes yet to be fitted with pumps.

At both BSMV4 and BSCN3 (which share the same chief), crime (typically stealing of furniture, goats and cattle and perpetrated mostly by the youth) is coming down owing to the severity of punishment meted out to offenders. Culprits are either caned or made to make restitution on the orders of the sub-chief. In one example, a thief was made to dig the foundation for the construction of a community centre all by himself. According to informants, reports are seldom made to the police as they simply extort money from the culprits.

7.5.2 BSCN3

There is a new mutual support association which provides assistance to its members on demand, e.g. towards farm preparation and home construction. A shea nut processing association has also recently been formed. Between two churches (Calvary Community Church and Assemblies of God Church), two boreholes have been installed for the community. Here also, GHS has posted resident nurses to the CHPS compound and DSW is implementing the LEAP social protection instrument. The MP has constructed a market and collaborated with the DA to build a JHS (as yet uncompleted) for the community. The agricultural extension agent retired about two years ago and has not been replaced, leaving the community without extension services. However, a vet from

Fumbisi provides vaccination services on demand, at a fee of GH¢ 2 per cow and GH¢ 1 per fowl. PAS has commenced an agricultural inputs delivery project, supporting community members with fertiliser, maize and soya seed, mango seedlings and goat breeding stocks.

7.6.1 BSMV5: Gbedembilisi

Women of BSMV5 have formed a new rotating savings group known as *Amaachaab*. The capital is generally invested as seed money in the women's microbusinesses. A substantive chief has been enskinned and is adjudged by participants to be very proactive. The Builsa South MP was, likewise, praised for paying the fees of some students with his allocation of the District Assemblies Common Fund. By contrast, the two assemblywomen were perceived as being entirely ineffective.

Under DSW's supervision, LEAP has been extended from a pilot to a full-fledged social intervention and the names of some previous beneficiaries whom the community felt were not eligible substituted under a rationalisation effort. The frequency of LEAP payments has also improved – from four to two-month intervals. Presbyterian Agricultural Station has an ongoing community-based rehabilitation programme through which disabled persons have been provided with building materials to assist them put up stable shelters. The rural electrification project is ongoing but is, as yet, incomplete. The youth have assisted by providing labour for digging and planting of the electricity poles.

Education

Ghana Education Service has supplied the school with some learning materials, desks and uniforms. MVP, likewise, has supported the training and recruitment of three CEWs, and supplied the school with recreational and sporting items like a merry-go-round, see-saw, footballs and jerseys, and also levelled the football field. The school also now has vented pit latrines for girls and boys, and its four-bedroom teachers' accommodation has been partially rehabilitated by MVP, though it remains unusable because its roof still leaks.

Health

With the old CHPS compound renovated and expanded by MVP to accommodate a delivery room, a vented pit latrine built, a midwife assigned, an ambulance provided (with priority to pregnant women) and solar power installed, the facility is now fully operational. However, the research team observed that the floor of the delivery ward was already pitted in some places and a borehole which has been constructed has not yet been fitted with a pump and so is not yet functional. Two CHWs augment the work of the health facility by attending to routine cases of diarrhoea and malaria.

Following directives from GHS and the stationing of a midwife at the health facility, the TBA (who also happens to be the *magazia*) no longer attends deliveries. She still enjoys significant trust among the community's women, but now restricts her role to bathing newborns and accompanying women in labour to the local health facility or to Sandema Hospital.

Agriculture

DADU agricultural extension workers are now active in BSMV5, supported by MVP to deliver training and education to farmers in the community. Some 10 men were facilitated by SADA to establish mango farms (up to an acre each). However, the farm sites are far removed from water sources, resulting in a large proportion of the seedlings dying.

7.6.2 BSCN4

A new youth group has been formed and LEAP expanded by DSW to include new beneficiaries and some of the earlier beneficiaries who were perceived by the community as not qualifying have been removed from the list. The rural electrification project is ongoing, with the community's women providing free food for the workers under a directive from the chief.

Health

BSCN4 benefits from the free ambulance service stationed at a nearby MV. Community health nurses from GHS are supported by some volunteers to provide outreach visiting and child welfare clinics to the community.

Agriculture

At BSCN4, outbreaks of disease among livestock are controlled by isolating the sick animals. This practice is less common at BSMV5 and BNCF3. The PAS provides women of BSCN4 with a range of agricultural inputs including livestock, maize seed, ploughing subsidies and mango seedlings. However, farmers said they do not receive extension and veterinary services from MoFA/DADU.

7.6.3 BNCF3

The MP (for Builsa North) was perceived to have abandoned the community after having been elected in 2012. Both the assemblywoman and the Builsa North District Assembly were similarly assessed as passive and ineffective. The only external institution that has supported the community is Zoomlion (a private sanitation company), who drilled a borehole which is yet to be fitted with a pump. The influence of the Church of Pentecost on discouraging the practice of making livestock sacrifices to the local gods was perceived to have benefited the community. They also teach the local women how to manage their microbusinesses.

Education

Under a Camfed bursary package, some girls from BNCF3 now attend school at a JHS in a neighbouring community.

Health

As in BSCN4, child welfare clinics are now being run in BNCF3 by regular community health nurses and volunteers. However, the service is less frequent than at BSCN4.

Agriculture

Farmers at BNCF3 said they are not visited by extension and veterinary services from MoFA/DADU.

7.7.1 BSMV3: Naadema

With support from MVP, the sub-chief has established a committee with a mandate to discourage the related practices of elopement and forcing young girls into marriage. The MP for the district (Builsa South) was assessed in glowing terms for supporting students with their fee payments. Unlike in many other MVs, there is no organised FBO at Naadema. Typically, men just came together in small ad hoc groups to access the MVP credits. Some women attached themselves to some of these groups to access the credits and it is common for women to support one another on their farms. As the situation of women continues to improve overall (and at least in wealthier households), so too are their voices increasingly sought in decision-making regarding household assets.

Health

Health service provision in Naadema has improved with MVP supporting the fuel budgets of CHWs.

Factors accounting for the significantly lower child mortality rate in MVP communities compared to the rest of rural Ghana/North (observed by quantitative strand)

Residents of Naadema believe that the distribution of bed nets (though they are not used religiously) and improved uptake of immunisation are responsible for the observation.

Agriculture

Visits by AEAs from MoFA/DADU were reported to be more frequent, especially when requested.

7.7.2 BSCN2

The MP for Builsa North, which encompasses BSCN2 and BSCF1, was seen as non-performing, having never visited these communities after winning the election in 2012, and further failing on all of his election promises. A new association of women farmers has been formed and existing community-based institutions appear to be more active in advocating for development.

The LEAP programme has been sanitised and expanded by DSW, and the list of beneficiaries is now perceived to be more transparent. Bucobank too has become more visible in dispensing loans to residents of BSCN2. In the

period since the baseline, PAS has stopped supporting farmers with fertiliser and ploughing finance but still supports them with maize seed. The community is in line to benefit from a connection to a small-town rural water supply project.

Agriculture

The frequency of visits by the AEA was assessed to have declined since the baseline.

7.7.3 BSCF1

Existing community institutions have become more active on issues of development. As with BSCN2, Bucobank loans have become more accessible to this community – and indeed it appears that the bank has more engagements with this community than the other two in the comparator cluster. PAS has closed its fertiliser and tractor inputs support to the community, but still support a few members with improved soya and maize seeds. Under a UNICEF intervention – Communication for Development (C4D) – pregnant women purportedly receive treated bed nets on their first ANC visit while babies and toddlers receive the measles, mumps and rubella vaccine for free.

The theft of livestock remains a problem for all three communities, but is worst in BSCF1. In all three communities, crimes are reported to the chief and then to the police in that order. However, BSMV3 has a reputation for meting out instant justice when thieves are caught red-handed.

Agriculture

AEAs were said to visit on request.