

# Household Vulnerability Assessment

MAKING ADVANCES TO ELIMINATE CHILD LABOR IN MORE AREAS WITH  
SUSTAINABLE INTEGRATED EFFORTS (MATE MASIE)

## FINAL REPORT

*Funding is provided by the United States Department of Labor under cooperative agreement number IL-35537-20-75-K. One hundred percent of the total costs of the project are financed with USG federal funds for a total of \$4,000,000 dollars. This material does not necessarily reflect the views or policies of the United States Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the United States Government.*

## TABLE OF CONTENTS

TABLE OF CONTENTS .....	I
LIST OF TABLES .....	VI
LIST OF FIGURES .....	VIII
ACRONYMS AND ABBREVIATIONS .....	IX
EXECUTIVE SUMMARY .....	X
<b>CHAPTER 1 .....</b>	<b>1</b>
1.1 PROJECT BACKGROUND .....	1
1.2 ASSESSMENT OBJECTIVES AND RESEARCH QUESTIONS .....	1
1.3 STRUCTURE OF THE REPORT .....	2
<b>CHAPTER 2 .....</b>	<b>3</b>
2.1 RESEARCH DESIGN .....	3
2.2 FIELD DATA COLLECTION .....	3
Table 2.1 Baseline Survey Response Rate .....	3
2.3 DEVELOPMENT AND PILOTING OF TOOLS .....	4
2.4 DATA MANAGEMENT AND ANALYSIS .....	5
<b>CHAPTER 3 .....</b>	<b>6</b>
3.1 DEMOGRAPHIC CHARACTERISTICS OF HOUSEHOLDS .....	6
3.1.1 Age and sex structure of households .....	6
Table 3.1 Distribution of household members by age, sex and districts .....	6
Table 3.2 Average age of children (5-17 years) and adults in households by sex .....	7
3.1.2 Household size .....	7
Table 3.3 Distribution of average household size and headship by district .....	7
3.1.3 Education attainment of household members .....	8

Table 3.4 Highest Educational attainment of household members by household headship and districts .....	8
Figure 3.1A: Literacy level of household heads (%) .....	9
Table 3.5 Educational attainment of household children (5-17 years) .....	9
3.2 SOCIO-ECONOMIC PROFILE OF HOUSEHOLDS .....	9
3.2.1 Types of dwelling and ownership of households.....	10
Table 3.6 Types of dwelling households live.....	10
Table 3.7 TypeS of ownership of dwelling .....	10
3.2.2 Water, sanitation and Heating.....	11
Table 3.8 Main source of drinking water for households.....	11
Table 3.9 Location of household toilet.....	11
Table 3.10 Main source of cooking fuel for households .....	12
3.2.4 Household assets.....	12
Table 3.11 Household asset ownership.....	12
3.2.5 Household Income .....	13
Table 3.12 Sources of income for the household in the last 12 months* .....	13
Table 3.13 Average income (GH¢) of households in the past 12 months .....	13
3.2.6 Farming Characteristics of Households.....	14
Table 3.14 Types of agricultural production by households.....	14
Table 3.15 Average household cocoa production (in KG).....	14
Table 3.16 Types of cash crops produced by households apart from cocoa.....	15
Table 3.17 Types of food crops cultivated by households.....	15
3.2.7 Household ownership and use of land.....	15
Table 3.18 Ownership and use of land .....	16
3.2.8 Agricultural inputs and labor.....	16
Table 3.19 Distribution of agricultural input and Labor .....	17
3.3 CHILDREN'S WORK ACTIVITIES.....	17
Table 3.20 Types of activities in which children (5-17 years) are engaged in the household .....	18
3.3.1 Household children engaged in agricultural including cocoa activities.....	19

Table 3.21a Children (5-17 years) engaged in agricultural activities including cocoa .....	19
Table 3.21b Proportion of households with children (5-17 years) working in cocoa production in past 12 months (%) by district and farmer cooperative .....	20
Table 3.21C Individuals that children (5-17 YEARS) worked for during the past 12 months in performing agricultural activities .....	20
Table 3.21d Households with children working in cocoa farming activities .....	21
Table 3.22 Perceived age at which children in HH should start working .....	21
Table 3.23 Perceived age at which children in HH should start earning money .....	22
<i>3.3.2 Households with children engaged in child labor .....</i>	<i>22</i>
Table 3.24 Households with at least one child engaged in child labor .....	23
<i>3.3.3 Households with children engaged in hazardous child labor .....</i>	<i>23</i>
Table 3.25 Households with at least one child (5-17 years) engaged in hazardous work in agriculture .....	24
Table 3.26 Types of hazardous activities that children are engaged in .....	24
<i>3.3.4 Injuries and health consequences children (5-17 years) working in agriculture cocoa and non-cocoa farms experience .....</i>	<i>25</i>
Table 3.27 Percent and type of injuries experienced by children (5 to 17 yrs) related to work in cocoa and other crop agriculture in the last 12 months By district and farmer cooperative .....	26
Table 3.28 Number of times children (5-17 years) experienced injuries in cocoa and other crop agriculture in the last 12 months (Mean) .....	27
Table 3.29 Number of health problems experienced by children resulting from injuries while working in agriculture in the last 12 months .....	27
Table 3.30 Types of treatment received by children for injuries resulting from working in cocoa and other crop agriculture .....	28
<b>3.4 FOOD AND INCOME INSECURITY .....</b>	<b>28</b>
Figure 3.1B: Households that did not have food or enough money to buy food in the past 3 months .....	29
Table 3.31 Coping strategies used by households for at least a day over the past 30 days, by district and household headship .....	29
Figure 3.2 Households that have received financial shocks in the past 12 months .....	30
Table 3.32 Financial shocks experienced in the last 12 months .....	30
Table 3.33 Adoption of coping strategies .....	31



Table 3.34 Adaptation strategies households have used to prevent future shocks.....	32
3.5 ASSESSMENT OF HOUSEHOLD NEEDS.....	32
Table 3.35 Pressing needs of households, by district and household headship.....	33
Table 3.36 Educational needs of households, By district and household headship.....	33
Table 3.37 Educational needs of households by farmer cooperatives.....	34
Table 3.38 Households with healthcare needs.....	34
Table 3.39 Households with healthcare needs by farmer cooperatives.....	34
Table 3.40 Households with active national health insurance cards.....	35
Table 3.41 Households with livelihood needs by district.....	36
Table 3.42 Access and barriers to livelihood services by district.....	36
Table 3.43 Households with needs for child labor remediation services.....	37
3.5.1 Access and barrier to child labor remediation services.....	38
Table 3.44 Access and barriers to child labor remediation services.....	38
3.5.2 Challenges in cocoa farming business activity.....	38
Table 3.45 Pressing challenges in cocoa farming activities.....	38
3.6 SOCIAL PROTECTION SERVICE OR PROGRAM PARTICIPATION.....	39
Table 3.46 Types of social protection and livelihoods services accessed by households.....	39
Table 3.47 Organisations that provided social protection and livelihoods services accessed by households.....	40
3.7 REFERRALS AND REMEDIATIONS SERVICES.....	41
Figure 3.3 Households that have ever reported children at risk of abuse, child labor and trafficking..	42
Table 3.48 Institutions in which households reported children abused, trafficked or in child labor.....	42
Figure 3.4 Difficulty(s) in reporting any incident relating to child labor or child trafficking.....	43
Table 3.49 Institutions in which households are willing to report children abused, trafficked or in child labor cases to.....	44
Figure 3.5 Households aware of support services available to children in child labor in their communities (N=1094).....	45
Table 3.50 Types of support services available that households are aware of.....	45
Figure 3.6 Households reporting that a child has received child labor remediation referral services by district (N=1094).....	46
Figure 3.7 Households satisfied with child labor remediation.....	46



Figure 3.8 Extent to which child labor remediation referral services are accessible to all households	47
Table 3.51 Types of social protection services households receive	<b>Error! Bookmark not defined.</b>
Table 3.53 Households satisfied with social protection services received	49
Table 3.54 Extent to which social protection services are accessible to all households equally	50
3.8 HOUSEHOLD VULNERABILITY EVALUATION	51
Table 3.55 Households that met vulnerability criteria by district and household headship	52
Table 3.56 Households that met varying numbers of the household vulnerability criteria	53
<b>CHAPTER 4</b>	<b>54</b>
<b>ANNEXES</b>	<b>57</b>
ANNEX 1- REFERENCES	57
ANNEX 2 – DATA COLLECTION TOOLS	58
<i>Annex 2a. Revised Vulnerability Assessment Questionnaire</i>	58
<i>Annex 2b. Focus Group Discussion and Key Informant Interview Guides</i>	58
ANNEX 3- FIELD PRETEST REPORT	59
ANNEX 4 -TRAINING MANUAL	59
ANNEX 5 -HOUSEHOLDS THAT MEET VULNERABILITY ASSESSMENT CRITERIA	59



## LIST OF TABLES

Table 2.1 Baseline Survey Response Rate.....	3
Table 3.1 Distribution of household members by age, sex and districts .....	6
Table 3.2 Average Age of Children (5-17 years) and adults in Households by sex .....	7
Table 3.3 Distribution of average household size and headship By district .....	7
Table 3.4 Highest Educational attainment of household members by household headship and districts.....	8
Table 3.5 Educational Attainment of Household Children (5-17 years).....	9
Table 3.6 Types of dwelling households live.....	10
Table 3.7 Types of ownership of dwelling .....	10
Table 3.8 Main Source of drinking water for Households .....	11
Table 3.9 Location of household toilet .....	11
Table 3.10 Main Source of cooking fuel for households.....	12
Table 3.11 Household asset ownership .....	12
Table 3.12 Sources of income for the household in the last 12 months* .....	13
Table 3.13 Average income (GH¢) of households in the past 12 months.....	13
Table 3.14 Types of Agricultural Production by households.....	14
Table 3.15 AVERAGE Household cocoa production (in KG) .....	14
Table 3.16 Types of cash crops produced by households apart from cocoa .....	15
Table 3.17 Types of food crops cultivated by households .....	15
Table 3.18 Ownership and use of land .....	16
Table 3.19 Distribution of agricultural input and Labor.....	17
Table 3.20 Types of activities in which Children (5-17 years) are engaged in the household .....	18
Table 3.21a Children (5-17 years) engaged in Agricultural activities including cocoa .....	19
Table 3.21b proportion of Households with children (5-17 years) working in cocoa production in past 12 months (%) by district and farmer cooperative .....	20
Table 3.21C individuals that children (5-17 YEARS) worked for during the past 12 months in performing agricultural activities.....	20
Table 3.21d households with children working in cocoa farming activities .....	21
Table 3.22 Perceived age at which children in HH should start working.....	21
Table 3.23 Perceived age at which children in HH should start earning money.....	22
Table 3.24 Households with at least one child engaged in child labor .....	23
Table 3.25 Households with at least one child (5-17 years) engaged in hazardous work in agriculture .....	24
Table 3.26 Types of hazardous activities that children are engaged in .....	24
Table 3.27 Percent and Type of injuries experienced by children (5 to 17 yrs) related to work in cocoa and other crop agriculture in the last 12 months By District and Farmer Cooperative .....	26
Table 3.28 number of times children (5-17 years) experienced injuries in cocoa and other crop agriculture in the last 12 months (Mean).....	27
Table 3.29 Number of health problems experienced by children resulting from injuries while working in agriculture in the last 12 months .....	27
Table 3.30 Types of treatment received by children for injuries resulting from working in cocoa and other crop agriculture.....	28
Table 3.31 Coping strategies used by households for at least a day over the past 30 days, by District and Household Headship .....	29
Table 3.32 Financial shocks experienced in the last 12 months .....	30
Table 3.33 Adoption of coping strategies .....	31
Table 3.34 Adaptation strategies households have used to prevent future shocks.....	32



Table 3.35 Pressing needs of households, by district and household headship .....	33
Table 3.36 Educational needs of households, By district and household headship .....	33
Table 3.37 Educational Needs of Households by farmer cooperatives .....	34
Table 3.38 Households with healthcare needs .....	34
Table 3.39 Households with healthcare needs by farmer cooperatives .....	34
Table 3.40 Households with active national health insurance cards .....	35
Table 3.41 Households with livelihood needs by district.....	36
Table 3.42 Access and Barriers to livelihood services by district.....	36
Table 3.43 Households with needs for child labor remediation services .....	37
Table 3.44 Access and Barriers to child labor remediation services .....	38
Table 3.45 Pressing challenges in cocoa farming activities.....	38
Table 3.46 Types of Social protection and livelihoods services accessed by households.....	39
Table 3.47 Organisations that provided Social protection and livelihoods services accessed by households .....	40
Table 3.48 Institutions in which households reported children abused, trafficked or in child labor .....	42
Table 3.49 Institutions in which households are willing to report children abused, trafficked or in child labor cases to.....	44
Table 3.50 Types of support services available that households are aware of.....	45
Table 3.51 Types of social protection services households receive.....	<b>Error! Bookmark not defined.</b>
Table 3.53 HouseholdS satisfied with social protection services received .....	49
Table 3.54 Extent to which social protection services are accessible to all households equally.....	50
Table 3.55 Households that met vulnerability criteria by district and household headship .....	52
Table 3.56 HouseholdS that met varying numbers of the household vulnerability criteria .....	53





## LIST OF FIGURES

Figure 3.1A: Literacy level of household heads (%) .....	9
Figure 3.1B: Households that did not have food or enough money to buy food in the past 3 months ....	29
Figure 3.2 Households that have received financial shocks in the past 12 months .....	30
Figure 3.3 Households that have ever reported children at risk of abuse, child labor and trafficking .....	42
Figure 3.4 Difficulty(s) in reporting any incident relating to child labor or child trafficking .....	43
Figure 3.5 Households aware of support services available to children in child labor in their communities (N=1094) .....	45
Figure 3.6 Households reporting that a child has received child labor remediation referral services by district (N=1094) .....	46
Figure 3.7 Households satisfied with child labor remediation.....	46
Figure 3.8 Extent to which child labor remediation referral services are accessible to all households ....	47

## ACRONYMS AND ABBREVIATIONS

FBO	Farmer-Based Organizations
FGD	Focus Group Discussion
GLSS	Ghana Living Standards Survey
HCL	Hazardous Child Labour
HH	Household
IGA	Income generating Activity
ILO	International Labour Organization
KII	Key Informant Interview
KKFU	Kuapa Kokoo Farmers' Co-operative and Marketing Union
MATE MASIE	Making Advances to Eliminate Child Labor in More Areas with Sustainable Integrated Efforts
NGO	Non-Governmental Organization
NHIS	National Health Insurance Scheme
PHC	Population and Household Census
VSLA	Village Savings and Loans Association
WFCL	Worst Forms of Child Labor



## EXECUTIVE SUMMARY

### *Introduction*

The Making Advances to Eliminate Child Labor in More Areas with Sustainable Integrated Efforts (MATE MASIE) initiative is a four-year project funded by the United States Department of Labor (USDOL) that aims to strengthen capacity, connections, and accountability across child labor enforcement and monitoring within cocoa cooperatives in Ghana. The project also seeks to build the capacity of cooperatives to support vulnerable<sup>1</sup> member households directly and to link their members with other service providers. Prior to the commencement of the project, it was important to establish a reliable baseline of MATE MASIE interventions and to better understand the resources and needs of households within relevant cocoa cooperatives at risk of engaging in child labor and how existing services to those households can be strengthened. The assessment focused specifically on cocoa cooperative members' households within Adansi South Municipal (New Edubiase), Atwima Mponua District (Nyinahin), Atwima Nwabiagya South Municipal (Nkawie), and Offinso Municipal (Offinso). These cooperatives are members of Kuapa Kokoo Farmers' Co-operative and Marketing Union (KKFU), Kokoo Pa Farmers Association (KPFA), and Offinso Fine Flavor Cocoa Co-operative (OFFCOP).

### *Approach*

The baseline study design utilized a quantitative and qualitative approach for data collection in the form of a household census and targeted cocoa cooperative members in the four project districts. The basic protocol employed for the household survey was for enumerators to interview the household head and/or the primary caregiver. In instances where more than one cooperative member was identified in a household, only the head of household was interviewed. Out of 1,456 target members, the study reached 1,094 cooperative members representing a response rate of 75 percent.

### *Key Findings*

- Analysis of the baseline results show that majority of the participants are young; with about 56.2 percent respondents being less than 25 years old. The household sex ratio is almost evenly distributed with 50.2 percent of the household members being female and the remaining 49.8 percent being males. The average household size was 5.7, with the highest average household size recorded in Offinso (6.7). Household headship is predominantly male headed (74.5%). Educational attainment within the sample is also quite high as only 13.8 percent of household members have received no form of education. Similarly, the educational attainment of household children (5-17 years) is high with only 2.9 percent of household children never having attended school.
- About 46 percent of cooperative households live in small houses (i.e., houses with two or fewer sleeping rooms), followed by 35 percent of households who dwell in compound houses. Across districts, Adansi South (68.7%) has the highest proportion of households that reside in small houses, while Atwima Nwabiagya (36.5 percent) has the lowest. Offinso recorded the highest proportion of households (52.3%)

---

<sup>1</sup> Vulnerability is the potential of an individual or household to suffer loss or harm. For the purposes of this study, households that are most likely to involve their children in child labor are also classified as vulnerable. Households that are classified as vulnerable have a higher risk of falling into poverty compared to the general population. Section 3.8 provides full details of the criteria used to identify vulnerable households.

that live in compound houses. In terms of household headship, majority of both male and female headed households live in small and compound houses.

- In terms of household asset ownership, vast majority of participants own cell phones (92.5%) and radios (73.6%). A higher proportion of male headed households own cell phones (94.0%) and radios as compared to their female counterparts (81.5%).
- The majority of cooperative households derive their income from selling cocoa beans (91.6%) and other crop/produce (66.1%). About 23.6 percent of households also rely on petty trading as their main source of income with a higher proportion of female-headed households (29.4%) plying this venture than their male counterparts (21.6%).
- Cooperative households earn an average annual income of GH¢9,438.69, which is considerably lower than the national gross household income of GH¢33, 937. Across districts, cooperative households in Atwima Mponua earn significantly higher income (GH¢17,933) than all their counterparts across districts. Regarding household headship, male-headed households earn twice more income than their female counterparts for both agricultural income and cocoa production.
- Ownership of formal bank accounts and mobile money increases with education, while ownership of informal accounts decreases with the level of education. Also, females were more likely to have informal accounts and slightly less likely to hold a formal account and mobile money account compared with males. Among respondents who did not currently hold formal accounts, the most common reason was the lack of regular income, reported by 8% of such respondents.
- About 98.5 percent of cooperative households engage in cocoa farming, while 76.3% of farmers also engage in food crop farming. Across districts, cooperative households in Atwima Nwabiagya (87.5%) have the largest proportion of households engaged in food crop farming whereas households in Atwima Mponua (65.7%) recorded the least. On average, households produce 647.66 kg of cocoa yearly, with male headed households producing 752.23kg of cocoa on an average land size of 9.07acres while female headed households produce an average of 342.39kg on 6.23 acres. Average acreage of land owned by households is 11.22. Across districts, households in Atwima Mponua (14.89) own the largest land size, followed by Offinso (13.29), Atwima Nwabiagya (9.65) and Adansi South (7.46). The average acreage of land used for cocoa cultivation is 8.36 with households in Atwima Mponua owning the largest land of 11.68 acres.
- About 63.6 percent of cooperative households reported that children are engaged in activities for at least 1-hour a week in the past 12 months, with a slightly higher proportion of female headed households than their male counterparts. About 45.4 percent of households have children working in agriculture including cocoa at least one hour in a week in the past 12 months. In terms of type of cooperative organisation, members of Kokoo Pa (53.3%) have the highest proportion of children engaged in agricultural activities including cocoa. This is followed by members of Kuapa Kooko Farmers Union (47.1%) and then Offinso Fine Flavour (31.7%). Across districts, Atwima Nwabiagya (60.4%) has the highest proportion of households with children engaged in agriculture followed by Adansi south (56.0%), Offinso (34.1%) and Atwima Mponua (29.2%)
- On child labour, about 38.9 percent of cooperative households have at least one child engaged in child labor, 32.3 percent households have at least one child engaged in hazardous work and about 28.7 percent of households have at least a child less than 13 years working for at least one hour in a week in agriculture or other economic activities. Slightly higher proportions of male headed households have at least one child engaged in both child labor and hazardous work than their female counterparts.

- About 32.3 percent of households have at least one child engaged in hazardous child Labor (HCL). Across districts, households in Atwima Nwabiagya (41.3%) have the highest proportion of children engaged in HCL whereas households in Atwima Mponua (18.2) recorded the lowest. No significant variation was found between male and female headed households. Majority of children engaged in hazardous activities such as using machetes/long cutlasses for weeding and breaking cocoa pods with breaking knife, stripping palm fruit from stem bunches with sharp axe or cutlass. About 15.2 percent of households have at least one child who experienced injury while working in cocoa and other crop agricultural activities.
- In terms of food and income insecurity, about 42.5 percent of cooperative households were found to experience food insecurity as they did not have food or enough money to buy food in the past 3 months prior to the study. Female headed households (45.6%) were found to be slightly more vulnerable than male headed households (42.9%). Across districts, more than half of households surveyed in Atwima Nwabiagya (56.6%) were found to be vulnerable as compared to those in the other districts.
- For coping strategies used for at least a day over the past 30 days, the majority (87.7%) of households rely on less preferred and less expensive foods. About 59.4 percent of households purchase food on credit, 45.4 percent of households consume seed stock held for next season and 43 percent of households gather wild food, hunt, or harvest immature crops. About 80 percent of households reduce the number of meals eaten in a day while 79.8 percent of households limit portion size at mealtimes. An additional 43 percent of households restrict consumption by adults for small children to eat.
- About 8 out of 10 households (84.6%) have experienced financial shocks in the past 12 months with no significant variation between male and female headed households. Across districts, a higher proportion of cooperative households in Offinso (97.5%) have received financial shocks as compared to the other districts. About two-thirds of households experienced an unexpected drop in income (66.5 percent) and low harvest of crops (64.2 percent). Majority of these households were in Offinso, Adansi South and Nwabiagya.
- More than half of households (53.4%) borrow from friends or family with an interest. About 44 percent of households work overtime/second job to make ends meet while 33 percent of households use savings to cover routine expenses respectively as coping strategies. About 30 percent of households receive remittances from relatives or friends. Majority of households have diversified their income-generating activities to prevent future shocks. About 33.6 percent of households have invested in savings as an adaptation strategy. However, 37.5 percent of households have no strategies in place to prevent future shocks.
- Regarding the pressing needs of households, close to two-thirds of households need money to expand their business with slightly more male headed households (66.4%) than their female contemporaries (64.5%). About 41.1 percent of households need basic social amenities such as electricity, good drinking water, toilet facility, and bathroom while 31.1 percent of households need money to start a business.
- About 75.9 percent of cooperative households were found with education needs while 54.8 percent of households revealed that they have health needs. Although 79.9 percent of households were found with livelihood needs about 22.8 percent of households were able to access livelihood services.
- On the need for child labor remediation services, about 69.2 percent of households were found with needs for social protection, with predominant households domiciled in Atwima Nwabiagya as compared to the other districts. A higher proportion of male headed households (70.4%) were found with needs for social protection than female headed households (65.6%). A higher proportion of cooperative



households belonging to Offinso Fine Flavour cooperative (73.3%) were found with needs for social protection as compared to cooperative households belonging to Kuapa (70.5%) and Kooko Pa (59.8%).

- The most common type of child labor remediation services needed by households is vocational training (76.2%). Other common types of child labor remediation services needed by households include school fees (46.1%), job placement programs (28.3%) and transport assistance to school (20.4%). About 25.1 percent of households have benefitted from a social service program. The leading social protection and livelihoods services accessed by households were agricultural input-support services (73.5%) and school feeding program (61.5%).
- On referrals and remediation services, only 3.3 percent of households reported children at risk of abuse, child labor and trafficking. Across districts, the reporting rate is slightly higher among households in Adansi South (5.5%) and Atwima Nwabiagya (4.2%) compared to households in Atwima Mponua (2%) and Offinso (1.4%). Male-headed households (4.3%) are more likely to have household members reporting vulnerable children than their female counterparts (0.4%).
- In terms of institutions in which households have reported children abused, trafficked or in child labor, the top three institutions featured include child's parents (29.4%), Community Child Protection Committees (23.5%) and chief/elders (20.6%). The majority of households indicated that they were more willing to report cases of abused, trafficked or children in child labor to opinion leaders (31.4%). This is followed by police (20.9%), chief/elders (19.1%) and Community Child Protection Committee (16.1%). About 13.4 percent of households were found to be aware of support services available to children in child labor in their communities.
- About 91.1 percent of households satisfy at least one of the vulnerability criteria, with slightly more female headed households (91.7%) than male headed households (89.6%). Across districts, more predominant households domiciled in Offinso (98.6%) met at least one of the vulnerability criteria. This was closely followed by households in Atwima Nwabiagya (97.6%), Adansi South (88.7%) and Atwima Mponua (77.8%).

### ***Recommendations***

Based on the findings above, we recommend that the following:

1. The project should consider promoting access to credit for farmer cooperatives to expanding existing businesses and opening new ones as a sustainable means of reducing their vulnerabilities to shocks. This should be supplemented with financial literacy and business management skills training to ensure that accessed funds are put to good use.
2. Access to formal child labor remediation services is low among cooperative households, the MATE MASIE project should therefore generate strategies to improve access by linking vulnerable households to existing formal child labor remediation services such as school support programmes and linkages to VSLA groups offered by the social welfare department within the district. Considering the low level of awareness among cooperative households on the availability of these services, sensitization and awareness raising might be one of the key recommended strategies.
3. The factors explaining the vulnerability of households are unexpected drop in income and low crop yield. The MATE MASIE project should therefore consider interventions that could help households to diversify their income sources to be able to mitigate against future shocks. Exposing cocoa farmer households to skill-based livelihood opportunities such as beekeeping, grasscutter farming, soap making, and snail farming would be helpful to addressing risk factors associated with agricultural yields and unexpected

drop in income. The programme may also provide management training such as basic bookkeeping records and financial literacy.

4. In selecting households for support, those facing multiple vulnerability risk factors should be given a priority. Specifically, those meeting at least 7 or more (10.5%) vulnerability criteria should be prioritized. This will be essential because the programme might not have the adequate funds to address the needs of all the farmers.

# CHAPTER 1

## INTRODUCTION

### 1.1 PROJECT BACKGROUND

Making Advances to Eliminate Child Labor in More Areas with Sustainable Integrated Efforts (MATE MASIE) is a four-year project funded by the United States Department of Labor (USDOL) that seeks to strengthen capacity, connections, and accountability across child labor enforcement and monitoring within cocoa cooperatives in Ghana. The project also seeks to build the capacity of cooperatives to support vulnerable member households directly and to link their members with other service providers.

Before commencing the project, it was important to set the baseline values to enable future project progress and outcomes assessment. It was also important to assess the resources and needs of vulnerable member households. The assessment focused specifically on cocoa cooperative members' households within Adansi South Municipal (New Edubiase), Atwima Mponua District (Nyinahin), Atwima Nwabiagya South Municipal (Nkawie), and Offinso Municipal (Offinso). These cooperatives are members of Kuapa Kokoo Farmers' Co-operative and Marketing Union (KKFU), Kokoo Pa Farmers Association (KPFA), and Offinso Fine Flavor Cocoa Co-operative (OFFCOP).

### 1.2 ASSESSMENT OBJECTIVES AND RESEARCH QUESTIONS

The general objective of this assessment was to establish a reliable baseline of MATE MASIE interventions in four districts and to better understand the resources and needs of households within relevant cocoa cooperatives at risk of engaging in child labor and how existing services to those households can be strengthened. This data will enable the cooperatives to deliver targeted social protection, child labor remediation, and livelihood services to those households and/or link members' households to external service providers. This assessment will enable the project to have data and information on different types of households in order to make activities as responsive as possible to their unique needs. To address the research question and provide a baseline, the assessment was designed to address five main research questions:

- What is the socioeconomic profile of households within the sampling frame?
- What are child labor risk factors currently present in sampled households?
- What types of social protection, livelihoods, and child labor remediation services do households within the sampling frame need?
  - To what extent can households within the sampling frame access these types of services?
  - What types of services are needed by the relevant households, especially female members of the households, but are not available and/or cannot be accessed? Why are these services unavailable or inaccessible?
  - What social protection and/or child labor remediation services are provided by the grantee cocoa cooperatives
- To what extent have the relevant cooperatives referred vulnerable household members to social protection, livelihoods, and child labor remediation services?
  - Have these referrals been successful? If not, why?
  - What has the referral process been like for the households? How could this process be strengthened/improved?



- Are services and training accessible to all households equally, or do certain households run the risk of being exposed to greater levels of vulnerability in accessing these services?
- Are there any barriers to child labor remediation services across different types of households?

### 1.3 STRUCTURE OF THE REPORT

The rest of the report is arranged into three chapters. Chapter 2 provides insight into the overall survey methodology and its implementation. The characteristics of the census households and household members are outlined in Chapter 3. The chapter also looks at the demographic and socio-economic characteristics of household members with a focus on districts and household headship. The work activities of children in participant households, as well as their child labor, hazardous activities, and injuries related to agricultural work, are also evaluated in this section. Also examined in chapter 3 are household vulnerabilities and needs with a focus on the various challenges faced by households, remediation, and social protection support available to participant households. The fourth and final chapter (Chapter 4) provides some conclusions and recommendations for future scale-up and intervention based on the findings from the study.



## CHAPTER 2

### SURVEY METHODOLOGY

#### 2.1 RESEARCH DESIGN

The baseline study design utilized a quantitative and qualitative approach for data collection in the form of a household census. The census targeted cocoa cooperative members in the four project districts. The frame used for the census was provided by cooperative leaders in all the project districts. The frame provided contained all s' names, communities, contact numbers, and cooperative ID numbers. A total list of 1,456 members was provided to be contacted. For this study, a participant household was defined as "a person or group of persons who live together in the same house or compound, share the same housekeeping arrangements, and are catered for as one unit<sup>2</sup>."

#### 2.2 FIELD DATA COLLECTION

Data collection for the baseline study took place between 7<sup>th</sup> September and 21<sup>st</sup> September 2022, covering the four project districts. Four field teams made up of 4 enumerators, and 1 supervisor each were deployed for field data collection. The enumerators interviewed household heads, caregivers, or other adults available in the participant household during the census exercise. Each respondent was interviewed individually using tablets with ODK (an Android version of the software). The basic protocol developed for the household survey was for the enumerator to interview the household head and/or the primary caregiver. As part of the inclusion and exclusion criteria, only the head of the household was interviewed in households where two or more participants were identified. Table 2.1 provides the targeted number of participants and achievement status. As shown in the table, out of 1456 participant targets, 1277 were identified, but 183 were not interviewed because two or more members were identified in the household. 54 of the farmers were reported to have migrated, 66 had passed away and 59 could not be traced either via phone or referrals.

**TABLE 2.1 BASELINE SURVEY RESPONSE RATE**

	Participant s targeted	Participants reached		Participants not reached		
		Participants interviewed	Participants not interviewed due to duplication in households	Participants have migrated	Participants have passed away	Participants not identified in the communities/ calls did not go through
Adansi South	385	275	69	3	38	-
Atwima Mponua	372	248	35	34	15	40
Atwima Nwabiagya	356	288	42	13	13	-
Offinso	343	283	37	4	-	19
Overall	1456	1094	183	54	66	59

<sup>2</sup> Ghana Statistical Service



## 2.3 DEVELOPMENT AND PILOTING OF TOOLS

The survey administered three main tools. These include the Vulnerability assessment tool, the FGD and KII facilitation guides

- ***Vulnerability Assessment Tool.***

The vulnerability assessment questionnaire was based on characteristics of the household, household assets ownership as well as social and demographic characteristics of the head of households such as age, gender, marital status and education, number of children and adults; the presence of child labor risk factors; the type of social protection/livelihood and child remediation services households available to co-operative members; the extent of participating in these types of services; referral pathways for vulnerable household members to social protection, livelihoods, and child labor remediation services; the referral process been like for households and whether there are barriers to child labor remediation services across different types of households.

In developing the questionnaires, the consultant reviewed other vulnerability assessment tools including the Proxy Means Test Questionnaire used by the Ministry of Gender and Social Protection for the identification of poor households for the Livelihood Empowerment against Poverty Program and assessment tools developed under the Adwuma Pa project for CARE International (a similar USDOL funded project). Further, based on the project definition of vulnerability, other child labor assessment tools such as the MOCA<sup>3</sup> endline questionnaire was also reviewed to distil questions that measure indicators such as child labor, children at risk of child labor, children in hazardous child labor, and children in worst forms of child labour (WFCL).

- ***FGD and KII Facilitation Guides.***

As part of the household assessment instruments, Key informant interviews (KII) and Focus Group Discussion (FGD) guides were developed. Similar to the quantitative tools, the qualitative instruments were developed after a desktop review of the project log frame and relevant project documents to identify the key research areas for exploring insightful information. After reviewing all relevant documents (including project log frame and indicators), appropriate questions for the FGD and KII questions were prepared to suit the research objectives and customized to various stakeholders, including District Assembly and Social Welfare officials, the Labor office, Ghana Cocoa Board officials and officials of cocoa buying companies.

The KII and FGD guides were developed to provide more details about results determined quantitatively from the vulnerability assessment questionnaire. Thus, specific open-ended questions were designed in both the KII and FGD guides to give more insight and explain interesting quantitative results from the household assessment. Both qualitative tools will be led by experienced and skilled facilitators and moderators to elicit responses and generate discussion among the study participants.

- ***Development of consent forms***

In addition to the data collection instrument, consent forms were developed for members of the co-operatives to sign on to participate in the study. Written authorization was required for approaching or including any participant in this study. Cooperatives were briefed in full on the objectives, risks, and confidentiality-related aspects of the study. In simple language, the consent form explained and outlined the

---

<sup>3</sup> Mobilized Community Action and Promoting Opportunities for youth in Ghana's cocoa growing communities (MOCA) project, USDOL/ILAB (2015–2019).

nature and purpose of the study and assured the confidentiality of the information provided, the voluntary nature of participation, and the lack of consequences for participating or choosing not to participate.

The draft tools were subjected to a series of internal reviews by Winrock and USDOL, and feedback was incorporated into the revised tools. The tools were also shared with the National Steering Committee for their input and comments to solicit their buy-in. The feedback from the Committee was incorporated into the design of tools.

The JMK team of consultants and supervisors piloted the draft survey tools on the 26<sup>th</sup> of July 2022 at Apedwa in the East Akyem District<sup>4</sup>. The main objectives of the pre-test were to identify problems with the questionnaire that might lead to biased answers and questions that may need to be re-worded. The pre-test was also used to improve the list of key terminologies in the questionnaire and improve the survey flow and skip logic using the ODK data collection form on android tablets. A report on the pilot was shared with MATE MASIE and approved changes were incorporated into the tools and survey implementation guide.

## 2.4 DATA MANAGEMENT AND ANALYSIS

The first stage of data processing was carried out during the design phase of the questionnaire in the data collection ODK xlsforms. This was done by developing constraints to ensure skip patterns were followed and extreme values were brought to enumerators' attention for cross-checking and verification before the data was submitted. Stata programming was used to run consistency checks to ensure the quality of the responses. The household roster and household dataset were merged using codes assigned to each household member for extensive analysis where applicable. It was merged to enable the computation of indicators where the variables needed for the calculation were in different datasets.

Data analysis was informed by the demands of the specific survey objectives and research questions defined in the project's logical framework. Data were organized using graphs and other descriptive statistics, including cross-tabulations, to analyze trends within and between the various sub-groups or user categories. Data were disaggregated by sex, age, district, and household headship. In carrying out the analysis, significant tests were not conducted because of the census approach used for the data collection.

---

<sup>4</sup> Apedwa is a cocoa growing community approximately 77 Km from North-West of Accra the capital of Ghana. The town has approximately 7,764 inhabitants with 2,085 households<sup>4</sup>. The majority of households rely on agriculture as the main source of food and income in the community with cocoa production being the main source of livelihood.

## CHAPTER 3

### FINDINGS OF THE SURVEY

This part of the report presents the key findings from the assessment. The main findings will be presented, highlighting the differences and similarities between the four assessed project districts. It covers the six following sections:

- Demographic characteristics of households
- Socio-economic profile of households
- Children's work activities
- Food and income insecurity
- Assessment of household needs
- Social protection service or program participation
- Referrals and remediations services

### 3.1 DEMOGRAPHIC CHARACTERISTICS OF HOUSEHOLDS

#### 3.1.1 AGE AND SEX STRUCTURE OF HOUSEHOLDS

The age and sex structure distribution is a significant index of the demographic characteristic of a population. It plays an essential role in the development of society by providing the basic information necessary for economic, social, cultural, and health planning.

TABLE 3.1 DISTRIBUTION OF HOUSEHOLD MEMBERS BY AGE, SEX AND DISTRICTS					
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
<i>HH sex ratio</i>					
Male	3,108 (49.8%)	727	697	792	892
Female	3,135 (50.2%)	751	633	759	992
Total	6,243	1,478	1,330	1,551	1,884
<i>Age Groups (%)</i>					
0 – 4 yrs	8.6	9.1	9.6	7.8	8.2
5-12 yrs	21.6	24.4	19.5	22.2	20.3
13-14 yrs	5.0	4.7	5.0	5.5	4.9
15-17 yrs	7.7	7.65	7.29	7.4	8.4
18 – 24 yrs	13.3	12.3	14.3	12.2	14.4
25 – 34 yrs	10.2	9.8	10.6	9.5	10.8
35 – 44 yrs	9.3	9.5	10.5	8.3	9.2
45 – 54 yrs	9.1	9.4	8.9	8.7	9.5
55 yrs +	15.1	13.2	14.4	18.4	14.2
<i>Children aged 5-17 years (%)</i>					
Boys	51.5	50.7	52.1	52.7	50.6
Girls	48.5	49.3	47.9	47.3	49.4
Dependency ratio (%)	92.3	102.6	90.5	98.9	81.5

As shown in Table 3.1, the results convey a similar male and female distribution ratio in the respondents' households. In addition, the distribution of females is similar to the national figure of 50.7 percent (GSS 2021). Across households, the dependency ratio across the districts is high at 92.3 percent. This is particularly high in the Adansi South district (102.6 percent). The results, as provided in the table, are significantly higher than Ghana's age dependency ratio (66.9 percent), according to Statista (Sasu 2022). This suggests that the economically active group (i.e., members aged 16 to 63 years) faces more burden of supporting younger and older members in the districts who are economically and financially dependent. The result also emphasizes the need to provide support to vulnerable households to ease the burden of the working-age population in the districts.

Table 3.2 also shows that the average age of children from 5 to 17 is 10.9 years, while that for adults aged 18 years and over is 41.8 years.

TABLE 3.2 AVERAGE AGE OF CHILDREN (5-17 YEARS) AND ADULTS IN HOUSEHOLDS BY SEX					
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
Children (5-17yrs):	10.9	10.7	11.0	11.0	11.1
Boys	11.1	10.9	11.0	11.2	11.2
Girls	10.8	10.4	11.0	10.8	11.0
Adult (18+ yrs.)	41.8	41.4	41.0	43.6	41.3
Male	41.3	40.7	40.5	43.0	41.0
Female	42.3	42.0	41.5	44.3	41.5
N	2143	542	422	545	634

### 3.1.2 HOUSEHOLD SIZE

Overall, the average household has 5.7 nuclear members, which is slightly above the national average of 3.6 and the Ashanti regional average of 3.4. Offinso households were found to have a slightly higher average household size (6.7 members) compared to other districts (5.4 members). Of the 1094 households assessed, 74.5 percent were male-headed households, and 25.5 percent were female-headed. This typifies a male-dominant household across the districts and is consistent with the national average of 61.7 percent. The geographic representation of assessed households is more evenly spread throughout, with most being in Atwima Mponua (81.1 percent) and the fewest being in Adansi South (71.6 percent), as shown in Table 3.3 below.

TABLE 3.3 DISTRIBUTION OF AVERAGE HOUSEHOLD SIZE AND HEADSHIP BY DISTRICT					
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
<i>Household size:</i>					
Male-headed	5.9	5.6	5.6	5.7	6.9
Female-headed	5	4.8	4.3	4.5	6.1
Child-headed	0	0	0	0	0
Overall	5.7	5.4	5.4	5.4	6.7
<i>Household Headship (%):</i>					
Male-headed	74.5	71.6	81.1	74.3	71.7

**TABLE 3.3 DISTRIBUTION OF AVERAGE HOUSEHOLD SIZE AND HEADSHIP BY DISTRICT**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
Female-headed	25.5	28.4	19	25.7	28.3
Child-headed	0	0	0	0	0
N	1,094	275	248	288	283

### 3.1.3 EDUCATION ATTAINMENT OF HOUSEHOLD MEMBERS

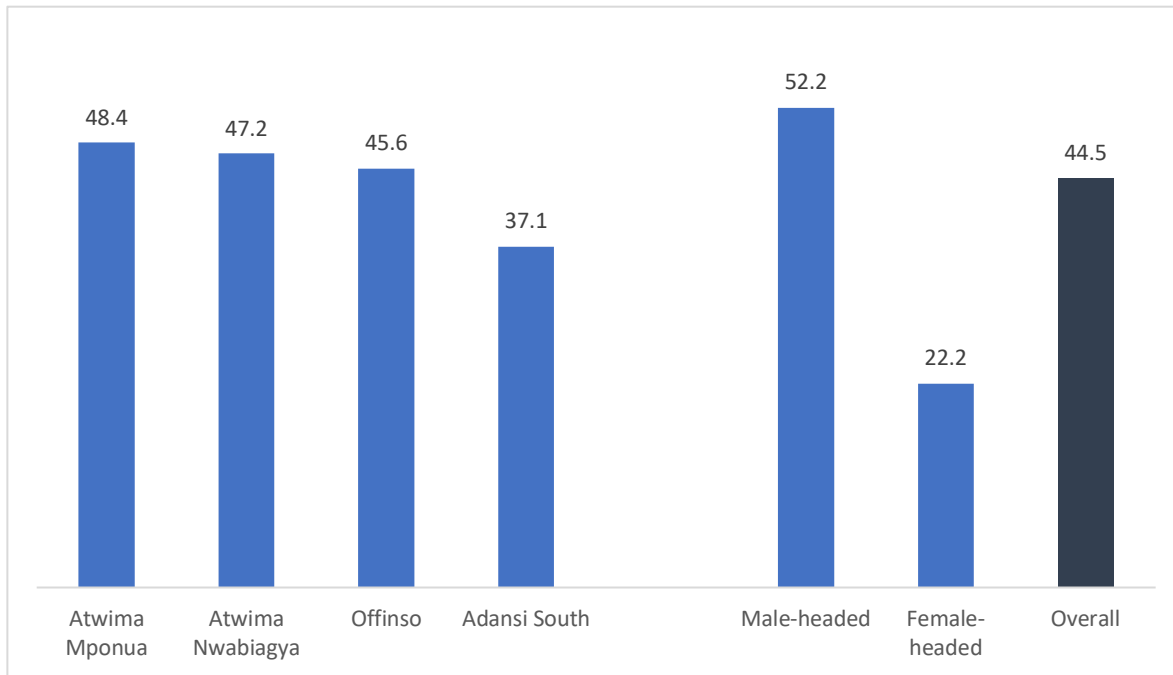
Regarding the educational level of household members, respondents reported that about 13 percent of the household members have never attended school. Also, only about 1.8 percent of the respondents indicated that they had attained a university educational level. Across districts, Adansi South had the highest proportion of members who had never attained an education (15.8 percent), while Atwima Nwabiagya also had the highest proportion of members with a university educational level.

**TABLE 3.4 HIGHEST EDUCATIONAL ATTAINMENT OF HOUSEHOLD MEMBERS BY HOUSEHOLD HEADSHIP AND DISTRICTS**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
Never attended school	13.8	15.8	13.8	12.5	13.3	14.8	10.0
Pre-school	27.1	16.4	31.5	32.5	27.8	27.4	25.8
Primary	21.9	32.6	17.7	19.7	18.5	21.1	25.2
Junior Secondary School (JSS)	22.9	25.1	23.9	22.2	21.2	23.0	22.6
Senior High School (SSS) / O-Level (O)	11.2	9.0	10.6	10.5	13.9	11.1	11.6
University	1.8	1.0	1.2	2.4	2.3	1.6	2.5
Vocation/ Technical	1.0	0.0	0.3	0.3	2.8	0.7	2.1
Non-standard	0.2	0.1	0.5	0.0	0.1	0.2	0.0
Don't know	0.2	0.1	0.5	0.0	0.1	0.2	0.2
N	4667	1,095	967	1,158	1,457	3,671	1,006

NOTE: This does not include children 5 years and below

Figure 3.1A shows that overall, about 4 out of 10 household heads can read and write in any language. Significantly more household heads are literate in Atwima Mponua compared with other districts. Also, significantly more male household heads are literate compared with female household heads.

**FIGURE 3.1A: LITERACY LEVEL OF HOUSEHOLD HEADS (%)**

The result further shows that only a few children in the districts have no educational attainment (2.9 percent), and the majority of these children are in male-headed households (3.1 percent). Across districts, the overwhelming majority have attained pre-school (54 percent) and primary (32.4 percent) educational levels. See Table 3.5.

**TABLE 3.5 EDUCATIONAL ATTAINMENT OF HOUSEHOLD CHILDREN (5-17 YEARS)**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
No education	2.9	3.1	2.1	2.0	3.8	3.1	1.9
Pre-school	54.0	30.6	64.2	63.7	58.8	54.8	51.0
Primary	32.4	52.2	23.7	25.5	27.1	31.1	37.0
Junior Secondary School (JSS)	9.7	12.0	9.2	8.3	9.2	9.9	8.8
Senior High School (SSS)/' O' -	1.0	2.0	0.5	0.6	1.0	1.0	1.3
Non-standard	0.1	0.0	0.0	0.0	0.2	0.1	0.0
Don't know	0.1	0.0	0.2	0.0	0.0	0.1	0.0
N	2,143	542	422	545	634	1,676	467

## 3.2 SOCIO-ECONOMIC PROFILE OF HOUSEHOLDS

The survey examines the socio-economic characteristic of households, including the types of dwellings the household resides, its ownership, sources of drinking water and fuel for cooking. Also, presented in this section, are household asset ownership characteristics and income. Available research indicates that households with little accumulated wealth may find it difficult to acquire capital to fund an income generating activity (Burger, Booysen et al. 2006) and are seriously affected by any disaster. This shows that capital accumulation (wealth) is important for the survival and advancement of poor households. It builds their resilience and reduces their vulnerabilities to shocks. Assets also provide households with a cushion to adjust to shortfalls in incomes or sudden increases



in necessary expenditures. Thus, households with a higher asset index are less vulnerable than households with lower asset index values. The vulnerability assessment therefore examined these socio-economic characteristics to help in identifying vulnerable households within the farmer cooperatives.

### 3.2.1 TYPES OF DWELLING AND OWNERSHIP OF HOUSEHOLDS

The quality of housing is often used as a proxy for a household's socio-economic status due to the difficulty in measuring the state of welfare such as income or expenditure in most developing countries (Anyango, Esipisu et al. 2006). Table 3.6 presents data on the type of dwelling occupied by households. The results show that close to half (46 percent) of households live in small houses (that is, houses with two or less sleeping rooms). A little over one-third (35 percent) of households live in compound houses (with several rooms and households). Across districts, Adansi South has the highest proportion of households that reside in small houses, followed distantly by Atwima Mponua (44 percent) and Offinso (36 percent). Households in Offinso have the highest proportion of households (52 percent) that live in compound houses compared to the other districts. In terms of household headship, majority of both male and female headed households live in small and compound houses.

TABLE 3.6 TYPES OF DWELLING HOUSEHOLDS LIVE							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
Small house, separate	46.5	68.7	44	36.5	37.5	47.1	44.8
Compound house (rooms)	35.2	17.1	27	42.7	52.3	31.4	46.2
Large house, separate	9.4	13.8	11.3	7.6	5.3	10.9	5
Huts/several small buildings	7.5	0	16.1	11.5	3.2	8.8	3.6
Living quarters attached to office/shop/workplace	1.1	0.4	1.2	1	1.8	1.4	0.4
Improvised home (kiosk, container, tent)	0.3	0.0	0.4	0.7	0.0	0.4	0.0
N	1094	275	248	288	283	815	279

Dwellings occupied by cocoa cooperative households are mainly owned by household members (61 percent) with households headed by males owning more of their dwellings compared to their female cohort (Table 3.7). The data also shows that about 27 percent of household members live in a family house suggesting non-payment of any rent for occupancy. Only 5 percent of household members are renting with no significant differences between households headed by males and females.

TABLE 3.7 TYPES OF OWNERSHIP OF DWELLING							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
Owned by a household member	61.8	72.4	70.2	58	48.1	64.9	52.7
Family house	27.5	22.6	16.5	30.2	39.2	23.8	38.4
Rented from private owner	5.7	2.6	4	8	7.8	5.8	5.4
Provided free by employer/owner	4	1.5	6.9	3.8	4.2	4.4	2.9
Co-owner in household	0.6	0.7	1.2	0	0.7	0.7	0.4

Other	0.3	0.4	0.8	0	0	0.3	0.4
Subsidized by employer	0.1	0	0.4	0	0	0.1	0
N	1,094	275	248	288	283	815	279

### 3.2.2 WATER, SANITATION AND HEATING

According to data presented in Table 3.8, almost all households in the 4 districts do not have pipe-borne water inside their houses. About 42 percent of household members rely on borehole/tube well with little over one-third (35 percent) relying on Pipe-borne water outside their houses for drinking water. Except for Offinso municipal where most households rely on pipe-borne water outside their house as the main source of drinking water, households in the other 3 districts mainly rely on water from borehole/tube well for drinking.

TABLE 3.8 MAIN SOURCE OF DRINKING WATER FOR HOUSEHOLDS							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
Bore-hole/tube well	42.3	48	39.9	55.6	25.4	43.2	39.8
Pipe-borne outside house	35.7	12.4	46	31.6	53.7	33.4	42.7
River/stream	8	17.5	4.8	1.4	8.5	8.8	5.7
Well	8	15.6	6.1	6.3	3.9	8.3	6.8
Pipe-borne inside house	2.2	0.7	0	3.1	4.6	2.2	2.2
Dug out/pond/lake/dam	1.9	5.8	0.4	0.7	0.7	2.3	0.7
Bottled/sachet water	1.7	0	2	1.4	3.2	1.6	1.8
Rainwater	0.2	0	0.8	0	0	0.1	0.4
N	1,094	275	248	288	283	815	279

Having an improved toilet facility in the household is a predictor of household wealth as there is a correlation between wealth and access to improved well-being. (Ayesu, Owusu et al. 2015) Poorer households are less likely to have toilet facilities in their homes compared to their affluent cohort. At best these facilities are usually shared with other household members. The data in Table 3.9 show that one-fourth of households do not have toilet facilities in their house with more cooperative households in Offinso falling within this category (49 percent) compared to their cohorts in other districts. The data also show that most households in the cocoa cooperatives have toilet facilities outside the houses, (either shared (40 percent) or for their exclusive use (16 percent)). Only 10 percent of household have toilet facilities in their house for their exclusive house with no significant variations across type of household headship.

TABLE 3.9 LOCATION OF HOUSEHOLD TOILET							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
Outside the house, shared	40.2	74.9	37.5	41.7	7.4	38.9	44.1
Outside the house, exclusive	16.0	12.0	18.6	18.4	15.2	18.5	8.6
Inside the house, exclusive	10.8	6.6	5.2	13.9	16.6	10.7	11.1
Inside the house, shared	7.3	2.2	12.9	3.5	11.3	7.4	7.2
None	25.7	4.4	25.8	22.6	49.5	24.5	29.0
N	1,094	275	248	288	283	815	279

Households that are deprived of their basic life-sustaining needs including energy are considered to be poor (Abdul-Wakeel Karakara and Dasmani 2019). If one household has better access to healthcare, educational services, and other public services than another household at the same level of income, then the two cannot be said to be equally deprived. In the energy-poverty literature, when an individual or household is deprived of modern energy sources (e.g., electricity, LPG) or is using the traditional biomass for its energy needs, such an individual or household is “energy poor”. In Ghana, about 80 percent of households depend directly on wood fuels (firewood, charcoal, and other biomass) for cooking. This source of energy has negative health implications as is a major source of indoor pollution. The data shows that 96 percent of cocoa farmer cooperative households rely on wood fuel (i.e., 82 percent on wood, and 14 percent on charcoal). Only 3 percent of households uses LPG with no significant differences between household headships.

**TABLE 3.10 MAIN SOURCE OF COOKING FUEL FOR HOUSEHOLDS**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
				%			
Wood	82.0	96.0	92.3	76.4	65.0	83.7	77.1
Charcoal	14.7	2.9	5.2	19.8	29.3	13.0	19.7
LP Gas	3.2	0.7	2.4	3.8	5.7	3.2	3.2
Millet straw	0.1	0.4	0.0	0.0	0.0	0.1	0.0
N	1,094	275	248	288	283	815	279

### 3.2.4 HOUSEHOLD ASSETS

Table 3.11 presents the assets owned by households. An asset is a resource with economic value that a household or members of a household own or control with the expectation that it will provide current and future benefits (GSS 2014). An asset is a proxy for household wealth. The survey sought to determine the proportion of households that own various types of assets. As depicted in Table 3.11, the majority of households own cell phone (92 percent), followed by radio (73 percent) and TV set (47 percent). With regards to type of household headship, in every asset category, more male-headed households have ownership in each item than female-headed households. This observed difference is statistically significant for Radio, TV set, cell phone, bicycle, and motorbike.

**TABLE 3.11 HOUSEHOLD ASSET OWNERSHIP**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
				%			
Cell phone	92.5	85.8	92.3	95.1	96.5	94.0	88.2
Radio	73.6	67.6	78.6	77.4	71.0	81.5	50.5
TV set	47.1	41.1	49.2	41.7	56.5	49.7	39.4
Refrigerator	23.2	14.6	24.2	23.6	30.4	23.8	21.5
Motor bike	18.1	10.2	32.3	12.9	18.7	22.6	5.0
Bicycle	14.1	8.4	9.3	12.9	25.1	16.2	7.9
Sewing machine	13.6	10.2	11.7	15.6	16.6	14.1	12.2
Computer	5.2	2.9	2.8	5.2	9.5	5.6	3.9
Car	3.4	2.6	4.4	3.5	3.2	4.2	1.1
N	1094	275	248	288	283	815	279

### 3.2.5 HOUSEHOLD INCOME

Household income is a proxy measure of household wealth and measures the economic health of a household. This income is comprised of both farm income sources and non-farm income sources. Data from the cocoa farmer cooperatives indicates that income from the selling of cocoa beans is the primary source of household income. Specifically, about 91 percent of households derive their income from cocoa crop sales and other crop/produce (66 percent). About one-fifth of households also rely petty trading as their main source of income with female-headed households dominating this venture relative to their male counterpart. Across districts, households in Atwima Mponua rely relatively less on cocoa than their cohorts in the other districts. Conversely, more cooperative household members in Atwima Mponua appear to sell their labor in agricultural farms relative to their cohort in the other three districts.

**TABLE 3.12 SOURCES OF INCOME FOR THE HOUSEHOLD IN THE LAST 12 MONTHS\***

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya %	Offinso	Male headed	Female headed
Selling cocoa beans	91.6	97.8	78.6	96.2	92.2	91.8	91.0
Selling other crops/produce	66.1	74.6	55.7	66.7	66.4	68.2	59.9
Petty trade	23.6	23.6	28.2	22.2	20.9	21.6	29.4
Other self-employment	10.5	11.3	14.1	8.7	8.5	12.8	3.9
Agricultural labor	9.2	2.9	25.8	5.9	4.2	10.7	5.0
Remittances	8.6	6.9	4.0	16.3	6.4	6.8	14.0
Regular wage employment	3.1	1.8	3.2	5.2	2.1	3.8	1.1
Transportation	2.8	1.1	3.2	6.6	0.4	3.7	0.4
Other	2.6	0.7	6.5	2.1	1.4	3.1	1.1
Pensions, dividends, interest, property rent	1.1	0.4	0.8	2.1	1.1	1.4	0.4
N	1094	275	248	288	283	815	279

\*Multiple response

The average annual household income from the survey districts is GH¢9,438.69 (see Table 3.13). This is far lower than the national gross household income of GH¢ 33, 937. (Equivalent of US\$6526 in 2019) (GSS 2019). The self-reported annual household income in the project districts is however lower than average annual household income for rural forest zones in Ghana (GH¢ 17,110) (GSS 2019). Across districts, the results show that cooperative households in Atwima Mponua earns significantly higher income (GH¢ 17,933) than their counterparts in the three districts. Across household headship, the results show that male-headed households earn twice more income than their female cohort for both agricultural income and cocoa production.

**TABLE 3.13 AVERAGE INCOME (GH¢) OF HOUSEHOLDS IN THE PAST 12 MONTHS**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
Average income of HH	9438.69	6329.72	17933.97	8510.99	9743.98	10653.67	5803.23
Average HH income from Agric	7390.28	6133.84	11322.56	6379.76	7968.40	8290.92	4695.37
Average HH income from cocoa	7105.82	5247.50	7531.54	4632.29	5586.57	8040.74	4308.34

### 3.2.6 FARMING CHARACTERISTICS OF HOUSEHOLDS

The majority of the households in the cocoa cooperatives in the project districts (98.5 percent) are engaged in cocoa farming (see Table 3.14). Overall, production of food crops is the second most frequent agricultural production as about 76 percent of households are engaged in it for income. Cooperatives in Adansi South District have the highest proportion of households engaged in livestock compared to other districts. More male-headed households are involved in livestock/poultry farming than their male cohort.

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
Cocoa farming	98.5	99.3	98.4	97.9	98.6	99.3	96.4
Food crop farming	76.3	84.0	65.7	87.5	66.8	77.1	74.2
Livestock/poultry farming	29.0	43.6	28.6	18.1	26.2	31.7	21.2
Other commercial crops or agricultural products	12.2	1.8	12.1	8.0	26.5	14.0	6.8
Other	0.8	0.0	0.4	1.7	1.1	0.5	1.8
N	1094	275	248	288	283	815	279

The study also elicited information on household output from cocoa in the 12 months prior to the survey. The results show that households produced 647.66 kilogram of cocoa with male-headed households recording very high output relative to their female cohort. Across districts, households in Atwima Mponua recorded the highest output with Atwima Nwabiagya having the lowest.

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
Output from cocoa production (Kg)	647.66	569.43	1116.28	438.64	527.85	752.23	342.39
Average number of bags (64kg/bag)	10.12	8.90	17.44	6.85	8.25	11.75	5.35
N	1,094	275	248	288	283	815	279

Data from the survey indicate that cooperative households are engaged in production of other cash crops such as palm oil (35 percent) and timber (9 percent) on a commercial scale. It was also observed that about 44 percent of households are engaged in the production of other agricultural products such as maize, cassava, plantain, and vegetable. Similarly, about one-fifth of households are into other commercial crops such as banana farming, rice production etc. The result suggests that farmer cooperatives are more diversified in their crop production which might give them other sources of income apart from Cocoa. When supported, these might increase the resilience of these households to shocks.

**TABLE 3.16 TYPES OF CASH CROPS PRODUCED BY HOUSEHOLDS APART FROM COCOA**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
				%			
Other agricultural products	44.4	20.0	10.0	13.0	69.3	45.6	36.8
Palm Oil	35.3	40.0	70.0	47.8	17.3	35.1	36.8
Other commercial crops	22.6	40.0	13.3	56.5	14.7	25.4	5.3
Timber	9.8	0.0	16.7	0.0	10.7	8.8	15.8
Charcoal	6.0	0.0	0.0	0.0	10.7	4.4	15.8
Sugar cane	4.5	0.0	3.3	0.0	6.7	3.5	10.5
Coffee	0.8	0.0	3.3	0.0	0.0	0.9	0.0
Cotton	0.8	0.0	0.0	0.0	1.3	0.9	0.0
Rubber	0.8	20.0	0.0	0.0	0.0	0.0	5.3
N	133	5	30	23	75	114	19

The survey solicited information on the extent of cultivation of food crops. The food crops include corn, grains, cassava, other roots, plantain, vegetables, palm fruit and other fruits. Respondents were asked to indicate which of the selected crops they cultivated during the last farming season. As illustrated in Table 3.17, cassava and plantain are key food crops across board cultivated by 81 percent of households. Corn is the third major food crop cultivated by households across board. Across districts, there are more male-headed households into the production of corn than their female cohort. Conversely, more female headed households are into Cassava production relative to their male counterpart.

**TABLE 3.17 TYPES OF FOOD CROPS CULTIVATED BY HOUSEHOLDS**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
				%			
Cassava	81.8	73.6	74.2	87.3	91.0	80.9	84.5
Plantain	81.6	63.6	83.4	90.9	89.4	81.1	83.1
Corn	56.7	45.9	46.6	60.7	73.0	59.6	47.8
Grains	23.1	48.1	29.5	12.3	1.6	25.3	16.4
Other roots	18.6	3.0	36.8	10.7	32.3	19.8	15.0
Other vegetables	18.1	16.9	33.1	13.1	13.2	18.3	17.4
Palm fruits/oil	7.9	4.8	8.0	6.4	13.8	9.1	4.4
Other fruits	7.2	0.9	1.2	1.6	27.5	7.5	6.3
N	835	231	163	252	189	628	207

### 3.2.7 HOUSEHOLD OWNERSHIP AND USE OF LAND

Across the farmer cooperative households, the average land size (own land) is 11.2 acres (Table 3.18). As expected, the average farm size owned by male headed household is higher than female headed households. This is not surprising given the greater vulnerability women have in controlling lands and fewer resources to deploy in

acquiring them. There are marked variations in the land size own by households across districts with households in Atwima Mponua and Offinso owing relatively larger land sizes than their cohort in Adansi South district. The average farm size used for cocoa cultivation across all the districts is 8.36 acres with households in Atwima Mponua recording highest land sizes for the cultivation of cocoa than their cohort in the other three districts. Most Ghanaian cocoa farmers operate at a very small scale. The dominant land tenure arrangement across the farmer cooperative is rented or share cropping (65 percent). Many poor families, both landless and those with only little land, work as sharecroppers. Sharecroppers contribute only labor, with the landlord providing all other inputs. Sharecropper, however, usually receive a percentage of the yield. From the data in Table 3.55, one-third of the harvest are given to the owner of the land most common sharecropping arrangement (46 percent) followed by given out one-half to the owner of the land (31 percent).

TABLE 3.18 OWNERSHIP AND USE OF LAND							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
				%			
Average acreage of land owned by households	11.22	7.46	14.89	9.65	13.29	12.36	7.86
Average acreage of land used for cocoa cultivation	8.36	5.40	11.68	7.75	8.94	9.07	6.23
<i>Types of land ownership</i>							
Rented/share cropping	65.2	62.9	70.9	53.5	72.5	66.3	60.0
Extended family ownership	22.5	35.5	20.3	22.1	16.3	21.1	29.1
Joint household ownership	10.5	8.1	2.5	18.6	11.2	9.3	16.4
Employer	4.6	3.2	1.3	12.8	1.0	4.8	3.6
Other, specify	2.2	0.0	6.3	1.2	1.0	2.2	1.8
Community	1.5	3.2	1.3	0.0	2.0	1.9	0.0
<i>Proportion of harvest given out to the owner</i>							
1/2 of harvest	31.7	29.0	31.7	30.2	34.7	32.6	27.3
1/3 of harvest	48.6	56.5	36.7	55.8	46.9	49.3	45.5
Other arrangement	17.9	14.5	31.7	14.0	12.2	16.7	23.6
Don't know	1.9	0.0	0.0	0.0	6.1	1.5	3.6
N	325	62	79	86	98	270	55

### 3.2.8 AGRICULTURAL INPUTS AND LABOR

Usage of farm tools and machinery is fundamental to cocoa production. In this regard, farmers were asked whether they used farm tools and machinery on their farms during last farming season. As shown in Table 3.20, the farmers are still using traditional farm tools such as cutlass, and hoes. A significantly large proportion of farmers (99 percent) of farmers use machetes/cutlasses compared to other agro equipment. Also, 47 percent of farmers uses spraying machines consistently across three districts with usage at Atwima Nwabiagya slightly higher than the other districts. The data also show that fertilizer and herbicide are applied by 45 percent of households. Pesticide usage is significantly higher across the four districts with 78 percent of households reporting the use in their farming activities (Table 3.19). The data also shows that agrochemicals are mostly applied by adults. Only about 2 percent of children reported applying agrochemicals with the highest number coming from Adansi South. The survey also examines the usage of protective gear among farmer cooperative households. Overall, significantly higher number of households use protective gear (79 percent). A significantly high number of farmers

use boots (72 percent) followed by overcoat (63 percent) and gloves (63 percent). Goggles are used in relatively fewer farmer cooperative households (37 percent).

<b>TABLE 3.19 DISTRIBUTION OF AGRICULTURAL INPUT AND LABOR</b>							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
<i>Type of Machinery used on agricultural farms</i>							
Machete/cutlass	99.5	99.3	98.8	99.7	100.0	99.6	98.9
Hoes	57.0	75.6	47.6	56.9	47.0	59.9	48.4
Spraying machines	47.4	45.8	46.4	53.8	43.1	56.1	21.9
Other tools and machinery	9.5	1.5	8.9	1.0	26.5	10.4	6.8
Tricycle/motorking/aboboyaa	4.5	2.6	6.9	3.1	5.7	5.3	2.2
Wheelbarrows	3.6	0.7	1.6	6.3	5.3	4.3	1.4
Weighing scales for produce	1.8	1.5	3.2	1.7	1.1	2.1	1.1
Bullocks	0.9	0.4	0.8	1.4	1.1	1.1	0.4
<i>Proportion of farmers' usage of fertilisers, herbicides and pesticide in the last 12 months<sup>5</sup></i>							
% using fertiliser	45.8	51.6	50.0	39.6	42.8	46.3	44.4
% using herbicide	45.6	37.5	35.1	54.2	54.1	49.6	34.1
% using pesticide	78.3	66.9	86.7	83.0	77.4	81.4	69.5
<i>Persons responsible for application of pesticides<sup>5</sup></i>							
Other	58.1	53.3	46.5	66.5	64.4	53.2	74.7
Myself	38.6	41.3	47.9	30.5	36.1	47.2	9.3
Adult household member	18.2	22.8	23.3	20.5	6.9	17.5	20.6
Child (aged 5-17yrs)	2.2	4.9	0.0	3.8	0.5	2.4	1.6
% of Households Reporting usage of protective gear	79.1	70.9	87.5	84.7	73.9	81.5	72.0
<i>Type of protective gear used by HHs (%)</i>							
Boot	72.8	62.6	77.4	83.0	68.2	75.2	65.6
Overcoat	63.8	66.2	69.8	71.2	48.8	65.3	59.5
Gloves	63.2	63.6	56.1	70.5	61.5	64.1	60.6
Goggles	37.1	42.2	36.3	40.6	29.3	36.9	37.6
Other	23.2	1.5	27.0	28.5	35.7	25.9	15.4
N	1094	275	248	288	283	815	279

### 3.3 CHILDREN'S WORK ACTIVITIES

This section of the report explores the various work activities of children in the respondents' households. It also evaluates the various child labor and hazardous work activities the children are engaged. According to the International Labor Organization (ILO), work is only permissible for children for limited hours and is not harmful to their health. Work is also regarded as permissible if it does not affect their safety, school attendance, and achievements. According to the ILO, domestic work and household chores children undertake in their homes in reasonable conditions are an integral part of family and child training and, therefore, acceptable. However, domestic or household chores that harm children and interfere with their educational attainment are unacceptable and tantamount to child labor. Table 3.20 shows some work activities children in the respondent's household engage in at least one hour in a week. Based on the result, about 6 out of 10 (63.6 percent) respondents

<sup>5</sup> Results not mutually exclusive. Same households may have multiple people responsible for application



reported that children collect firewood and fetch water for household use; this was more noticeable in Atwima Nwabiagya (79.7 percent) compared to the other districts. About a fifth (22.8 percent) of the respondents also indicated that their children do work on household plots and gardens as well as rear animals for the household. About a third of the respondents (33.5 percent) also indicated that the children in the household do not engage in any work activities.

<b>TABLE 3.20 TYPES OF ACTIVITIES IN WHICH CHILDREN (5-17 YEARS) ARE ENGAGED IN THE HOUSEHOLD</b>							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
Percent of household where children are engaged in activities for at least 1-hour a week in the past 12 months.	66.5	61.5	57.8	80.2	65.0	65.9	68.6
Type of activities that HH children are engaged in (%):							
Fetch water or collect firewood for household use	63.6	59.5	49.4	79.7	62.8	62.7	66.5
No activity	33.5	38.5	42.2	19.8	35.0	31.4	34.1
Do any work on his/her own or the household's plot, farm, food garden, or help in growing farm produce or in looking after animals for the household	22.8	18.5	11.0	40.6	19.0	21.1	28.2
Help unpaid in a household business of any kind (Don't count normal housework.)	6.8	3.0	18.2	5.1	4.0	7.1	5.9
Produce any other good for this household use	4.9	14.0	1.3	3.1	0.9	4.1	7.5
Catch any fish, prawns, shells, wild animals or other food for sale or household food	1.7	0.5	0.0	5.6	0.4	1.4	2.7
Run or do any kind of business, big or small, for himself/herself or with one or more partners	1.2	0.5	0.7	3.1	0.4	1.0	1.6
Construction or major repair work on his/her own home, plot, or business or those of the household	0.6	1.5	0.7	0.5	0.0	0.5	1.1
Work as a domestic worker for a wage, salary, or any payment in kind	0.4	0.0	0.0	1.5	0.0	0.0	1.6
Work for a wage, salary, commission, or any payment in kind (excl. domestic work)	0.3	0.5	0.7	0.0	0.0	0.3	0.0
N	777	200	154	197	226	589	188

NOTE: Results in this table apply only to households with children 5-17 years

### 3.3.1 HOUSEHOLD CHILDREN ENGAGED IN AGRICULTURAL INCLUDING COCOA ACTIVITIES

The survey also assessed the involvement of children in agricultural activities including cocoa in households where children reside. Based on the results in Table 3.21A, about 45 percent of the households confirmed that the children in their households are involved in agricultural activities including cocoa. Across districts, households in Adansi South and Atwima Nwabiagya have significantly more children working in agricultural activities compared with households in Atwima Mponua. The result further shows that no significant differences were noted between male and female-headed households that involve children in agricultural work. Across cooperative organizations, the results further showed that households in the Kokoo Pa cooperative have significantly more children in agriculture compared with households in the Kuapa Kokoo Farmers Union cooperative.

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
	%				
% households with children working in agriculture including cocoa at least one hour in a week in the past 12 months	45.4	56.0	29.2	60.4	34.1
Male Headed	44.8	52.8	30.5	58.6	36.4
Female-Headed	47.3	64.3	21.7	66.7	28.1
Child-headed	0	0	0	0	0
<i>By Cooperative organisation</i>					
Kuapa Kokoo Farmers Union	47.1	56.9	27.9	56.3	38.4
Kokoo Pa	53.3	53.7	32.6	78.4	0.0
Offinso Fine Flavor	31.7	0.0	0.0	0.0	31.7
N	1094	275	248	288	283

NOTE: Results in this table apply only to households with children 5-17 years

Qualitative data obtained across the four districts indicate that children are engaged in substantial agricultural work. Focus group discussions with community members revealed that children participate in agricultural activities such as breaking cocoa pods and carrying the harvested beans to a central place on the farm or home. The qualitative survey revealed that even though some households disallow their children from working on cocoa farms, older children are sometimes told to work on farms where other crops like maize and cassava are cultivated. Thus, on other crop farms, they are directed to weed and carry loads of food produce, firewood and other materials to the house. Focus group discussion with community members revealed that most of the children who work in agriculture often do so on weekends and during vacations from school. Below are some quotations during FGD with community members:

- *"Children are not engaged in agriculture work even though they sometimes follow their parents to the farm because there is no one in the house to take care of them. The training received from some officers on child labor have prompted members not to engage them in agriculture work. Also, a child may be engaged in agriculture work, they are not allowed to do any work beyond permissible level" – FGD with male community members, Asakraka Sewua, Atwima Nwabiagya district.*
- *"Yes, we involve our children in agricultural work on Saturdays and when school is not in session, they only go to the farm to pick cocoa pods and carry food items to the house." FGD with female community members, Ahomahoma, Adansi South district*

- *"Yes: At times the children will attend school but during the weekend or when school is not in session, we take them to the farm to assist us in weeding and picking cocoa pods in the farm" – FGD with male community members, Asarekrom, Adansi South.*
- *"We use our children in the farm work, but because of hardship we cannot afford to pay for labor, hence our children support us in the farm work during the weekend." – FGD with female community members, Asarekrom, Adansi South district*
- *"We don't allow children to work on cocoa farms but for other crops like cassava because some of them are older, we let them help us with the weeding and carrying of wood and cassava from the farm" – FGD with female community members, Amoawi, Offinso District.*

As shown in Table 3.21B, about 30.5 percent of the households confirmed that the children in their households are involved in cocoa production. Across districts, there is considerable share of households in Adansi South and Atwima Nwabiagya with children engaging cocoa production activities.

**TABLE 3.21B PROPORTION OF HOUSEHOLDS WITH CHILDREN (5-17 YEARS) WORKING IN COCOA PRODUCTION IN PAST 12 MONTHS (%) BY DISTRICT AND FARMER COOPERATIVE**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
% households with children (5-17 years) working in cocoa farming, at least one hour per week	30.5	39.3	16.5	39.9	24.7
Male Headed	30.2	36.6	17.9	40.2	25.6
Female-Headed	31.5	46.2	10.6	39.2	22.5
Child-headed	0	0	0	0	0
<i>By Cooperative organisation</i>					
Kuapa Kokoo Farmers Union	30.0	37.8	15.0	36.0	27.3
Kokoo Pa	40.2	43.9	21.3	60.9	0.0
Offinso Fine Flavor	23.3	-	-	-	23.3
N	1094	275	248	288	283

The difference between male and female-headed households that involve children in cocoa production activities mirrors the result in Table 3.21A. Across cooperative organizations, the results further showed that households in the Kokoo Pa cooperative member households have significantly more children in cocoa production compared with households in the Kuapa Kokoo Farmers Union cooperative.

Fathers (58.9 percent) appear to top the list of individuals that children worked for when performing work in agriculture, at least one hour per week, followed mothers (52.4 percent) and other relatives (15.6 percent). Female-headed households are more likely to engage children when performing work in agriculture compared to the households headed by males. Although there are no major differences among districts when it comes to engagement of engage children in performing agricultural work.

**TABLE 3.21C INDIVIDUALS THAT CHILDREN (5-17 YEARS) WORKED FOR DURING THE PAST 12 MONTHS IN PERFORMING AGRICULTURAL ACTIVITIES**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
My Father	58.9	56.9	61.9	58.7	60.5	56.7	65.6
My Mother	52.4	51.4	59.5	52.1	50.6	54.4	46.7
My relative	15.6	13.8	26.2	12.4	17.3	17.1	11.1

**TABLE 3.21C INDIVIDUALS THAT CHILDREN (5-17 YEARS) WORKED FOR DURING THE PAST 12 MONTHS IN PERFORMING AGRICULTURAL ACTIVITIES**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
Myself	4.0	3.7	7.1	2.5	4.9	3.8	4.4
A friend of my mother and father	0.6	0.9	2.4	0.0	0.0	0.4	1.1
My friend	0.3	0.9	0.0	0.0	0.0	0.4	0.0
Other	0.3	0.0	0.0	0.8	0.0	0.0	1.1
N	353	109	42	121	81	263	90

When asked whether they have engaged any of the children (5-17 years) living in this household in cocoa farming, at least one hour per week, roughly 31 percent of households answered in affirmative. The share of households engaging children in cocoa farming are high in Adansi South and Atwima Nwabiagya compared to Atwima Mponua and lowest in Atwima Mponua. Households who are members of Kokoo Pa co-operative are more likely to engage children when performing cocoa production activities.

**TABLE 3.21D HOUSEHOLDS WITH CHILDREN WORKING IN COCOA FARMING ACTIVITIES**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
	%				
% households with children (5-17 years) working in cocoa farming, at least one hour per week	30.5	39.3	16.5	39.9	24.7
Male Headed	30.2	36.6	17.9	40.2	25.6
Female-Headed	31.5	46.2	10.6	39.2	22.5
Child-headed	0	0	0	0	0
<i>By Cooperative organisation</i>					
Kuapa Kokoo Farmers Union	30.0	37.8	15.0	36.0	27.3
Kokoo Pa	40.2	43.9	21.3	60.9	0.0
Offinso Fine Flavor	23.3	-	-	-	23.3
N	1094	275	248	288	283

The survey also asked respondents the age they perceive is appropriate for both boys and girls to start working. Based on the results, respondents perceive that both boys and girls should start work at the age of fifteen (15) years. Some district differences are noted based on respondents' perceptions. The result shows that respondents in Adansi South perceive both boys and girls should start work at an average age of seventeen (17) years while respondents in Atwima Nwabiagya indicated they should start at age 14.

**TABLE 3.22 PERCEIVED AGE AT WHICH CHILDREN IN HH SHOULD START WORKING**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
Overall	%						
Age boys should start working	15.3	17.1	14.5	14.0	15.4	15.4	15.0
Age girls should start working	15.1	16.9	14.1	14.0	15.2	15.2	14.8
<i>Kuapa Kokoo</i>							
Age boys should start working	15.1	17.2	14.1	14.1	15.0	15.2	15.0
Age girls should start working	15.0	16.9	13.9	14.0	15.0	15.1	14.7
<i>Kokoo Pa</i>							
Age boys should start working	15.5	16.7	15.5	13.5	20.0	15.4	15.7

Age girls should start working	15.4	16.9	14.5	14.2	20.0	15.3	15.7
<i>Offinso Fine Flavor</i>							
Age boys should start working	15.6	0.0	0.0	0.0	15.6	16.0	14.7
Age girls should start working	15.4	0.0	0.0	0.0	15.4	15.8	14.3

The result in table 3.23 also suggests that across districts, respondents perceive that boys and girls should start earning money at age 19 years. This was noted across districts and household heads.

TABLE 3.23 PERCEIVED AGE AT WHICH CHILDREN IN HH SHOULD START EARNING MONEY							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
<i>Overall</i>							
Age boys should start working	18.7	19.0	18.5	18.8	18.4	18.7	18.7
Age girls should start working	18.7	19.0	18.3	19.0	18.3	18.7	18.7
<i>Kuapa Kokoo</i>							
Age boys should start working	18.8	19.0	18.6	19.0	18.3	18.8	18.8
Age girls should start working	18.8	18.9	18.3	19.2	18.2	18.8	18.8
<i>Koko Pa</i>							
Age boys should start working	18.6	18.9	18.4	18.1	20.0	18.6	18.4
Age girls should start working	18.7	19.2	18.4	18.3	20.0	18.8	18.4
<i>Offinso Fine Flavor</i>							
Age boys should start working	18.4	-	-	-	18.4	18.4	18.5
N	777	200	154	197	226	589	188

### 3.3.2 HOUSEHOLDS WITH CHILDREN ENGAGED IN CHILD LABOR

Child labor is defined as any work that is mentally, physically, spiritually, socially, and morally harmful to children and compromises children's ability to enroll and stay in school and to benefit from the time they do spend in the classroom. It also refers to any work that, when performed by the child, unduly reduces their present welfare or their future income-earning capabilities. This definition applies to both male and female children. Per the definition adopted for this survey, children are classified in child labor based on the following criteria:

- Children less than 13 years of age and worked for at least one hour a week in agriculture or other economic activities.
- Children aged between 13 and 14 years of age working for more than 14 hours a week in agriculture or other economic activities
- Children aged between 13 and 14 years working for less than 14 hours a week but the work affects their schooling
- For children at any age involved in hazardous child labor<sup>6</sup>

Based on the results in Table 3.24, overall, almost 4 out of 10 (38.9 percent) households have at least one child engaged in child labor. The result further shows that significantly more households in Adansi South, Atwima Nwabiagya and Offinso have children engaged in child labor compared with households in Atwima Mponua.

<sup>6</sup> Working children are considered to be in hazardous work if they are found to be in any one of the following categories: children working in designated hazardous industries (mining, quarrying and construction); children working in designated hazardous occupations (they refer to the list of hazardous work established by the national legislation); children working long hours (42 hours or more per week); children working under other hazardous conditions such as night work, using hazardous tools and being in an unhealthy work environment.

With respect to the specific components of child labor, over a quarter (28.7 percent) of households with children less than 13 years have at least one child in child labor, also about a third (32.2 percent) of households have at least one child engaged in hazardous child labour.

<b>TABLE 3.24 HOUSEHOLDS WITH AT LEAST ONE CHILD ENGAGED IN CHILD LABOR</b>							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
<b>Households with at least</b>							
				%			
A child less than 13 years working for at least one hour in a week in agriculture or other economic activities	28.7	32.4	19.8	35.8	25.8	29.7	25.8
A child between 13 and 14 years working for more than 14 hours a week in agriculture or other economic activities	0.7	0.0	0.0	1.4	1.4	0.4	1.8
A child working for less than 14 hours a week, but the work affects their schooling	0.1	0.0	0.0	0.4	0.0	0.0	0.4
Households with at least one child engaged in hazardous work	32.3	40.7	18.2	41.3	27.2	32.4	31.9
Households with at least one child engaged in child labor	38.9	42.6	29.0	49.7	32.9	39.5	36.9
N	1094	275	248	288	283	815	279

### 3.3.3 HOUSEHOLDS WITH CHILDREN ENGAGED IN HAZARDOUS CHILD LABOR

According to the ILO, hazardous child Labor (HCL), which is a subset of the Worst Forms of Child Labor, refers to employment in industries and occupations designated as hazardous or work for long hours and/or at night in industries and occupations not designated as hazardous. Per ILO Recommendation 190, work that possibly falls under the definition of HCL is (ILO 2020):

- Work which exposes children to physical, psychological, or sexual abuse;
- Work underground, underwater, at dangerous heights or in confined spaces;
- Work with dangerous machinery, equipment, and tools, or which involves the manual handling or transport of heavy loads;
- Work in an unhealthy environment which may, for example, expose children to hazardous substances, agents or processes or to temperatures, noise levels, or vibrations damaging to their health;
- Work under particularly difficult conditions such as work for long hours or during the night or work where the child is unreasonably confined to the premises of the employer.

Section 58 (1) of the Labor Act stipulates that “a young person shall not be engaged in any type of employment or work likely to expose the person to physical or moral hazard.” Section 91 of the Children’s Act of 1998 stipulates that hazardous employment is proscribed for all children under 18 years of age, and Section 87 forbids the engagement of a child in “exploitative child labor” that “deprives the child of its health, education or development,” under all circumstances. As such, it supplements ILO Convention 182 and Recommendation 190. Ghana’s Hazardous Child Labor Activity Framework (Amoo 2008) specifies work activities that are classified as hazardous to children in the cocoa sector. Based on the result in Table 3.25, about a third of the households indicated that at least one child in their household is engaged in hazardous activities. Across districts, significantly more households in Adansi South (40.7 percent) and Atwima Nwabiagya (41.3 percent) have children engaged in

hazardous activities compared to Atwima Mponua. The results also show no significant differences across household headships overall.

<b>TABLE 3.25 HOUSEHOLDS WITH AT LEAST ONE CHILD (5-17 YEARS) ENGAGED IN HAZARDOUS WORK IN AGRICULTURE</b>					
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
	%				
Households with at least one child engaged in HCL	32.3	40.7	18.2	41.3	27.2
Male headed	32.4	38.6	19.9	41.6	29.1
Female-headed	31.9	46.2	10.6	40.5	22.5
Child-headed	0	0	0	0	0
<i>By Cooperative organisation</i>					
Kuapa Kokoo Farmers Union	31.7	39.7	16.6	37.2	30.0
Kooko Pa	41.4	43.9	23.0	63.0	0.0
Offinso Fine Flavor	25.6	0.0	0.0	0.0	25.6
N	1094	275	248	288	283

Table 3.26 also shows the specific hazardous activities children are engaged in. As illustrated in the Table, the most common hazardous activity children engage in is using machete/long cutlasses for weeding (27.8 percent) and breaking cocoa pods with a knife (26.0 percent). This result was similar across districts and household headships.

<b>TABLE 3.26 TYPES OF HAZARDOUS ACTIVITIES THAT CHILDREN ARE ENGAGED IN</b>							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
Using machetes/long cutlasses for weeding	27.8	44.0	16.2	31.5	18.1	26.7	31.4
Breaking cocoa pods with breaking knife, stripping palm fruit from stem bunches with sharp axe or cutlass	26.0	34.5	11.0	43.2	13.7	25.6	27.1
Harvesting overhead cocoa pods palm fruits, orange, or rubber with harvesting hook, with Malayan knife, axe, or other implements	15.1	20.0	6.5	27.4	5.8	14.8	16.0
Being present or working in the vicinity of farm during pesticide spraying, or re- entering a sprayed farm within less than 12 hours of spraying	6.6	5.5	4.6	5.6	9.7	6.3	7.5
Working on the farm for more than 3 hours per day or more than 18 hours per week (for children on weekends, holidays and/or have completed school)	6.3	2.5	3.3	4.6	13.4	5.6	8.5
Working with agrochemicals, i.e., purchasing, transport, storage, use (mixing, loading, and spraying/applying), washing of	5.3	11.5	3.3	3.6	2.7	4.9	6.4

TABLE 3.26 TYPES OF HAZARDOUS ACTIVITIES THAT CHILDREN ARE ENGAGED IN							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
containers and spraying machine, and disposal							
Bush burning	4.1	8.5	3.4	6.1	1.3	3.4	9.1
Other	3.6	0.5	3.9	9.14	1.3	4.1	2.1
Clearing tree stumps	3.5	1.5	0.7	11.7	0.0	2.9	5.3
Clearing of forest and/or felling of trees	3.4	2.0	3.9	7.1	0.9	2.7	5.3
Going to or returning from the farm alone or working on farm between 6.00 p.m. and 6.00 am	2.1	1.0	0.7	0.0	5.8	1.9	2.7
Working with a motorized mist blower, knapsack sprayer, and/or chainsaw	1.5	3.0	2.6	0.5	0.4	1.9	0.5
Climbing trees higher than 3 meters (9 feet) <sup>7</sup> to cut the mistletoe with cutlass	0.6	2.0	0.0	0.5	0.0	0.3	1.6
Carrying heavy load beyond permissible carrying weight, i.e., above 30% of body weight for more than 2 miles (3km)	0.4	0.5	0.7	0.5	0.0	0.3	0.5
Working full time on farm and not attending formal / non-formal school (applicable to children under 15 years).	0.4	1.0	0.0	0.0	0.4	0.2	1.1
For children in school, working more than 2 hours/day on a school day	0.3	0.5	0.0	0.0	0.4	0.3	0.0
A child withdrawn from school during harvest season to do farm work; and working full time on farm and not attending formal / non-formal school (applicable to children under 15 years)	0.1	0.0	0.0	0.5	0.0	0.2	0
N	777	200	154	197	226	589	188

NOTE: this table applies only to households where there are children

### 3.3.4 INJURIES AND HEALTH CONSEQUENCES CHILDREN (5-17 YEARS) WORKING IN AGRICULTURE COCOA AND NON-COCOA FARMS EXPERIENCE

Manual labor and material handling, the use of sharp tools, the application of pesticides, and the lack of personal protective equipment and clothing characterized cocoa production in Ghana (Mull and Kirkhorn 2005). As a result, working children are susceptible to various injuries and health problems. As part of our survey, parents were asked to self-report whether their children suffered injuries while working in agriculture and whether the children suffered specific types of injuries. As demonstrated in Table 3.27, only 15.2 percent of households reported that they had a child who experienced an injury 12 months prior to the survey. Across the districts, the share of households reporting the incidence of injuries in Atwima Nwabiagya considerably exceeds the share in other districts. This is attributed to the high number of children working in agriculture in Atwima Nwabiagya. Both male



and female-headed households report a similar incidence of sustaining injuries. Members of Kooko Pa co-operative have a larger share of children sustaining injuries compared to other cooperative members.

**TABLE 3.27 PERCENT AND TYPE OF INJURIES EXPERIENCED BY CHILDREN (5 TO 17 YRS) RELATED TO WORK IN COCOA AND OTHER CROP AGRICULTURE IN THE LAST 12 MONTHS BY DISTRICT AND FARMER COOPERATIVE**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
				%	
% of HH with at least a child who experienced injury	15.2	18.6	6.9	27.1	7.1
Male-headed	15.5	18.3	8.0	28.5	6.9
Female-headed	14.0	19.2	2.1	23.0	7.5
Child-headed	0	0	0	0	0
By Cooperative organisation		-	-	-	-
<i>Kuapa Kokoo Farmers Union</i>	15.9	16.8	5.5	26.5	9.1
<i>Kooko Pa</i>	21.3	24.2	11.5	30.4	-
<i>Offinso Fine Flavor</i>	5.81	-	-	-	5.81
Type of Injury (%)					
Wounds/cuts	14.0	19.5	7.1	21.8	7.1
Skin itchiness or scratches	11.3	12.0	2.6	29.4	0.9
Insect bites	11.2	14.5	1.3	27.4	0.9
Muscle pains	6.7	5	0.7	20.8	0.0
Back pains	3.5	4.5	0.7	8.6	0.0
Snake bites	1.2	1.5	0	1.5	1.3
Broken bones	0.9	0.0	0	3.05	0.4
Burns	0.5	1.0	0.7	0.5	0.0
Other pains	0.8	2.0	0.7	0.5	0.0
They did not experience any injuries	40.0	41.5	42.9	42.1	35.0
They do not work on a farm or field	38.7	33.0	46.1	18.3	56.6
N	777	200	154	197	226

Major injuries included open wounds or cuts, skin itchiness or scratches, insect bites, muscle pains, back pains and snake bites. Across districts, the experience of wounds/cuts, skin itchiness or scratches, insect bites and muscle pains are considerably high in Atwima Nwabiagya and Adansi South compared to Atwima Mponua and Offinso.

On the frequency in occurrence of injuries experienced by children in cocoa and other agriculture in the last 12 months, Table 3.28 shows that working children, on average, have experienced 3 injuries, with households headed by males reporting a much higher incidence of injuries than their female counterparts. Across districts, the intensity of reported injuries is highest in Offinso and lowest in Adansi South. Children living in the households of Kooko Pa report an average of 2.8 injuries compared to 2.2 for Kuapa Kokoo Farmers Union and 1.5 for Offinso Fine flavor members.

**TABLE 3.28 NUMBER OF TIMES CHILDREN (5-17 YEARS) EXPERIENCED INJURIES IN COCOA AND OTHER CROP AGRICULTURE IN THE LAST 12 MONTHS (MEAN)**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
<i>By Cooperative organization</i>				Mean			
Kuapa Kokoo Farmers Union	3.0	2.3	2.4	2.9	5.3	3.2	2.2
Kokoo Pa	2.8	2.0	2.0	3.0	0.0	2.8	2.8
Offinso Fine flavor	4.0	0.0	0.0	0.0	4.0	5.7	1.5
Overall	3.0	2.2	2.3	2.9	4.8	3.2	2.2
N	101	9	9	70	13	79	22

The most commonly reported consequences for children working in cocoa production were experiencing tiredness and being in very bad pain. As shown in Table 3.29, nearly 37 percent of children working in agriculture or cocoa production experience bad pains due to injuries sustained while working. Additionally, 13 percent of households reported that children working in agriculture or cocoa production felt sick or tired as a result of injuries sustained while working. The share reporting severe pain due to the injury incident was highest in Adansi South (45 percent) and lowest in Offinso (20 percent). Roughly 13 percent of households reported to have felt very sick or tired, though the proportion is narrowly high in Atwima Nwabiagya and female-headed households.

**TABLE 3.29 NUMBER OF HEALTH PROBLEMS EXPERIENCED BY CHILDREN RESULTING FROM INJURIES WHILE WORKING IN AGRICULTURE IN THE LAST 12 MONTHS**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
				%				
Had very bad pain	36.8	45.1	23.5	38.5	20.0	36.2	38.5	0
Felt very sick or tired	13.3	13.73	5.88	15.38	10.0	11.8	18.0	0
Did not feel well for a long time	4.2	3.9	0.0	2.6	15.0	3.2	7.7	0
Had to receive treatment at a health center	19.3	13.7	11.8	21.8	30.0	17.3	25.6	0
Had to receive treatment at a hospital	14.5	17.67	11.	11.5	20.0	15.0	12.8	0
Could not continue working	10.0	3.	0.0	9.0	40.0	7.9	18.0	0
Could not go to school	9.0	17.7	5.9	2.6	15.0	7.1	15.4	0
Others	1.2	0.0	0.0	1.3	5.0	1.6	0.0	0
N	166	51	17	78	20	127	39	0

Again, close to a third of households reported that children working did not feel well and had to receive treatment at a health center or hospital. Moreover, sustaining injuries while working led to 9 percent of children not being able to go to school and 10 percent of children in cocoa production not being able to continue working overall.

Households indicated children received various types of treatment after the occurrence of injury as a result of working in cocoa and other crop agriculture. As shown in Table 3.33, about a fifth of households reported that injured working children sustaining injury received medical care from a doctor and/or nurse in a hospital while 26 percent resorted to self-medication. Across districts, the majority of children in Atwima Nwabiagya (36.9 percent) took self-medication, with the least recorded in Atwima Mponua (19.3 percent).

**TABLE 3.30 TYPES OF TREATMENT RECEIVED BY CHILDREN FOR INJURIES RESULTING FROM WORKING IN COCOA AND OTHER CROP AGRICULTURE**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							
Went to the drugstore to purchase medicine	26.0	26.0	19.3	36.9	19.6	25.9	26.2	0
A nurse at the health center cared for the child	20.9	22.7	16.6	25.6	18.1	21.8	18.6	0
Child received first aid	7.3	2.8	6.5	9.03	10.0	6.9	8.5	0
Child took some herbal medicine	6.4	16.2	0.9	6.1	3.1	6.8	5.2	0
Others	2.9	7.4	3.7	0.0	1.5	2.5.	4.0	0
Nobody paid for child's treatment, child did not receive treatment	0.2	0.0	0.0	0.0	0.8	0.1	0.4	0
A spiritualist/religious person cared for the child	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0
Prayed using traditional methods	0.0	0.0.	0.0	0.0	0.0	0.0	0.0	0
No child was ill or injured	25.7	24.1	35.0	31.4	13.1	24.9	27.8	0
A doctor and/or nurse in the hospital cared for the child	41.0	31.5	32.3	31.8	66.2	41.6	39.5	0
N	970	216	217	277	260	722	248	0

### 3.4 FOOD AND INCOME INSECURITY

There may be severe reactions by households when they face food and income scarcity. The following figure assesses households' frequency and reaction in recent times. Data in Figure 3.1B show that 42.5 percent of households slid into vulnerability as they reported food insecurity and inability to pay for food in the past 3 months. Food and income scarcity has been especially prevalent in households in Atwima Nwabiagya. Roughly 33 percent of households in Adansi South reported experiencing food and income shortages in the last three months, compared to 56.6 percent of Atwima Nwabiagya. Figure 3.1B shows equivalent figures (nearly 40 percent of households) Offinso and Atwima Mponua experienced food and income shortages in the past three months prior to the survey. The high share of households struggling to afford food likely reflects the bites of the cost-of-living crisis in Ghana. Families have been facing increasing pressure on their disposable income in recent months because of the rise in background inflation and the cost of food.

**FIGURE 3.1B: HOUSEHOLDS THAT DID NOT HAVE FOOD OR ENOUGH MONEY TO BUY FOOD IN THE PAST 3 MONTHS**

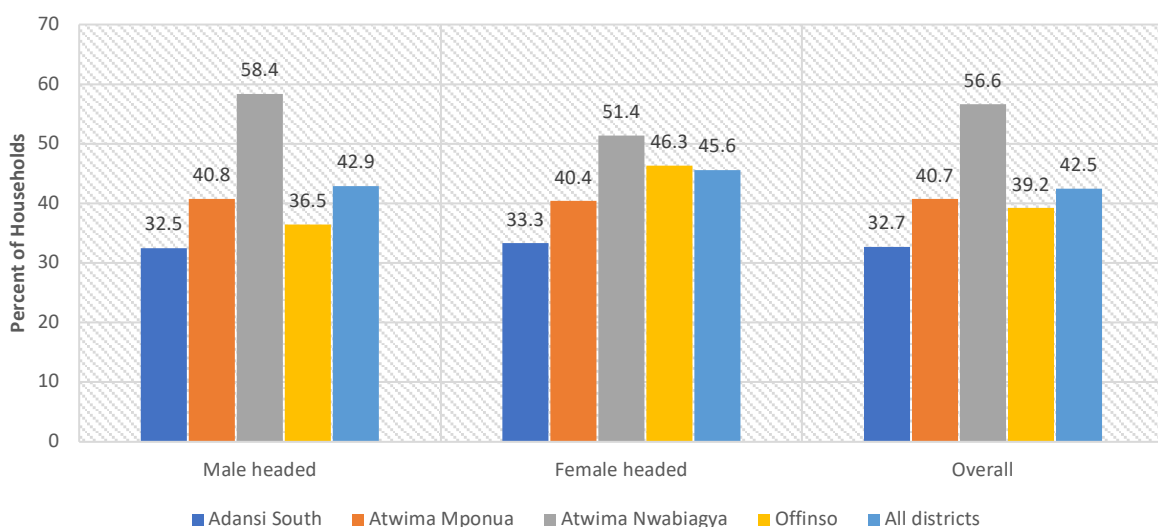


Table 3.31 shows the percentage of households using common consumption coping behaviors in the last 30 days. During the month preceding the survey, the most used coping strategy was “*depending on less preferred and less expensive foods,*” with 87.7 percent using this strategy once a month. More than 90 percent of households in Atwima Nwabiagya and Atwima Mponua and those headed by females say that they have had to cut back on preferred and expensive foods relative to their counterparts in Adansi South and Offinso.

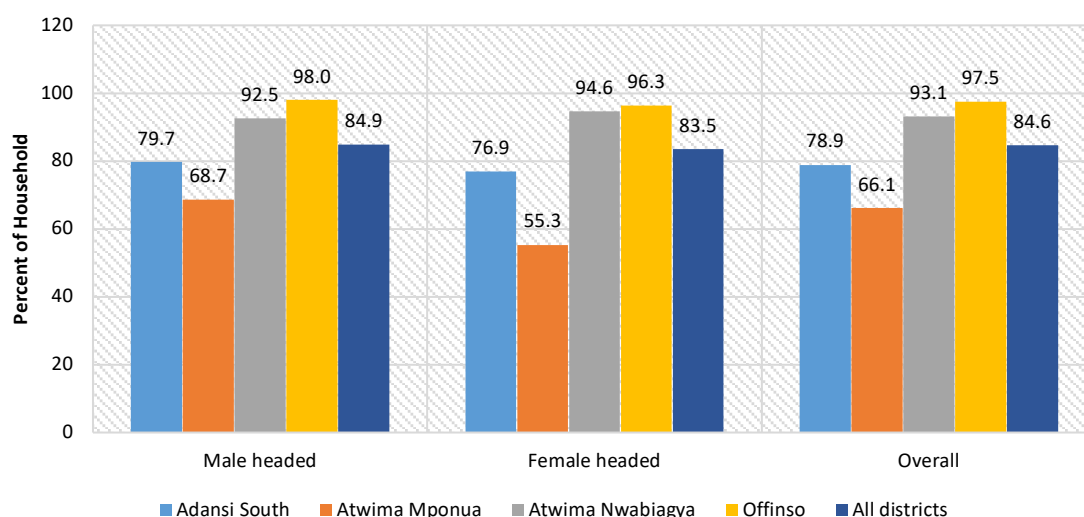
**TABLE 3.31 COPING STRATEGIES USED BY HOUSEHOLDS FOR AT LEAST A DAY OVER THE PAST 30 DAYS, BY DISTRICT AND HOUSEHOLD HEADSHIP**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
<i>Dietary Change</i>				%				
Rely on less preferred and less expensive foods	87.7	73.3	95.1	90.2	89.2	85.5	94.2	0
<i>Increase Short-Term Household Food Availability</i>								0
Purchase food on credit	59.4	83.3	61.4	50.9	50.5	59.1	60.0	0
Consume seed stock held for next season	45.4	20.0	37.6	60.7	50.5	44.4	48.3	0
Gather wild food, hunt, or harvest immature crops	43.0	34.4	30.7	63.8	30.6	43.8	40.8	0
Borrow food from a friend or relative	34.0	71.1	25.7	24.5	25.2	35.1	30.8	0
<i>Decrease the number of people</i>								0
Send children to eat with neighbors	6.0	5.6	9.9	4.3	5.4	6.4	5.0	0
Send household members to beg	2.4	4.4	2.0	0.6	3.6	2.6	1.7	0
<i>Rationing Strategies</i>								0
Reduce the number of meals eaten in a day	80.2	58.9	71.3	92.6	87.4	79.7	81.7	0
Limit portion size at mealtimes	79.8	48.9	84.2	87.7	89.2	79.4	80.8	0
Restrict consumption by adults for small children to eat	43.0	30.0	31.7	53.4	48.7	44.4	39.2	0
Skip entire days without eating	11.2	15.6	27.7	1.8	6.3	13.3	5.0	0
Feed non-working members of HH at the expense of working members	7.1	13.3	4.0	8.0	3.6	6.4	9.2	0
N	465	90	101	163	111	345	120	0

Beyond cutting back on expensive foods, three other coping strategies that appeared relatively common are "reduced the number of meals or the quantity eaten per day," "reduced the proportion of the foods consumed," and "borrowed food or borrowed money to buy food." Few households struggling to make ends meet in the last 30 days prior to the survey resorted to skipping meals, sending their household members to beg or stay with neighbors and feeding non-working members of households at the expense of working members

When a household's ability to meet their basic needs is degraded by financial shock, they are at risk of (or vulnerable to) having their needs met. Households were asked about financial shocks that they have experienced during the past 12 months. As illustrated in Figure 3.2, 84.6 percent of households across the four districts had experienced a financial shock in the past 12 months. The proportion of households that experienced financial shocks varied by district. The highest proportions are evident from the Offinso households, where 97.5 percent, that is, almost all households, experienced financial shocks; this is almost 30 percent compared to the households in Atwima Mponua. Figure 3 also shows that male and female-headed households experienced similar financial shocks, except Atwima Mponua, where more male-headed households (68.7 percent) had experienced financial shocks in the past 12 months than female-headed households (55.3 percent).

**FIGURE 3.2 HOUSEHOLDS THAT HAVE RECEIVED FINANCIAL SHOCKS IN THE PAST 12 MONTHS**



About two-thirds of households experienced an unexpected drop in income (66.6 percent) or low harvest (64.2 percent). Many of these households live in Atwima Mponua and Nwabiagya. About 29 percent report financial shock as a result of the COVID-19 pandemic. Nearly a quarter of households (24.4 percent) have struggled with financial stress due to indebtedness (from loans or reporting an illness or accident of a household member). Just less than 10 percent of households experienced the death of an income-earning household member. One-in-five households (20 percent) experienced excessive medical bills.

**TABLE 3.32 FINANCIAL SHOCKS EXPERIENCED IN THE LAST 12 MONTHS**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							

Large, unexpected drop in income	66.5	64.7	48.8	63.9	86.2	68.1	61.7	0
Low crop yield/harvest	64.2	56.7	52	70.1	76	64.1	64.5	0
Pandemic (such as COVID-19)	29.4	0.7	11.7	48.3	53.7	30.9	25.1	0
Illness or accident of HH member	25.4	16.4	12.1	27.4	43.8	24.2	29	0
Indebtedness (from loans)	24.4	38.2	11.7	20.1	26.5	24.9	22.9	0
Excessive medical bills	20.0	15.3	6.9	19.8	36.4	18.5	24.4	0
Other large, unexpected expenses	13.4	23.3	1.2	8.7	19.1	13.1	14	0
Death of HH income earning members	9.6	2.6	11.3	6.6	18.0	9.0	11.5	0
3+ months unemployed and looking for work	9.1	1.1	6.5	7.3	20.9	7.9	12.5	0
Lost a job	6.9	1.8	8.1	8.3	9.2	6.6	7.5	0
Loss of a regular job as a HH member	3.7	1.5	4.0	5.2	3.9	2.6	6.8	0
N	1094	275	248	288	283	815	279	0

The household has behavioral choices – coping strategies – they can make to try to cope with or mitigate the shocks they experience. In response to shocks, food or income shortages, households reported implementing livelihood strategies is more likely to contribute to longer-term irreversible effects (Table 3.33). The most frequently measured strategy in dealing with this adversity is to take out a loan with interest (53.4 percent), work overtime or take another job (44.2 percent) and spend savings (33.4 percent). To meet their basic needs, borrowing with interest is particularly high in Adansi South households. About one-third of the households received remittance or cut back on expenditure. A considerably higher share of female-headed households receives remittance from friends or relatives than those in male-headed households.

**TABLE 3.33 ADOPTION OF COPING STRATEGIES**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							
Borrow from friends or family with an interest	53.4	68.2	48.8	48.9	48.9	54.1	51.5	0
Work overtime/second job to make ends meet	44.2	38.7	45.7	56.0	36.2	47.3	35.2	0
Use savings to cover routine expenses	33.4	18.0	17.1	44.0	44.9	32.8	35.2	0
Receive remittances from relatives or friends	30.8	30.9	8.5	40.3	34.8	27.3	41.2	0
Reduce expenditures	30.0	26.7	21.3	36.2	31.5	29.5	31.3	0
Pledge/sell labor/crops/livestock in advance	28.2	16.6	14.6	38.4	35.5	29.3	24.9	0
Other	6.0	6.0	15.9	2.2	3.6	6.2	5.2	0
Unusual sales (e.g., household assets, etc.)	4.0	10.1	0.0	3.4	2.2	3.9	4.3	0
Migrate	0.9	1.4	1.8	0.0	0.7	1.2	0.0	0
N	925	217	164	268	276	692	233	0

Relative to MATE MASIE's focus on increased household resilience, the survey explored households' adaptation strategies to buffer the household from impact due to shocks in the future. Households that experienced a shock have used at least one adaptation strategy. Topping the list is households diversifying their income (58.9 percent), followed by using cover and drought-resistant crops in fields (33.6 percent). At the same time, almost a third of the households (37.5 percent) report doing nothing to reduce the impact of future potential shocks. Female-headed households indicate that when shocks occur, they invest in income-generating activities compared to their male-headed households. Among the less-adopted strategies are buying other or landed assets and investing in irrigation infrastructure.

**TABLE 3.34 ADAPTATION STRATEGIES HOUSEHOLDS HAVE USED TO PREVENT FUTURE SHOCKS**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
Diversified income-generating activities	58.9	50.7	48.2	79.1	52.2	61.1	52.4	0
Nothing (No strategies used)	37.5	53.9	57.9	15.3	34.1	36.7	39.9	0
Invested in savings	33.6	8.3	23.8	35.8	57.3	33.8	33.1	0
Use of drought-tolerant crops	15.6	10.1	7.9	29.1	11.2	16.0	14.2	0
Other	6.8	1.8	4.9	8.2	10.5	6.8	6.9	0
Purchased other assets	6.6	6.9	1.2	3.0	13.0	6.2	7.7	0
Purchased landed assets	6.0	3.7	0.0	6.7	10.5	6.1	5.6	0
Invested in irrigation infrastructure	2.1	0.0	0.6	2.2	4.4	2.2	1.7	0
N	925	217	164	268	276	692	233	0

### 3.5 ASSESSMENT OF HOUSEHOLD NEEDS

The survey examines the perceived needs for social protection, livelihood, and child labor remediation services of farmer cooperatives. It begins by assessing the general needs of households before delving into other specific needs such as education, healthcare, and livelihood. It also evaluates the type of services available to households and the extent to which they are able to access these services. Understanding these needs is important for programming purposes, as the MATE MASIE project will be able to support the cooperative in designing interventions that respond to the most pressing needs of vulnerable households.

Table 3.35 presents the most pressing needs of households. The results indicate that many farmer cooperatives need funds to expand their income-generating activities (65 percent). This is followed by needs for basic social amenities such as electricity, good drinking water, toilet facility, and bathroom (41 percent). The data further show that about one-third of households also need money to start a new business. Across districts, more households in Offinso districts need funds to expand their business operations compared to their cohorts in the other three districts. Conversely, the demand for funds to start new business ventures is more pronounced among cooperative household members in Adansi South than those in the other three districts. The need for funds to purchase food worries one-fifth of cooperative household members. Here, more female-headed households need funds for food than their male counterparts, suggesting their relative vulnerabilities to their male counterparts. The results generally imply that farmer cooperatives households need funds largely for investment purposes rather than consumption, a positive signal for the MATE MASIE project as they attempt to address household vulnerabilities.

**TABLE 3.35 PRESSING NEEDS OF HOUSEHOLDS, BY DISTRICT AND HOUSEHOLD HEADSHIP**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							
Money to expand business	65.9	53.5	64.5	69.4	75.6	66.4	64.5	0
Basic social amenities such as electricity, good drinking water, toilet facility, and bathroom	41.1	54.2	28.6	37.2	43.5	41.0	41.6	0
Money to start a business	31.1	43.3	23.4	32.6	24.4	29.7	35.1	0
Money to buy food	19.3	24.4	16.5	20.5	15.6	16.4	27.6	0
Other	17.5	18.2	14.9	29.2	7.1	17.8	16.5	0
Vehicle	4.5	4.4	6.1	5.6	2.1	5.6	1.1	0
Cooking gadgets such as gas stoves	3.2	8.7	1.2	1.7	1.1	3.3	2.9	0
Electricity bill subsidy	2.2	2.2	1.6	1.7	3.2	2.2	2.2	0
None	0.9	0.4	2.8	0.7	0.0	1.2	0.0	0
N	1094	275	248	288	283	815	279	0

Most households (75 percent) in the project districts have education needs, with more households in Offinso district reporting such needs. Most households' members (85 percent) with education needs require monetary support to purchase basic school items such as school bags, uniforms, food, transportation, school supplies and learning materials etc. Funds to pay school fees and to further children's education placed second and third with 40 percent and 35 percent respectively. Across districts, more households in Adansi South with education needs requested support to pay for basic school items and children's school fees than their cohort in the other districts. The data did not show any significant variations in education needs across household headship.

**TABLE 3.36 EDUCATIONAL NEEDS OF HOUSEHOLDS, BY DISTRICT AND HOUSEHOLD HEADSHIP**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							
% of households with education needs	75.9	78.6	67.7	75.4	80.9	76.6	73.8	0
<i>Type of education needs:</i>								
Monetary support to acquire basic school items	85.1	92.6	72.0	84.8	87.8	84.5	86.9	0
Money to pay children's school fees	40.8	47.7	36.9	45.2	33.2	40.2	42.7	0
Further education	35.3	14.8	42.9	33.6	50.7	36.1	33.0	0
Admission to SHS, tertiary level	28.7	45.8	23.2	20.7	24.0	30.9	21.8	0
Other	1.7	0.9	4.8	0.9	0.9	1.9	1.0	0
N	1094	275	248	288	283	815	279	0

The study further analyzed the education needs of households by the type of cooperatives. The results indicate that more members of Kooko Pa cooperative (79 percent) indicated the need for support towards education than others. In terms of the type of support needed, the results show that Offinso Fine Flavor cooperative needs more support towards further education of their wards than their cohorts in other cooperatives.



**TABLE 3.37 EDUCATIONAL NEEDS OF HOUSEHOLDS BY FARMER COOPERATIVES**

	All districts	Kuapa	Kooko Pa	Offinso Fine Flavor
	%			
% of households with education needs	75.9	74.5	79.3	78.5
<i>Type of education needs:</i>				
Monetary support to acquire basic school items	85.1	84.7	83.3	88.2
Money to pay children's school fees	40.8	43.5	31.2	40.0
Further education	35.3	34.3	25.4	49.6
Admission to SHS, tertiary level	28.7	29.6	31.2	22.2
Other	1.7	1.4	4.4	0.0
N	1094	748	174	172

The assessment results show that 54 percent of households indicated a need for healthcare, with more households in Adansi South expressing these needs compared to their cohort in other districts. Most households with healthcare needs need funds to attend hospitals (88 percent) and purchase medications. The results further indicate that more households in Adansi South and Atwima Nwabiagya districts need funds to purchase medication than their cohort in other districts. Also, transportation expenses to attend the hospital pose a challenge to over one-third of households. The results show the vulnerability of farmer cooperatives facing daily challenges in meeting their healthcare needs.

**TABLE 3.38 HOUSEHOLDS WITH HEALTHCARE NEEDS**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							
% of households with health needs	54.8	66.6	36.3	56.9	57.2	54.6	55.2	0
<i>Type of needs:</i>								
Money to attend hospital	88.3	90.7	81.1	88.4	89.5	87.2	91.6	0
Money to buy medicine	71.8	92.9	43.3	84.8	50.6	70.8	74.7	0
Transportation expenses to travel to the hospital	37.1	50.8	22.2	45.7	21.0	39.3	30.5	0
Other	5.0	3.8	11.1	6.1	1.9	5.6	3.3	0
N	1094	275	248	288	283	815	279	0

Further analysis of healthcare needs across the cooperatives shows the proportion of households requiring healthcare needs does not vary significantly. However, Kooko Pa cooperative members need more support for transportation expenses to attend the hospital than their counterparts in the other districts.

**TABLE 3.39 HOUSEHOLDS WITH HEALTHCARE NEEDS BY FARMER COOPERATIVES**

	All districts	Kuapa	Kooko Pa	Offinso Fine Flavor
	%			
% of households with health needs	54.8	55.1	51.7	56.4
<i>Type of needs:</i>				
Money to attend hospital	88.3	89.1	80.0	92.8

Money to buy medicine	71.8	74.5	76.7	55.7
Transportation/logistical expenses to travel to the hospital	37.1	37.6	53.3	19.6
Other	5.0	5.1	7.8	2.1
N	1094	748	174	172

Healthcare financing through social health insurance has become an important tool in providing access to and utilization of health services in Ghana. According to the 2021 Census results, 68.6 percent of the population is covered by either the National Health Insurance Scheme (NHIS) or private health insurance schemes. There is a higher rate of health insurance coverage for females (72.6 percent) than males (64.5 percent). Among the cooperative households, 48 percent are registered with the NHIS, with slightly more female head households than males. The NHIS enrolment rate is relatively high with Offinso Fine Flavor cooperatives and lowest with Kokoo Pa Cooperative households. The result suggests relatively low NHIS coverage for cooperative households in the Mate Masie project communities compared to the national average. This explains the reported high need for funds to attend hospital (88 percent) and purchase medication (71 percent) among farmer cooperative households.

TABLE 3.40 HOUSEHOLDS WITH ACTIVE NATIONAL HEALTH INSURANCE CARDS					
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
<i>Farmer Cooperative:</i>			%		
Kuapa Kokoo	47.2	31.6	51.9	58.3	44.6
Kokoo Pa	40.2	24.2	54.1	43.5	100.0
Offinso Fine Flavor	63.4				63.4
<i>Household headship:</i>					
Male headed	47.2	28.4	53.2	53.3	53.2
Female headed	52.7	33.3	48.9	63.5	63.8
Child headed	0	0	0	0	0
Overall	48.6	29.8	52.4	55.9	56.2
N	1094	275	248	288	283

A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stress and shocks and maintain or enhance its capabilities and assets both now and in the future while not undermining the natural resource base (Chambers and Conway 1992). The study assessed the livelihood needs of cocoa cooperative households. The results show that 79 percent of households have livelihood needs, with more male-headed households expressing such needs than their female cohort. The most livelihood needs in demand are income-generating activities (70 percent), followed by linkage to microcredit or loan programs (35 percent). Similarly, about 35 percent of farmer cooperative households also reported the need for labor-related services on their farms. These services include pruning, spraying, weeding, and land clearance. The need for Village Savings and Loan Association schemes and vocational training programs was expressed by 33 percent and 32 percent of cooperative members, respectively.

**TABLE 3.41 HOUSEHOLDS WITH LIVELIHOOD NEEDS BY DISTRICT**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
	%				
% of households with livelihood needs	79.9	72.4	71.8	91.0	83.0
<i>HH headship:</i>					
Male-headed	81.5	74.6	72.6	93.0	84.7
Female-headed	75.3	66.7	68.1	85.1	78.8
Child headed	0	0	0	0	0
<i>Farmer cooperative:</i>					
Kuapa	79.3	71.8	68.5	91.3	85.5
Koko Pa	81.0	74.2	82.0	89.1	100.0
Offinso Fine Flavor	81.4				81.4
<i>Type of livelihood needs (%):</i>					
Income generating activity	70.5	70.4	57.3	74.4	76.2
Linkages to microcredits/loan programs	35.4	20.1	27.0	55.7	31.9
Labor-related services	35.2	16.6	33.7	34.7	52.8
VSLA schemes	33.2	49.3	15.2	53.4	10.6
Vocational training program/services	32.7	42.2	20.2	16.0	52.8
Block farming program	13.7	3.5	18.0	1.2	33.2
Farmer field schools	8.9	21.1	2.8	0.4	12.8
Other	0.5	0.5	0.6	0.8	0.0
N	1094	275	248	288	283

The survey accessed households that are able to access livelihood services and barriers that prevent access to these services. The results show that 22 percent of cooperative households have access to livelihood services, with male-headed households having relatively higher access than their female counterpart. Across districts, households in Adansi South have very limited access to livelihood services compared to the others, with households in Atwima Mponua districts reporting the highest access to livelihood services. Across farmer households, Offinso Fine Flavor has relatively high access to livelihood services than the other two cooperatives. The key barrier to accessing livelihood services is a lack of finances (74 percent) and the inability to get guarantors to access loans (18 percent). Other reported challenges include mistrust of organizations providing services.

**TABLE 3.42 ACCESS AND BARRIERS TO LIVELIHOOD SERVICES BY DISTRICT**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
	%				
% households able to access livelihood services	22.8	5.5	47.2	19.5	22.6
<b>HH headship:</b>					
<i>Male-headed</i>	24.0	5.4	48.0	19.1	25.0
<i>Female-headed</i>	19.1	5.8	43.8	20.6	15.9
Child headed	0	0	0	0	0
<b>Farmer cooperative:</b>					

**TABLE 3.42 ACCESS AND BARRIERS TO LIVELIHOOD SERVICES BY DISTRICT**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
<i>Kuapa</i>	20.4	6.0	43.8	20.4	11.7
<i>Kooko Pa</i>	25.5	4.1	56.0	14.6	0.0
<i>Offinso Fine Flavor</i>	30.0	0.0	0.0	0.0	30.0
<b>Barriers to access to livelihood services:</b>					
Lack of finances	76.4	72.7	77.4	68.6	83.0
Inability to get guarantors to access loan	18.1	27.3	15.5	17.7	20.8
Organizations are not truthful	15.1	27.3	3.6	29.4	17.0
Other	10.6	18.2	9.5	11.8	9.4
Little or no training to access the services	9.1	9.1	6.0	11.8	11.3
N	874	199	178	262	235

Child labor remediation services are a comprehensive set of services to help organizations identify, prevent, eliminate, and remediate child labor in all its forms. Table 3.57 presents households with perceived needs for child labor remediation services. The results indicate that 69 percent of households having some need for child labor remediation, with male-headed households reporting relatively high perceived needs than female-headed households. Across cocoa cooperative, the need for child labor remediation services is highest among Offinso Fine Flavor and least with Kooko Pa cooperatives. The results also reveal that the three most sought-after child labor remediation services include vocational training (76 percent), support for payment of school fees (46 percent) and job placement programs (28 percent). Other needs include transport assistance to school (19.6 percent) and after-school program (13 percent).

**TABLE 3.43 HOUSEHOLDS WITH NEEDS FOR CHILD LABOR REMEDIATION SERVICES**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
	%				
% of households with needs for social protection	69.2	61.5	57.3	80.6	75.6
<b>HH headship:</b>					
<i>Male-headed</i>	70.4	66.5	56.7	82.2	75.4
<i>Female-headed</i>	65.6	48.7	59.6	75.7	76.3
Child headed	0	0	0	0	0
<b>Farmer cooperative:</b>					
<i>Kuapa</i>	70.5	60.8	61.5	81.8	79.1
<i>Kooko Pa</i>	59.8	63.6	44.3	73.9	100.0
<i>Offinso Fine Flavor</i>	73.3				73.3
<b>The most common types of child labor remediation services needed by households.</b>					
Vocational training	76.2	70.2	76.1	80.3	77.6
School fees	46.1	53.2	19.6	37.0	54.0
Job placement programs	28.3	22.3	15.2	33.3	32.9
Transport assistance to school	20.4	20.2	19.6	27.2	17.4
Afterschool program	13.6	7.5	2.2	12.4	21.1
Non-formal education services	2.9	1.1	0.0	6.2	3.1

**TABLE 3.43 HOUSEHOLDS WITH NEEDS FOR CHILD LABOR REMEDIATION SERVICES**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
Other	0.5	0.0	2.2	1.2	0.0
N	1094	275	248	288	283

### 3.5.1 ACCESS AND BARRIER TO CHILD LABOR REMEDIATION SERVICES

Table 3.4 presents access to child labor remediation services across farmer cooperatives. The results show that only 11 percent of households have access to these services, with male-headed households having more access than their female cohort. Across farmer cooperatives, Kooko Pa farmer households have relatively more access to child labor remediation services than their counterpart in the other cooperatives.

**TABLE 3.44 ACCESS AND BARRIES TO CHILD LABOR REMEDIATION SERVICES**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso
	%				
<b>% of households that able to access child labor remediation services</b>	11.0	11.7	17.4	12.4	8.1
Household headship:					
<i>Male-headed</i>	11.3	12.5	16.7	12.5	8.4
<i>Female-headed</i>	9.9	9.1	20.0	11.8	7.1
Child headed	0	0	0	0	0
<b>Farmer cooperative:</b>					
<i>Kuapa</i>	9.9	11.8	10.1	16.1	3.9
<i>Kooko Pa</i>	14.8	12.8	29.0	2.4	0.0
<i>Offinso Fine Flavor</i>	11.4				9.7
N	382	94	46	81	161

### 3.5.2 CHALLENGES IN COCOA FARMING BUSINESS ACTIVITY

The survey assessed the challenges facing the cocoa business generally as part of the vulnerability assessment. The results reveal that access to credit to finance input (65 percent) is the biggest challenge, followed by the high cost of financing the cocoa business (60 percent) and difficulties in obtaining farm inputs (52 percent). Access to credit is much of a challenge to households in Atwima Mponua and Offinso than in the other two districts. It is also a bother to relatively more female-headed households than their male cohorts.

**TABLE 3.45 PRESSING CHALLENGES IN COCOA FARMING ACTIVITIES**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							
Lack of credit to finance inputs	65.1	50.6	70.6	64.2	75.3	66.4	61.3	0
High cost of financing cocoa business	60.7	40.4	71.4	66.0	65.7	61.7	57.7	0
Difficulty in obtaining farm inputs	52.5	53.1	52.0	44.4	60.4	52.9	51.3	0
Low cocoa yield	37.5	29.8	42.7	48.6	29.0	36.9	39.1	0

Other	14.2	13.8	9.3	18.4	14.5	13.7	15.4	0
Aged cocoa trees	13.6	8.0	11.7	32.6	1.4	14.2	11.8	0
Aged workforce	10.5	15.6	6.1	12.2	7.8	8.5	16.5	0
Low buyer margins	8.3	5.1	9.7	12.9	5.7	9.1	6.1	0
Lack of access to land for cocoa farming	5.6	6.2	6.1	5.6	4.6	5.8	5.0	0
Unfamiliarity with modern methods of farming	4.4	5.8	2.4	0.7	8.5	3.6	6.8	0
Unsatisfactory land tenure system	1.7	1.8	1.2	0.4	3.2	1.7	1.4	0
Land degradation by 'galamsey' operators	1.7	1.1	0.8	4.5	0.0	1.4	2.5	0
N	1094	275	248	288	283	815	279	0

### 3.6 SOCIAL PROTECTION SERVICE OR PROGRAM PARTICIPATION

The survey explored the types of social protection and livelihood services that protect households from vulnerabilities. To better understand the status of household participation in social protection services or programs, they were first asked whether any household member had directly benefited from any social program(s) in the last 12 months. As demonstrated in Table 3.46, only a quarter of households (25 percent) indicated that they have at least one household member accessing social service programs. A similar observation is made for the share of male-headed and female-headed households. In terms of district distribution, households in the Atwima Nwabiagya had the highest number of households who had at least one member in the household benefitting from a social service program, while Atwima Mponua recorded the least households.

Although households accessed varied social protection and livelihood services, the share of households accessing those services remained low. From Table 6, we see that most households accessed agricultural input-support services, school feeding, labor-related services, school supplies/uniforms program and Covid-19 PPEs & limited health insurance are identified by households as the five topmost social protection and livelihoods services. Most households (73.5 percent) reported having family members accessing agricultural input-support services (fertilizer, pesticides, fungicides), followed by school feeding programs (61.5 percent) and school supplies/uniforms program (20.7 percent). As also revealed in Table 3.46, the least programs benefitted by households are cash transfer, income generating activities, non-formal education services, job placement and afterschool. The results show a slight difference between male-headed and female-headed households across social services or interventions they have had a household member benefitting from, with the exception of labor-related services where the margin is wide. Over 70 percent of households in Adansi South, Atwima Nwabiagya and Offinso have a member of their household accessing agricultural input-support services. Atwima Nwabiagya and Offinso households report fewer household members benefitting from the school feeding program.

**TABLE 3.46 TYPES OF SOCIAL PROTECTION AND LIVELIHOODS SERVICES ACCESSED BY HOUSEHOLDS**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
				%				
Benefitted from a social service program	25.1	27.3	19.4	28.8	24.4	24.8	26.2	0
<i>Social protection and livelihoods services accessed by households</i>								
Agricultural input-support services	73.5	70.7	64.6	74.7	81.2	73.8	72.6	0
School feeding program	61.5	84.0	68.8	42.2	55.1	61.4	61.6	0
Labor-related services	37.8	12.0	20.8	53.0	59.4	41.1	28.8	0

School supplies/uniforms program	20.7	9.3	16.7	27.7	27.5	22.8	15.1	0
COVID-19 PPEs & limited health insurance	13.1	0.0	0.0	37.4	7.3	13.9	11.0	0
Block farming program	11.3	1.3	33.3	1.2	18.8	12.4	8.2	0
Livelihood program (such as VSLA)	12.7	1.3	47.9	7.2	7.3	12.9	12.3	0
Labor-intensive work/Cash for-work	9.8	2.7	6.3	22.9	4.4	10.4	8.2	0
Farmer field schools	9.8	0.0	2.1	1.2	36.2	8.9	12.3	0
Financial literacy courses	5.5	1.3	10.4	8.4	2.9	5.9	4.1	0
Support towards school fees	5.1	12.0	2.1	2.4	2.9	5.0	5.5	0
Free maternal health program	4.7	6.7	0.0	8.4	1.5	5.0	4.1	0
Linkages to microcredits or loan programs	4.0	2.7	14.6	1.2	1.5	4.5	2.7	0
Vocational training program/services	3.3	0.0	12.5	1.2	2.9	2.0	6.9	0
Cash transfer program	2.6	1.3	0.0	6.0	1.5	2.5	2.7	0
Income Generating Activity program?	2.6	1.3	4.2	3.6	1.5	2.5	2.7	0
Non-formal education services	0.7	0.0	2.1	0.0	1.5	0.5	1.4	0
Job placement programs	0.7	0.0	0.0	2.4	0.0	1.0	0.0	0
Afterschool program	0.4	0.0	0.0	0.0	1.5	0.5	0.0	0
N	1094	275	248	288	283	815	279	0

It is noteworthy that most social protection and livelihood services that cooperative households have received are provided by governmental organizations. According to survey results, cooperative households received most social protection and livelihood services, such as school supplies/uniforms, free maternal health, free education, job placement, afterschool, school feeding and block farming program, from government agencies. It is interesting to note that while the majority of households surveyed accessed social protection and livelihood services through the government, these same services are often also being provided by the MATE MASIE-supported cooperatives. Such services include farmer field schools, IGAs, vocational training programs/services, cash transfer, financial literacy education, livelihood programs, financial access and non-formal education services. Only a few households received social interventions from international NGOs, such as IGAs, vocational training programs/services, cash transfer, financial literacy education, and livelihood programs.

**TABLE 3.47 ORGANISATIONS THAT PROVIDED SOCIAL PROTECTION AND LIVELIHOODS SERVICES ACCESSED BY HOUSEHOLDS**

	Government Organisation	INGOs	MATE MASIE Farmer cooperative	Other farmer co-operative	LNGOs
			%		
School supplies/uniforms program	100.0	0.0	0.0	0.0	0.0
Free maternal health program	100.0	0.0	0.0	0.0	0.0
Support towards school fees	100.0	0.0	0.0	0.0	0.0
Job placement programs	100.0	0.0	0.0	0.0	0.0
Afterschool program	100.0	0.0	0.0	0.0	0.0
School feeding program	97.7	1.2	1.2	0.0	0.0

**TABLE 3.47 ORGANISATIONS THAT PROVIDED SOCIAL PROTECTION AND LIVELIHOODS SERVICES ACCESSED BY HOUSEHOLDS**

	Government Organisation	INGOs	MATE MASIE Farmer cooperative	Other farmer co-operative	LNGOs
Block farming program	90.3	0.0	6.5	3.2	0.0
Covid-19 PPEs & limited health insurance	86.8	0.0	13.2	0.0	0.0
Labor-related services	87.2	0.9	9.2	0.9	1.8
Agricultural input-support services	80.7	0.5	16.1	2.3	0.5
Labor-intensive work/Cash for-work program	46.7	6.7	30.0	13.3	3.3
Farmer field schools	42.1	0.0	55.3	2.6	0.0
Income Generating Activity program	37.5	12.5	50.0	0.0	0.0
Vocational training program/services	22.2	11.1	66.7	0.0	0.0
Cash transfer program	14.3	14.3	71.4	0.0	0.0
Financial literacy courses	6.7	13.3	73.3	0.0	6.7
Livelihood program (such as VSLA)	2.9	5.7	68.6	17.1	5.7
Linkages to microcredits or loan programs	0.0	9.1	81.8	9.1	0.0
Non-formal education services	0.0	50.0	50.0	0.0	0.0

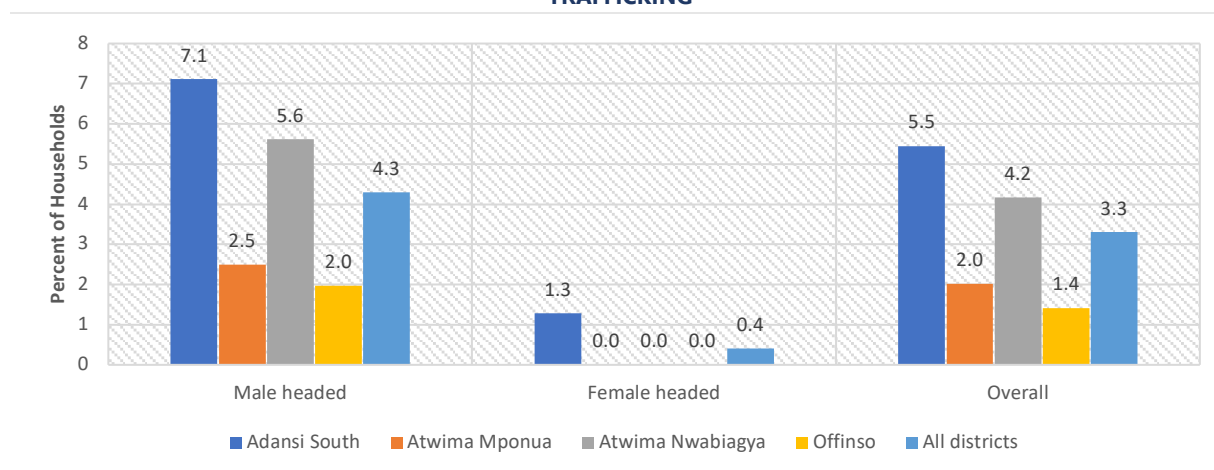
### 3.7 REFERRALS AND REMEDIATIONS SERVICES

Effective referral mechanisms are critical in ensuring that vulnerable children and/or households are identified, their needs correctly assessed and that they receive support until there has been a positive outcome for that child and/or family.<sup>7</sup> To provide a current snapshot of referral systems for vulnerable household members in the districts, the survey included a range of questions related to how co-operatives refer those vulnerable members to child labor remediation and social protection services. The survey first determined whether households reported children at risk of abuse, child labor and trafficking. As demonstrated in Figure 3.3, only 3.3 percent of households reported children vulnerable to exploitation and verbal, physical, and sexual abuse, child labor and trafficking. The reporting rate is slightly higher among households in Adansi South and Atwima Nwabiagya compared to Atwima Mponua and Offinso. Male-headed households are more likely to have household members reporting vulnerable children than their female counterparts.

<sup>7</sup> Centre for Social Protection (2012). Pathways to protection – referral mechanisms and case management for vulnerable children in Eastern and Southern Africa Lessons learned and ways forward Keetie Roelen, Siân Long and Jerker Edström Centre for Social Protection Institute of Development Studies, Brighton, UK June 2012. Institute of Development Studies, Brighton, UK



**FIGURE 3.3 HOUSEHOLDS THAT HAVE EVER REPORTED CHILDREN AT RISK OF ABUSE, CHILD LABOR AND TRAFFICKING**



Findings from the focus group discussions suggested that there is the perceived non-existence of children in danger of child abuse, child trafficking or child labor across the 8 communities in the 4 districts. In communities like Owusukrom in the Atwima Mponua district, both male and female community members stated during the FGD that a committee has been created in the community to oversee child labor cases, yet there has been no case to report. Below are some excerpts from the FGD with community members:

- *"No, we have not reported any child in danger of child abuse to any authority because we have not seen some in the community."- FGD with male community members, Ahomahoma, Adansi South district.*
- *"I haven't seen any child in danger of child abuse. If there is any, we can report it to the assemblywoman or the committee" – FGD with male community members, Amoawi, Offinso district*
- *"There are no such cases around this community. If they see something like that happening, they will report it" – FGD with female community members, Ayaasu, Offinso district.*
- *"No, there hasn't been a case on child labor or child trafficking, so we have not reported to any authority" – FGD with female community members, Ahomahoma, Adansi South District*
- *"There is no reported case of child labor or abuse by any member to any authority as such issues are not found in the community" – FGD female community members, Asakraka Sewua, Atwima Nwabiagya district*

Regarding the referral mechanisms in reporting children vulnerable to abuse, child labor and trafficking, about 29 percent of households say parents are the first point of contact for reporting such cases. This was followed by Community Child Protection Committee (23.5 percent), chief/elders (20.6 percent) and opinion leaders (14.7 percent). The reliance on these local referral mechanisms is not surprising as these local entities are usually more attuned to the needs of their members and are knowledgeable about local conditions and services in the communities. The reliance on community structure for referrals is notably used among male-headed households. By contrast, female-headed households are more likely to consider chief/elders in reporting cases compared to their male peers. This mechanism is highly preferable for participant households in Adansi South (33 percent). The national referral mechanisms, such as focal persons and police, providing key services for vulnerable children are the least used by households in reporting abuse, child labor and trafficking cases.

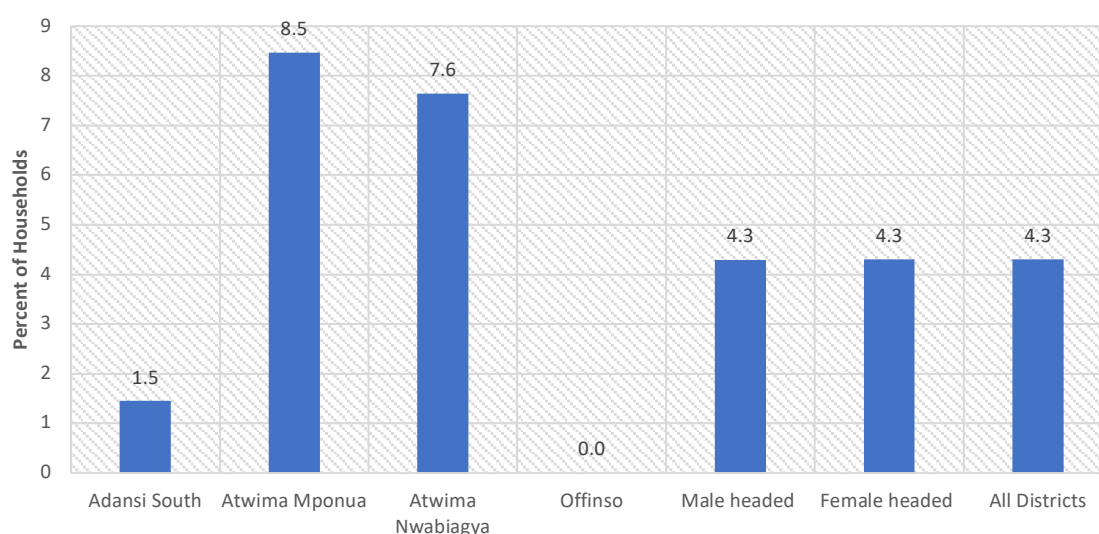
**TABLE 3.48 INSTITUTIONS IN WHICH HOUSEHOLDS REPORTED CHILDREN ABUSED, TRAFFICKED OR IN CHILD LABOR**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
--	---------------	--------------	---------------	------------------	---------	-------------	---------------	--------------

	%							
Child's Parents	29.4	33.3	0.0	50.0	0.0	30.3	0.0	0
Community Child Protection Committee	23.5	20.0	60.0	10.0	25.0	24.2	0.0	0
Chief/elders	20.6	33.3	20.0	0.0	25.0	18.2	100.0	0
Opinion leaders such as assemblymen	14.7	13.3	0.0	10.0	50.0	15.2	0.0	0
Focal persons	5.9	0.0	20.0	10.0	0.0	6.1	0.0	0
Police	5.9	0.0	0.0	20.0	0.0	6.1	0.0	0
N	1094	275	248	288	283	815	279	0

As illustrated in Figure 3.4, only 4.3 percent of households say they experienced some difficulty in reporting the incidence of child labor or trafficking in their community. Atwima Mponua and Nwabiagya households are more likely than those in Adansi South and Offinso to say they experienced some difficulty in reporting cases. The share of households headed by males and females facing difficulties reporting cases is similar.

**FIGURE 3.4 DIFFICULTY(S) IN REPORTING ANY INCIDENT RELATING TO CHILD LABOR OR CHILD TRAFFICKING**



Qualitative information gathered from household facing difficulties shows that community members are reluctant to report child labor cases to the local entities because of stigmatization of whistleblowers for reporting wrongdoing and because families of perpetrators hail insults at the whistleblowers. The act of reporting child labor practices in the community can be associated with a stigma for the individual in question. In some communities, household members are wary of being attacked by the families of perpetrators. As captured by two respondents:

*"When I report such case, I would not have it easy at all because the parents or guardians would perhaps insult me or fight with me and my family members. Members of the community will stigmatize me as a snitch".*

The difficulty in reporting or referring child labor cases to appropriate institutions may be partly due to lack of referral institutions and logistical capacity. Some households showed willingness to report cases, but they lacked the resources to refer. As two respondents remarked:

*"There no service rendered here. You have travel to Nyinahin to report child labor or trafficking cases, which is far from their community."*

Another challenge cited by respondents is a delay in (or lack of) the implementation of remediation activities as a result of the failure of local authorities to implement activities. One respondent explained:

*"The local authorities in the community do not take any action when such cases are reported to them".*

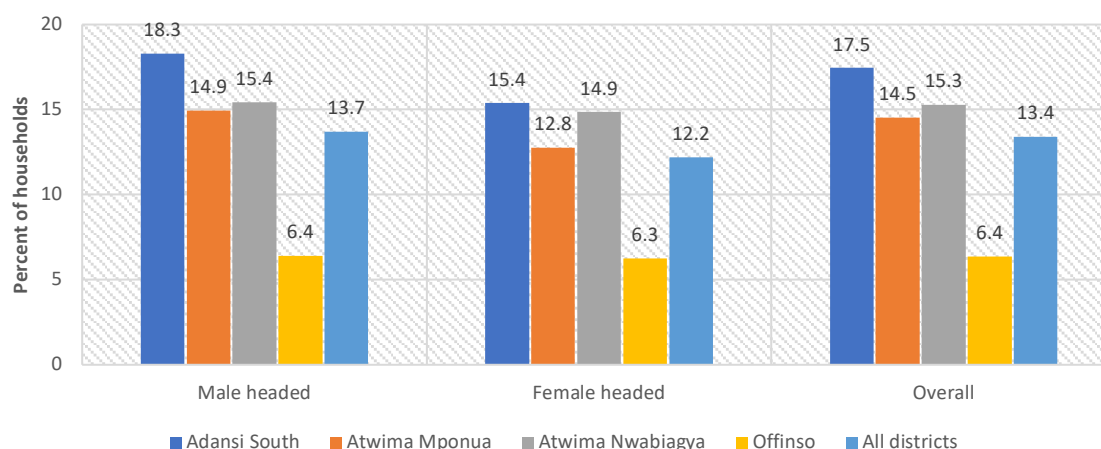
The survey also examined the referral sources households will use in reporting cases involving children at risk in their community. Notably, reporting cases to opinion leaders such as assemblymen is the most common source households want to use, while cocoa co-operatives are the least-mentioned options. Roughly 16 percent of households say they would report cases to Community Child Protection Committee, while only 19 percent of households consider chief/elders. Cocoa co-operatives are the last resort when it comes to reporting cases of abuse, child labor and trafficking. With few exceptions, households in districts differ over which mechanisms they intend reporting their cases. Households willing to report cases to institutions appear to be high in Adansi South and Offinso compared to Atwima Mponua and Nwabiagya. Households willing to report cases to Community Child Protection Committee are particularly high in Atwima Mponua. Across board, the willingness to report cases to cocoa co-operatives is rare. By contrast, households appear to have high preferences for community-based agencies looking at the three top-selected institutions households normally report cases to.

**TABLE 3.49 INSTITUTIONS IN WHICH HOUSEHOLDS ARE WILLING TO REPORT CHILDREN ABUSED, TRAFFICKED OR IN CHILD LABOR CASES TO**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							
Opinion leaders such as assemblymen	31.4	16.7	26.6	46.5	34.6	32.9	27.2	0
Police	20.9	24.4	14.5	7.6	36.8	20.1	23.3	0
Chief/elders	19.1	33.5	17.3	20.8	5.0	18.4	21.2	0
Community Child Protection Committee	16.1	3.6	29.8	16.3	15.9	16.8	14.0	0
Other	9.8	20.7	6.1	6.3	6.0	9.5	10.8	0
Cocoa co-operatives	2.7	1.1	5.7	2.4	1.8	2.3	3.6	0
N	1094	275	248	288	283	815	279	0

When asked about the awareness of available support and services to children at risk of child labor, sadly, about one in ten (13.4 percent) know of support services available to children in child labor in their community. Awareness among households in Offinso is considerably lower than among their counterparts in other districts. Across districts, a much narrower majority of male-headed households appear to have a higher awareness level of support services compared to their female peers.

**FIGURE 3.5 HOUSEHOLDS AWARE OF SUPPORT SERVICES AVAILABLE TO CHILDREN IN CHILD LABOR IN THEIR COMMUNITIES (N=1094)**



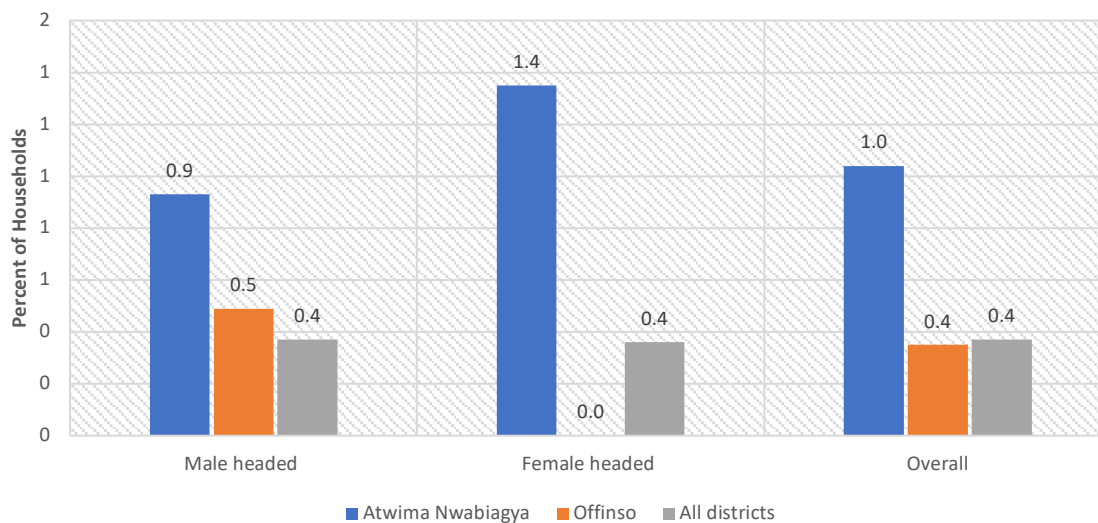
Regarding the types of support services available that households know of, overall, about 66 percent are aware of educational access services, such as school feeding programs and the provision of educational materials (uniforms and school bags) that are used to encourage the children to go back to school or regularly to school, though awareness varies widely across districts. Awareness among Adansi South and Atwima Nwabiagya households is considerably higher than among households in Atwima Mponua and Offinso. About 30 percent of the households say they are aware of enrollment in an apprenticeship program, while 21.9 percent indicated awareness of facilitating access to justice and protection.

**TABLE 3.50 TYPES OF SUPPORT SERVICES AVAILABLE THAT HOUSEHOLDS ARE AWARE OF**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya %	Offinso	Male headed	Female headed	Child headed
Facilitating access to education	66.4	81.3	47.2	77.3	38.9	66.1	67.7	0
Provision of vocational/apprenticeship training	29.5	2.1	16.7	68.2	33.3	31.3	23.5	0
Facilitating access to justice and protection	21.9	14.6	38.9	18.2	16.7	22.3	20.6	0
Other	11.0	4.2	13.9	9.1	27.8	11.6	8.8	0
N	146	48	36	44	18	112	34	0

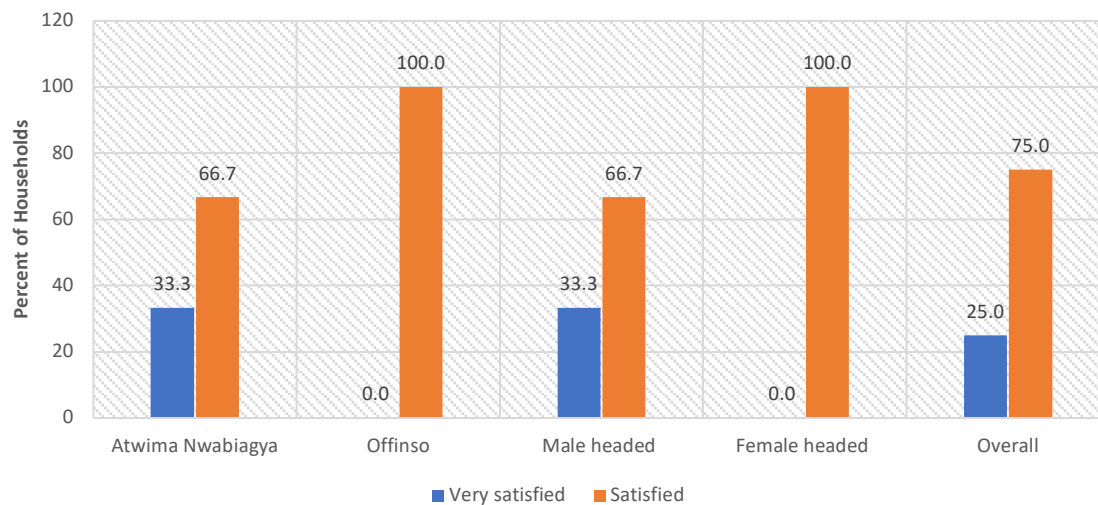
When asked whether any household member had ever been referred to receive child labor remediation services, less than 1 percent of households say a member has received such referred service. More broadly, a similar share of male and female-headed households say they have received child labor remediation services referrals. By contrast, Atwima Nwabiagya households stand out as being at the receiving end of such remediation services referrals. Respondents cited NGO/FBO as key referral sources of child labor remediation services, followed by chief/opinion leaders.

**FIGURE 3.6 HOUSEHOLDS REPORTING THAT A CHILD HAS RECEIVED CHILD LABOR REMEDIATION REFERRAL SERVICES BY DISTRICT<sup>8</sup> (N=1094)**



When asked about satisfaction with the child remediation services, all the households that received the child remediation services are satisfied with the way the services were delivered. Atwima Nwabiagya and male-headed households are more likely than peers to give child remediation services a thumbs up. While a quarter of households, mainly headed by males, are very satisfied, 3 in every 4 households are just satisfied.

**FIGURE 3.7 HOUSEHOLDS SATISFIED WITH CHILD LABOR REMEDIATION**



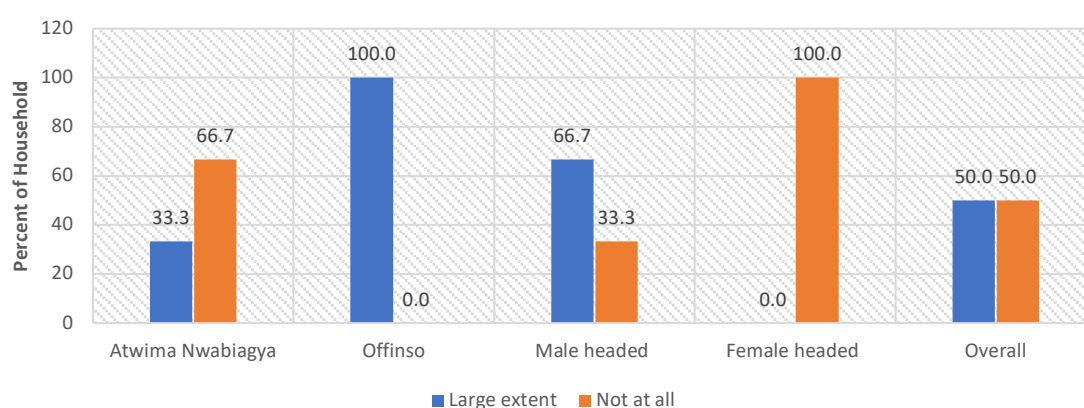
Qualitative inputs from household members offer suggestions as to how to improve the child labor remediation referral process for their households. For effective use of the child labor remediation referral process among

<sup>8</sup> No household in Atwima Mponua and Adansi South reported that a child has received child labour remediation referral services, hence their information is not shown in the chart

households, active sensitization is required to motivate community members and ensure their involvement throughout the process. To develop a better knowledge of the child labor remediation referral structures, the households think there is a need to provide training to community members on how to follow the process to address child labor issues. The need to provide financial support to committee members was also suggested as a way to improve child labor remediation referral process.

When asked about the extent to which child labor remediation referral services are accessible to all households equally, we find that the results are mixed. Half of the respondents share the view that child labor remediation referral services are equally accessible to all households, while the other half held an opposite view. A large proportion of male-headed households (66.7 percent) indicated that child labor remediation referral services are accessible, while all female-headed households held the opposite view.

**FIGURE 3.8 EXTENT TO WHICH CHILD LABOR REMEDIATION REFERRAL SERVICES ARE ACCESSIBLE TO ALL HOUSEHOLDS**



The qualitative data gathered from focus group discussions with cooperative leaders indicate that to a large extent, referral services are equally accessible to all households, irrespective of their status or livelihood. However, in the Afepaye and Debra Camp communities in the Atwima Mponua district, FGDs with cooperative leaders revealed that even though cooperatives try to ensure that all households have equal access to referral services, much priority is given to less privileged or vulnerable households as they need such support most. Below are some verbatim responses from cooperative leaders during qualitative interviews:

- *"We are not selective in referring vulnerable households for services. We deal with everyone accordingly, irrespective of your status. But in the case of disabled parents, we make exceptions and do more by helping them in the form of advising them to employ laborers." – FGD with cooperative leaders, Essongkrom, Adansi South District*
- *"Referral services are more accessible to many vulnerable households, and not all households have equal opportunity to access these services" – FGD with cooperative leaders, Afepaye, Atwima Mponua district*
- *"We do the referral on an equal basis. Regardless of who you are, you are punished once you have offended. But, once the father (in a household) is disabled but has a child who is strong, so he engages him in his activities, we caution them. We talk to them and pardon them, unlike the abled persons whose issues we refer to the higher authorities." – FGD with cooperative leaders, Odumase, Adansi South District*
- *"Everyone has an equal opportunity to refer cases to relevant authorities. Therefore, it is to a great extent accessible to all." – FGD with cooperative leaders, Hiawu Besease, Atwima Nwabiagya district*

On the effectiveness of the referral process, qualitative data obtained from cooperatives revealed that the few referral processes experienced have been effective and have consequently resulted in the reduction of reported cases of child labor. According to a few cooperative leaders who affirmed the effectiveness of referral processes, referral processes have been effective as a result of the various education and sensitization activities. The referral processes were described as effective by some cooperative leaders because the sanctions imposed on the perpetrators of child labor by relevant authorities has served as a deterrent factor to other susceptible households. Further, information gathered through FGDs with cooperative leaders indicated that the referral processes have been effective as a result of referred households successfully receiving the needed support or aid towards addressing their pressing needs. Below are some verbatim responses from the cooperative leaders during qualitative interviews:

- *"Effective because when a household involves children in labor activities and that parent has been dealt with by being sanctioned by the law, it serves as a deterrent to others in the community."*- FGD with cooperative leaders, Essongkrom, Adansi South district
- *"I believe the referral processes are very effective when referred households receive the support needed, they send feedback to us on the benefits they have received."*- FGD with cooperative leaders, Afepaye, Atwima Mponua district
- *"Referral process is quite effective because we once consulted one NGOs to support students from vulnerable households and they provided the needed support."*- FGD with cooperative leaders, Hiawu Besease, Atwima Nwabiagya district

Social protection aims to prevent or protect against poverty, vulnerability, and social exclusion, with particular attention given to vulnerable and disadvantaged groups. To capture social protection services received by a household member, households were first asked to indicate the different social protection services any household member has participated in. The vast majority of households (31.3 percent) report a member participating in IGA programs, such as self-employment, starting a small business and small-scale agricultural activities in their community.

	All districts	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
			%			
Income Generating Activity program	31.3	0.0	62.5	0.0	25.0	50.0
Agricultural input-support services	31.3	0.0	25.0	42.9	33.3	25.0
Financial literacy courses	31.3	0.0	25.0	42.9	41.7	0.0
Village Savings and Loan Association Schemes	25.0	100.0	25.0	14.3	16.7	50.0
Farmer field schools	18.8	100.0	0.0	28.6	25.0	0.0
Labor-related services	12.5	0.0	25.0	0.0	8.3	25.0
Linkages to microcredits or loan programs	12.5	100.0	0.0	14.3	16.7	0.0
Labor-intensive work/Cash-for-work program	6.3	0.0	12.5	0.0	0.0	25.0
School feeding program	6.3	0.0	0.0	14.3	8.3	0.0
Block farming program	6.3	0.0	0.0	14.3	8.3	0.0
Vocational training program/services	6.3	0.0	12.5	0.0	0.0	25.0
School fee waivers	6.3	0.0	0.0	14.3	8.3	0.0
Afterschool program	6.3	0.0	12.5	0.0	0.0	25.0

Non-formal education services	6.3	0.0	0.0	14.3	8.3	0.0
N	16	1	8	7	12	4
Vulnerable households receiving social protection	16 (1.5%)	1 (0.5%)	8 (2.9%)	7 (2.5%)	12 (1.5%)	4 (1.6%)

This is not surprising, given that most organisations provide IGA programs to reduce poverty and vulnerability in rural areas. Other notable social protection services households receive to protect against negative shocks and vulnerability include agricultural input support services, financial literacy training, VSLAs, and farmer field schools. The least social protection services households participated in include labor-intensive work/cash-for-work program, school feeding program, block farming program, vocational training program/service, school fee waivers, afterschool program and non-formal education services.

Households were asked about those who referred the member of their households to social protection services. More broadly, MATE MASIE project-supported co-operatives are the key reference points for the referral of social protection services. NGOs/FBOs and chiefs/opinion leaders are another key source of referral mechanisms for households to access social protection services. Households in Atwima Mponua and Offinso are more likely to have been referred by Matie Masie project-supported co-operatives compared to their counterparts in other districts. While most male-headed households received referrals from Matie Masie project-supported co-operatives, the co-operatives and chiefs/opinion leaders served as referral mechanisms for their female counterparts.

**TABLE 3.52 THOSE WHO REFERRED HOUSEHOLDS TO THE SOCIAL PROTECTION SERVICES**

	All districts	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%						
Matie Masie project supported co-operative	37.5	100.0	0.0	71.4	41.7	25.0	0
Department of Community Development & Social Welfare	6.3	0.0	0.0	14.3	8.3	0.0	0
NGOs/FBOs	12.5	0.0	12.5	14.3	16.7	0.0	0
Chief/opinion leaders	12.5	0.0	25.0	0.0	8.3	25.0	0
Other	31.3	0.0	62.5	0.0	25.0	50.0	0

Regarding households' satisfaction with the social protection services, one-in-eight households (81.3 percent) that received social protection services say they are satisfied with how they were delivered. Atwima Mponua and Nwabiagya households are more likely than those Offinso to be satisfied with the social protection services they received. A quarter of Atwima Nwabiagya and 14.3 percent of Offinso households are very satisfied with the service offers.

**TABLE 3.53 HOUSEHOLDS SATISFIED WITH SOCIAL PROTECTION SERVICES RECEIVED**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							
Very satisfied	18.8	-	0.0	25.0	14.3	25.0	0.0	0
Satisfied	62.5	-	100.0	50.0	71.4	58.3	75.0	0
Less satisfied	6.3	-	0.0	0.0	14.3	8.3	0.0	0
Not satisfied	12.5	-	0.0	25.0	0.0	8.3	25.0	0
N	16	-	1	8	7	12	4	0



Social protection service offers appear to be equally accessible to all households to a large extent, as indicated by a vast majority of households (50 percent). By contrast, over a fifth of the households say social protection services are not equally available to all households. Notably, there is little difference among households in the three districts in views of equal accessibility of social protection service offers.

TABLE 3.54 EXTENT TO WHICH SOCIAL PROTECTION SERVICES ARE ACCESSIBLE TO ALL HOUSEHOLDS EQUALLY								
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed	Child headed
	%							
Most extent	25.0	-	0.0	37.5	14.3	16.7	50.0	0
Large extent	50.0	-	100.0	25.0	71.4	58.3	25.0	0
Less extent	6.3	-	0.0	12.5	0.0	8.3	0.0	0
Not at all	18.8	-	0.0	25.0	14.3	16.7	25.0	0
N	16	-	1	8	7	12	4	0

The qualitative survey sought to ascertain whether cooperatives have some experience referring vulnerable household members to social protection, livelihoods, and child labor remediation services. Focus group discussions with cooperative leaders revealed that they had had several experiences on how to refer cases of vulnerable household members to relevant authorities. The discussion revealed that before a case of child labor is referred, the parents of the vulnerable household member are thoroughly advised to desist from engaging their children in child labor activities. When the cooperative realizes that the advice has yielded no results, they refer the case to the chief of the land for redress. In a few instances, some cooperatives referred vulnerable household members, such as the extremely needy and/or disabled, to the social welfare department of the district assembly for support services. That notwithstanding, a few cooperatives expressed difficulties in referring cases due to the negative reaction and response from community members, such as insults and stigmatization. Such negative reactions from community members tend to discourage some cooperative leaders from making referrals. Below are some verbatims from FGDs with cooperative leaders:

- *“Yes, we have had several experiences on how to handle such cases. When the household member has been thoroughly advised but refuses to stop such act then the case would be taken to the chief for him to settle the matter. We were thought to be watchful of the livelihood of children, the needy or vulnerable ones, the disabled, and the productivity of our farm. Through that to the assembly, from then social welfare. We even had a visitor from social welfare to have a talk and advice the children.” – FGD with cooperative leaders, Essongkrom, Adansi South district.*
- *“As a member of the child protection committee (CPC), we do our best to speak and advise the household with cases of child labor to stop. If they do not, then we take them to the chief and he has laid down regulations... from there, the issue is mostly resolved.” Essongkrom, Adansi South district.*
- *“We have realized that if we accompany laws with penalties, it helps. An example is that a household that involves a child in child labor activities will pay a fine equivalent to the cost of a bag of cement. This penalty alone has introduced some kind of form in them not to practice the act again. This has encouraged most households to send their wards to school. Moreover, we had a meeting with the teachers to give us the list of all absentees in the school and we visit them all to know why and demand that they go back to school.” FGD with cooperative leaders, Odumase, Adansi South district*

- *We know of the relevant authorities such as the district assembly at Nkawie who have been coming here to help provide education, but we have not made any referral case of child labor to them because we do not have such cases.” – FGD with cooperative leaders, Hiawu Besease, Atwima Nwabiagya district*
- *“Yes, we have the experience of referring cases, but it has been difficult to refer cases because community members do not take it easy on you when they realize that you have referred their household to the relevant authorities. For example, a cooperative member was insulted after trying to confront a parent for engaging her kid to cross a large river to farm.”*

### 3.8 HOUSEHOLD VULNERABILITY EVALUATION

This section of the report evaluates and identifies households that satisfy conditions to be classified as vulnerable. Vulnerability is the potential of an individual, group, and for the purposes of this study, households to suffer loss or harm. Households that are classified as vulnerable have a higher risk of falling into poverty compared to the general population. The criteria for household vulnerability for this study was adapted from the 2017 MOCA child labour study as well as similar studies conducted for other organisations such as Care International and Plan Ghana. Some literature by Eriksen, Brown et al. (2005) among others were reviewed to develop the criteria. Based on the project requirements and objectives of this study, a household will be classified as vulnerable if it satisfies at least one of the following criteria:

- a) A household with at least one child engaged in child labour
- b) A household with at least one child engaged in hazardous child labour
- c) A household headed by a female
- d) A household where the head is a widow
- e) A household headed by a child
- f) A household that did not have enough food to eat or money to buy food in the past three months
- g) A household that has experienced a large, unexpected drop in income over the last 12 months
- h) A household that has experienced low crop yield/harvest over the last 12 months
- i) A household that has experienced the death of a household income-earning member over the last 12 months
- j) A household that has experienced illness or accident of an income-earning member over the last 12 months
- k) A household has experienced excessive medical bills
- l) A household has experienced indebtedness
- m) A household has experienced Epidemics (crop, livestock, diseases such as COVID-19)
- n) A household that has experienced the loss of a regular job of a HH member
- o) A household that has experienced other large, unexpected expenses

Table 3.55 presents households that satisfy the vulnerability criteria. As illustrated in the results, about 9 out of 10 (91 percent) households satisfy at least one of the vulnerability criteria used. Across districts, Atwima Mponua had the least proportion of households that met the vulnerability criteria. The result also shows that households that experienced a large, unexpected drop in income and households that experienced low crop yield over the last 12 months were the main risk factors affecting households' vulnerability status.

**TABLE 3.55 HOUSEHOLDS THAT MET VULNERABILITY CRITERIA BY DISTRICT AND HOUSEHOLD HEADSHIP**

	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
<b>Households that satisfy at least one of the vulnerability criteria</b>	<b>91.1</b>	<b>88.7</b>	<b>77.8</b>	<b>97.6</b>	<b>98.6</b>	<b>89.6</b>	<b>91.7</b>
A household that has experienced large, unexpected drop in income over the last 12 months	66.5	64.7	48.8	63.9	86.2	68.1	61.7
A household that has experienced low crop yield/harvest over the last 12 months	64.2	56.7	52.0	70.1	76.0	64.1	64.5
A household that did not have food or enough money to buy food at times in the past 3 months	42.5	32.7	40.7	56.6	39.2	42.3	43.0
A household with at least one child engaged in child labour	38.9	42.6	29.0	49.7	32.9	39.5	36.9
A household has experienced Epidemics (crop, livestock, diseases such as COVID-19)	29.4	0.7	11.7	48.3	53.7	30.9	25.1
A household that has experienced illness or accident of an income-earning member over the last 12 months	25.4	16.4	12.1	27.4	43.8	24.2	29.0
A household has experienced indebtedness	24.4	38.2	11.7	20.1	26.5	24.9	22.9
A household has experienced excessive medical bills	20.0	15.3	6.9	19.8	36.4	18.5	24.4
A household with at least one child engaged in hazardous child labour	18.2	40.7	18.2	41.3	27.2	32.3	40.7
A household that has experienced other large,	13.4	23.3	1.2	8.7	19.1	13.1	14.0

TABLE 3.55 HOUSEHOLDS THAT MET VULNERABILITY CRITERIA BY DISTRICT AND HOUSEHOLD HEADSHIP							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
unexpected expenses							
A household that has experienced the death of a household income-earning member over the last 12 months	9.6	2.6	11.3	6.6	18.0	9.0	11.5
A household that has experienced the loss of a regular job of a HH member	3.7	1.5	4.0	5.2	3.9	2.6	6.8
A household where the head is a widow	0.6	0.4	0.0	1.0	1.1	0.6	0.7
A household headed by a child	0.0	0.0	0.0	0.0	0.0	0.0	0.0
N	1094	275	248	288	283	815	279

The result provided in table 3.56 is aimed at illustrating households that met varying number of vulnerability criteria. This information will help determine households that are more at risk for programmatic intervention. The results show that overall, almost one in ten households did not meet any of the vulnerability criteria. It is interesting to note that about a fifth (22 percent) of the households in Atwima Mponua did not meet any of the vulnerability criteria. It is also worth noting that a plurality of the households (42 percent) meet about 4 to 6 of the vulnerability criteria.

TABLE 3.56 HOUSEHOLDS THAT MET VARYING NUMBERS OF THE HOUSEHOLD VULNERABILITY CRITERIA							
	All districts	Adansi South	Atwima Mponua	Atwima Nwabiagya	Offinso	Male headed	Female headed
	%						
Households that did not meet any vulnerability criteria	8.9	11.3	22.2	2.4	1.4	8.3	10.4
Households that met 1 to 3 vulnerability criteria	38.3	44.0	48.0	35.4	27.2	37.6	40.5
Households that met 4 to 6 vulnerability criteria	42.3	37.1	26.2	51.4	52.3	45.2	34.1
Households that met 7 to 9 vulnerability criteria	10.3	7.3	3.6	10.4	19.1	9.0	14.3
Households that met 10 and above vulnerability criteria	0.2	0.4	0.0	0.4	0.0	0.0	0.7
N	1094	275	248	288	283	815	279

## CHAPTER 4

### CONCLUSIONS AND RECOMMENDATIONS

The aim of this assessment was to understand the situation of households living in four targeted districts (i.e., Adansi South, Atwima Mponua, Atwima Nwabiagya and Offinso) as a baseline to inform MATE MASIE programming. Specifically, the objectives were threefold: to identify the sociodemographic characteristics of the households of cocoa co-operatives in these districts, to understand the situation and needs of households across multiple sectors (education, health, livelihoods), and, finally, to identify household perceptions of the delivery of social protection, livelihoods, and child labor remediation services in these districts and extent to which households refer vulnerable members to these services. This section summarizes key considerations for the project programming based on an analysis of the findings in the report.

The surveyed households show numerous multi-sectoral vulnerabilities. A typical family has a large family size of five or more members, a high proportion of youth who have extremely low incomes and education levels, no regular income (relying on the sale of seasonal crops and cocoa beans), and assets are eroded because they are not productive, and survives through debt and/or various other negative coping strategies. Furthermore, considering the demographics, it is also possible to conclude that the prevalence of future shocks can further compound the socioeconomic vulnerability of households.

The findings revealed that almost all the households host members who depend on the breadwinners of that households. The large family sizes and high dependency ratios often require a lot of financial commitment. The average household has about 43 percent of members being children under 18 years. This translates into about two school-aged children and households having to invest at least some part of their earnings in education, which puts a strain on disposable income and impairs their ability to meet other basic needs of the households. Mate Masie project needs to help vulnerable households to meet food and other basic needs and reduce the use of negative coping strategies.

The findings revealed that the majority of surveyed households do not show food insecurity largely because they are farmer households. However, in spite of this, an average household often deals with the lack of sufficient food by relying on less preferred and unsustainable food sources, consuming a lower quantity of food or borrowing for consumption and limiting the portion sizes at mealtime as their main strategies to survive over the past 30 days. The fact that almost half of households (42.5 percent) reported that there was a time when the household did not have access to enough food in the past 30 days was also reflected in reports of food scarcity amongst a considerable share of households and adoption of negative coping strategies to meet their basic needs.

The findings reveal that farmer cooperatives have varied needs, ranging from funds to expanding existing businesses and opening new ones. Cooperatives also reported the need for basic social amenities such as electricity, good drinking water, toilet facility, and bathrooms. Most farmer cooperatives (79 percent) also reported needs relating to their children's education, including monetary support to acquire essential school items such as school bags, uniforms, food, transportation, school supplies and learning materials and payment towards school fees. or health needs, the study reveals that little over half of the cooperative households have various healthcare needs ranging from funds to attend hospitals, payment for medication and transportation. It

was observed that less than half of cooperative member households have valid NHIS subscriptions, partly explaining their difficulties in accessing healthcare.

Most household members also expressed the need for livelihood services ranging from income-generating activities, micro credit/loan programs and agricultural labor-related services for pruning, spraying and weeding. Equally crucial for households are child labor remediation services, where over two-thirds of households expressed such needs.

Despite the high demand for social protection, livelihood and child labor remediation services, access to them remains relatively low across the Mate Masie cooperative households. In particular, only 11 percent of households have access to child labor remediation services, while access to livelihood services stood at 28 percent. It was further observed the needs of households cut across household headship. Thus, both female-headed households and male-headed households equally expressed these needs.

A notable finding in the study was that only a few (4) households living in the four districts were found to have access to child labor remediation services to address child exploitation and verbal, physical, and sexual abuse, child labor and trafficking. Mate Masie could therefore consider expanding the programmatic catchment area to reach currently unserved households in communities where the project is active. Access to child labor remediation services was markedly very low among cooperative households, with only 3.3 percent of households reporting cases of children vulnerable to exploitation and abuse, child labor and trafficking. Additionally, households prefer and currently refer cases to the traditional community structures, such as parents, Community Child Protection Committee, chief/elders and opinion leaders. This demonstrates the need for improving access to child labor remediation services through awareness raising on the existence and use of referral mechanisms and removing the main barriers affecting the reporting incidence of child labor or trafficking in communities.

A notably low proportion of households (aged four and under) were reported to be aware of support services available to children in child labor in their community. Further, fewer than 1 percent of households say a member has received such referred services. Moreover, only a quarter of households (25 percent) indicated that they have at least one household member accessing social service programs. Most households (31.3 percent) reported a member participating in IGA programs, agricultural input support services, financial literacy training, VSLAs, or farmer field schools. Services to improve the access rates of households might therefore be appropriate in any eventual delivery of Mate Masie services. This suggests a need for further awareness-raising on the existence of these services.

The findings revealed that about nine out of ten households are experiencing at least one vulnerability risk factors with the most acute form of vulnerability being large, unexpected drop in income and low crop yield.

## **Recommendations**

1. The project should consider promoting access to credit for farmer cooperatives to expanding existing businesses and opening new ones as a sustainable means of reducing their vulnerabilities to shocks. This should be supplemented with financial literacy and business management skills training to ensure that accessed funds are put to good use.
2. Access to formal child labor remediation services is low among cooperative households. The Mate Masie project should therefore evolve strategies to improve access by linking vulnerable households to existing formal child labor remediation services such as school support programmes and linkages to VSLA groups

offered by the social welfare department within the districts. Considering the low level of awareness among cooperative households on the availability of these services, sensitization and awareness raising might be one of the key recommended strategies.

3. The factors explaining the vulnerability of households are unexpected drop in income and low crop yield. The Matie Masie project should therefore consider interventions that could help households to diversify their income sources to be able to mitigate against future shocks. Exposing cocoa farmer households to alternative skill-based livelihood opportunities such as beekeeping, grasscutter farming, soap making, and snail farming would be helpful to addressing risk factors associated with agricultural yields and unexpected drop in income. The programme may also provide management training such as basic bookkeeping records and financial literacy.
4. In selecting households for support, those facing multiple vulnerability risk factors should be given a priority. Specifically, those meeting at least 7 or more (10.5%) vulnerability criteria should be prioritized. This will be essential because the programme might not have the adequate funds to address the needs of all the farmers

# Annexes

## ANNEX 1- REFERENCES

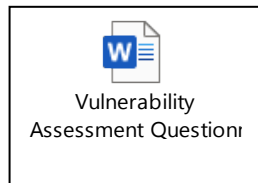
- Abdul-Wakeel Karakara, A. and I. Dasmani (2019). "An econometric analysis of domestic fuel consumption in Ghana: Implications for poverty reduction." Cogent Social Sciences **5**(1): 1697499.
- Amoo, P. (2008). Hazardous Child Labour Activity Framework For the Cocoa Sector in Ghana. Accra, Ministry of Manpower Youth and Employment.
- Anyango, E., et al. (2006). Village Savings and Loan Associations in Zanzibar. London, Department for International Development (DFID).
- Ayesu, E., et al. (2015). "Household Characteristics and Utilization of Toilet Facilities in Ghana: A Multinomial Logistic Approach." International journal of innovative research and development **4**.
- Burger, R., et al. (2006). Marketable Wealth in a Poor African Country.
- Chambers, R. and C. Conway (1992). Sustainable Rural Livelihoods: Practical Concepts for the 21st Century, IDS Discussion
- Eriksen, S. H., et al. (2005). "The Dynamics of Vulnerability: Locating Coping Strategies in Kenya and Tanzania." The Geographical Journal **171** (4): 287-305.
- GSS (2014). Ghana Living Standards Survey Round 6 (GLSS 6). Accra, Ghana Statistical Service.
- GSS (2019). Ghana Living Standards Survey Round 7 (GLSS 7), Ghana Statistical Service.
- GSS (2021). "2021 Population and Housing Census; Press Release on Provisional Results." from <https://census2021.statsghana.gov.gh/gssmain/fileUpload/pressrelease/2021%20PHC%20Provisional%20Results%20Press%20Release.pdf>.
- ILO (2020). About the International Programme on the Elimination of Child Labour (IPEC), ILO.
- Mull, L. D. and S. R. Kirkhorn (2005). "Child labor in Ghana cocoa production: focus upon agricultural tasks, ergonomic exposures, and associated injuries and illnesses." Public Health Rep **120** (6): 649-655.
- Sasu, D. D. (2022, Dec 13, 2022). "Age dependency ratio in Ghana 2009-2021 " Oct 19, 2022 from <https://www.statista.com/statistics/1185966/age-dependency-ratio-in-ghana/>.



## ANNEX 2 – DATA COLLECTION TOOLS

---

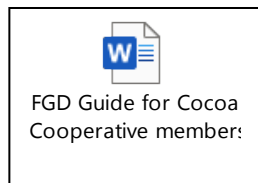
### ANNEX 2A. REVISED VULNERABILITY ASSESSMENT QUESTIONNAIRE



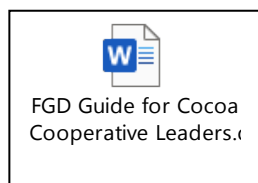
---

### ANNEX 2B. FOCUS GROUP DISCUSSION AND KEY INFORMANT INTERVIEW GUIDES

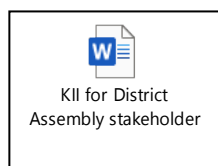
#### FGD Guide for Community Members



#### FGD Guide for Cocoa Cooperative Leaders



#### KII Guide for District Assembly Officers



### ANNEX 3- FIELD PRETEST REPORT



Field Pre-test Report  
- Mate Masie Project.

### ANNEX 4 -TRAINING MANUAL



Enumerators and  
Supervisors Manual -

### ANNEX 5 -HOUSEHOLDS THAT MEET VULNERABILITY ASSESSMENT CRITERIA



Households that  
meet vulnerability ass