

Chapter 1

Social Capital and Meeting Household Needs: A Study of Male- and Female-Headed Households in Ghana

Albert Kpoor and Sylvia Esther Gyan

University of Ghana, Ghana

Abstract

Studies on social capital primarily examine the impact of intra-familial social capital on meeting limited family needs but overlook the role of extra-familial social capital in addressing multiple household¹ needs in male- and female-headed households. This study contributes to the literature by employing a network-based approach to social capital to examine how male- and female-headed households in Ghana utilise extra-familial social capital to meet multiple household needs. A mixed-methods approach – a survey and in-depth interviews – was employed in the study. The findings revealed that greater proportions of female-headed households relied on the extended family (61.7%), neighbours (56.1%) and Community-Based Organisations (CBOs) (67.4%) to meet multiple household needs such as food, clothing, finance and labour, among others. Comparatively, fewer proportions of male-headed households relied on extended family (51.7%), neighbours (43.9%) and CBOs (32.6%) to meet various household needs, including food, clothing, finance and labour, among others. However, concerning the utilisation of friendship networks to meet household needs, higher proportions of male-headed (57.1%) than female-headed (42.9%) households relied on this network to meet food, loan, money and work-related labour needs. Thus, extended kin, neighbours and CBOs were the primary sources of social capital for female-headed households whereas friends were the key source of

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social capital for male-headed households. Consequently, female-headed households drew on broader sources of social capital to meet household needs and, therefore, had greater social capital than their male counterparts.

Keywords: Extra-familial social capital; female-headed households; male-headed households; multiple household needs; Ghana

Introduction

Social capital has attracted wide scholarly attention for its ability to explain favourable outcomes in family and community studies (Bourdieu, 1986; Coleman, 1988; Kyser-Moon, 2022). Although the concept has been defined in multiple ways, most interpretations converge on the idea that social ties generate resources that individuals and groups can mobilise to achieve positive outcomes. Winter (2000) conceives of social capital as trust, norms and networks of good relations that enhance collective or civic action. Woolcock and Narayan (2000) describe it as the institutions, relationships and norms that shape the quality and quantity of a society's social interactions. Similarly, Adamtey and Frimpong (2018) and Narayan (1997) emphasise rules, obligations, reciprocity and trust embedded in social structures that promote both individual and collective objectives.

Despite these variations, the general definition that guides this study is the one advanced by Bourdieu (1986), Coleman (1988) and Lin (2000), who describe social capital as the resources, individuals' or groups' access through their membership in social networks and other social structures. This conceptualisation is particularly useful because it highlights how households use their networks – both kin-based and non-kin – to obtain resources that help satisfy household needs.

Outcomes of Social Capital and Family Studies

Research has established that family social capital produces a range of favourable outcomes. Coleman (1988) and Oyefuga and Shakeshaft (2023) demonstrate that family social capital enhances children's educational achievement. Other scholars have found that it strengthens resilience during adolescence (Tuominen & Haanpää, 2022) and fosters well-being and happiness (Addae & Kühner, 2022). Ljung (2015) further argues that socially capital-rich families cultivate civic virtues and universalist values that benefit wider communities.

However, the benefits of family social capital are not always straightforward. For example, Power (2020) and Zontini (2006) caution that strong family ties may generate stress, particularly for women, who often bear the weight of family obligations. These insights suggest that while social capital is often associated with positive outcomes, it can also reinforce gendered expectations and unequal burdens within households.

Gaps in the Literature

Despite extensive research, two important gaps remain in the family social capital literature.

First, most studies have focused on intra-familial social capital, such as parental involvement in children's lives (Coleman, 1988; Lois, 2022), while giving less attention to extra-familial social capital, the ties families form with extended kin, neighbours, friends, colleagues and voluntary or religious organisations (Coleman, 1987; Ljung, 2015; Putnam, 2000). Research in Ghana indicates that extra-familial ties provide critical support such as food, shelter, clothing, child-care and assistance with education and healthcare costs (Kpoor, 2011; Tsai & Dzorgbo, 2012). Nevertheless, few studies examine household well-being explicitly through the lens of social capital. As such, there is limited understanding of how diverse extra-familial networks contribute to household survival and functioning.

Second, little research has examined the intersection of family structure and social capital. While existing studies have explored social capital in transnational families (Pratikto et al., 2020; Zontini, 2006) and in single-mother, cohabiting and two-parent households (Freistadt & Strohschein, 2013), very few have investigated the role of household headship. Scholarship on gender and social capital suggests that women often participate more in informal networks with kin and neighbours (Hanson, 2005; Molyneux, 2002; Oorschot et al., 2006) whereas men are more involved in formal networks with co-workers and friends (Hodgkin, 2008; McPherson & Smith-Lovin, 1982; Moore, 1990). Whether these gendered dynamics manifest similarly – or differently – in male- and female-headed households remains underexplored. Addressing this gap is crucial, as gender significantly shapes access to resources, obligations and expectations within networks.

A Network-Based Approach to Social Capital

To address these gaps, this study adopts a network-based perspective on social capital. Building on Bourdieu (1986), Coleman (1988), Lin (2001), Putnam (2000) and Woolcock (2001), this approach conceptualises social capital as resources embedded within networks of relationships. Three forms of social capital are widely recognised. Bonding social capital arises from strong ties within homophilous networks – such as kin, neighbours and close friends – where reciprocity and trust underpin the exchange of material and emotional resources (Granovetter, 1983; Rostila, 2011). Bridging social capital comes from weaker ties that link households to acquaintances, colleagues or distant contacts, often providing new information or opportunities (Granovetter, 1973; Grootaert et al., 2004). Linking social capital refers to vertical connections with institutions or individuals at different levels of authority, often enabling access to more formal resources (Woolcock, 2001).

Networks generate four key forms of social support: emotional (love, care, trust), informational (guidance and knowledge), appraisal (validation for

decision-making) and instrumental (tangible goods, cash or labour) (Berkman & Glass, 2000). For example, kin often provide affection and encouragement (Gaszo et al., 2016; Li & Cai, 2024), friends or community groups share practical knowledge (Freeman & Dodson, 2014; Savari et al., 2024) and neighbourhoods or kinship ties exchange money, food and childcare (Baffoe & Matsuda, 2018; Lubbers et al., 2020; Mabe et al., 2024). These insights suggest that the forms of support households access depend not only on the strength of their ties but also on the broader cultural and social contexts in which they are embedded.

This network-based lens provides the foundation for analysing how households in Ghana mobilise extra-familial networks to meet daily needs and ensure well-being. Importantly, it also enables the study to examine how male- and female-headed households engage differently with these networks, reflecting broader gendered expectations and constraints.

Methodology

The empirical material presented in this article is part of a larger study that examined the assets and livelihoods of male- and female-headed households in the Greater Accra Region of Ghana between 2014 and 2015. The region is situated in the southern coastal plain of the country, with a population of 4,010,054, constituting 16.3% of the country's total population (Ghana Statistical Service [GSS], 2013). It was chosen for this study because it has the most diverse demographic and socio-economic population features, which best represent the country as a whole due to in-migration (GSS, 2013). To further capture different demographic and socio-economic characteristics of households, two urban communities, James Town Beach (fishing community) and Adeddenkpo, (trading community) and one rural community, Adenkrebi (fishing community), were selected from the study area. It is essential to note that these communities were selected to enhance the representation of diverse demographic and socioeconomic characteristics of households in the study and also to increase the generalisation of the findings of this study to the Greater Accra Region and broadly Ghana rather than for comparative analysis of these communities. Consequently, the analysis in this study combines respondents from these areas together. The names used in the chapter are pseudonyms to protect the privacy of the participants.

A mixed-methods approach was employed in this study. A household questionnaire was used to collect quantitative data while an in-depth interview guide was employed to collect qualitative data. For the survey, a multi-stage sampling technique was employed. First, the random walk sampling technique (Bauer, 2014) was used to select households for the study (master sample). After this process, the systematic random sampling technique was employed to select 120 male-headed households and 120 female-headed households, ensuring that the selected households were evenly distributed throughout the study communities. The heads of these selected households were identified as respondents for this study. The participants for the in-depth interviews, that is, 30 male household

heads and 30 female household heads, were purposively selected from respondents in the survey based on marital status, membership of a community-based association and occupation to gain insight into access to and use of social resources as these variables influence access to these resources and household functioning (Tolossa, 2010).

A descriptive quantitative analysis was utilised to quantify households' social capital or assets (Carter, 2007; Kalinda & Langyintuo, 2014) while the interviews were used to illustrate, support and provide a comprehensive understanding of how various sources of social ties provide social resources which are utilised by household heads to ensure household well-being (Creswell, 2003).

The socio-demographic characteristics of household heads and the sizes of male- and female-headed households are presented in Fig. 1.1.

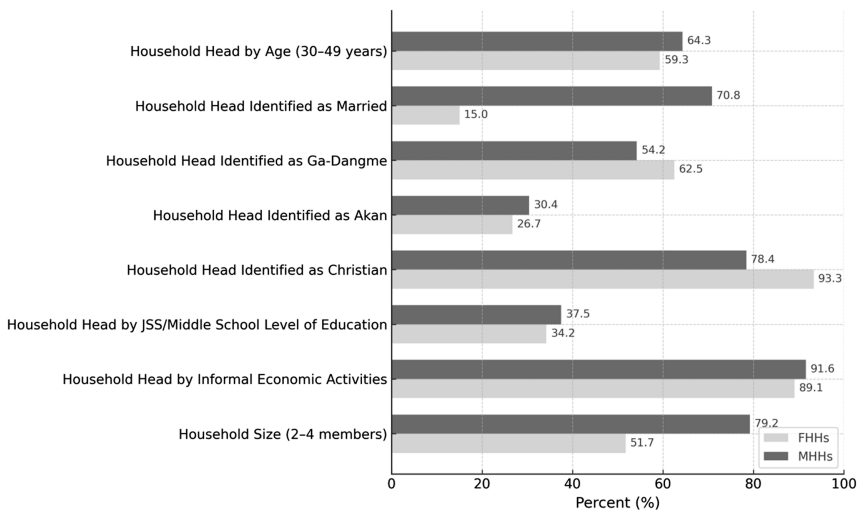


Fig. 1.1. Socio-Demographic Characteristics of Male and Female Household Heads.

Research Questions

Drawing on the identified gaps and theoretical framework, this study addresses the following research questions:

- (1) How do male- and female-headed households differentially mobilise extra-familial social networks?
- (2) What types of social resources are exchanged through these networks and how do they shape household well-being?

These research questions guide the analysis by focusing on the role of extra-familial ties in household survival and by foregrounding the gendered pathways through which social capital is activated and utilised.

Findings

Extended Kin Ties and Kin Support of Male- and Female-Headed Households

The findings show that extended kin are a crucial source of extra-familial social capital, but male- and female-headed households mobilise these networks in different ways. Almost all respondents (95.8%) reported interaction with their extended kin, with a slightly higher proportion among male-headed households (97.5%) compared to female-headed households (94.2%). However, female-headed households were more likely to receive actual support from kin. While 61.7% of female-headed households accessed help from extended family members, only 51.7% of male-headed households did so. This pattern suggests that although men may sustain slightly more kin connections, women are better positioned – or more willing – to activate these ties to meet household needs.

Households that did not receive kin support pointed to both economic and cultural barriers. For some, widespread financial hardship prevented kin from helping:

We are all struggling to make ends meet. Life is not easy for everyone these days. We are living in hard times, and no one has enough to help the other. In these conditions, my family members cannot help me with my financial difficulties. (Abena, Adedenkpo)

For men, patriarchal norms and ideals of independence limited their ability to mobilise kin ties, even when networks were present:

Why should I expect my family members to help me? As a man, I must do everything in my power to provide for my family. I should be able to assist my extended family, not the other way around. (Lawerh, James Town Beach)

In modern Ghana, when we talk about family or ‘abusua,’ it comprises a man, his wife, and children, and not the extended family, so I do not expect my extended family to help me. (Yaw, Adenkrebi)

These accounts highlight how cultural expectations of masculinity constrain men’s use of kin-based bonding capital while economic constraints limit both men and women in times of hardship. Women, however, appear more willing to draw on kin networks, reflecting their dependence on bonding ties as a survival strategy.

In terms of the types of support exchanged, extended kin primarily provided instrumental resources. Among households that received help, the most common form was food and food items (47.8%), followed by loans (19.9%), remittances (11.8%) and contributions towards school fees (2.9%) and medical bills (2.9%). These tangible resources directly sustained household consumption and well-being, especially for female-headed households, where kin support often compensated for limited access to formal income-generating opportunities.

Taken together, these findings directly address the research questions. First, they demonstrate that male- and female-headed households mobilise kin networks differently: men sustain slightly stronger kin connections but often refrain from requesting support due to patriarchal norms while women are more likely to activate kin ties to secure household assistance. Second, they show that kin-based networks primarily generate instrumental support, which plays a central role in meeting immediate household needs such as food, education and healthcare, thereby shaping overall household well-being. Fig. 1.2 describes type of support male- and female-headed households receive from extended kin.

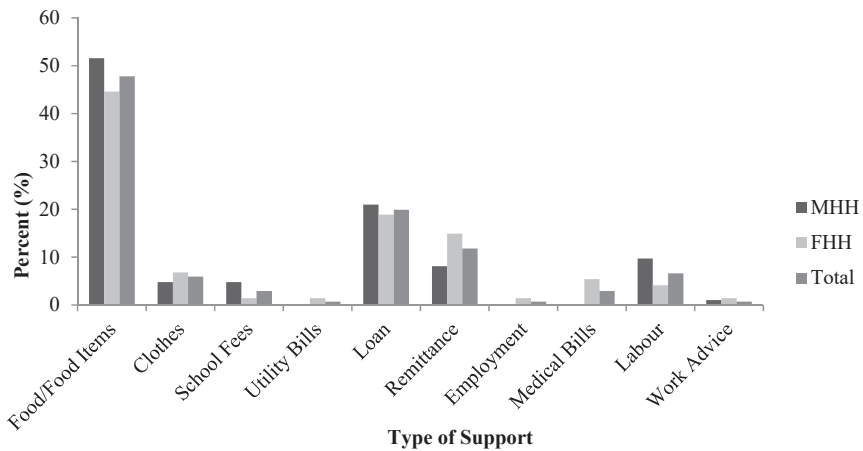


Fig. 1.2. Type of Support Male- and Female-Headed Households Receive From Extended Kin.

Friendship Ties and the Type of Support Households Received From Friends

Friendship ties were examined in this study to understand how households mobilise extra-familial networks beyond kin. Nearly, all respondents (96.7%) reported interactions with their friends, with male-headed households (97.5%) slightly more likely than female-headed households (95.8%) to maintain such ties. However, when it came to receiving actual assistance, only 49.6% of

households reported support from friends, revealing that friendships are less reliable sources of social capital than kin ties. Importantly, gender differences were evident: 57.1% of male-headed households received help from friends compared to 42.9% of female-headed households, suggesting that men were more successful in activating friendships for support.

For households that did not receive help from friends, two key barriers emerged: mistrust and widespread poverty. As one female participant explained, fear of gossip discouraged her from seeking help:

I have friends who will assist you when you are in need. However, they will inform everyone in this community about the assistance, they have provided. So, I do not go to my friends for help when I am in need. (Adjoko, Adenkrebi)

Similarly, a male household head highlighted that his friends were themselves unable to provide help because of shared hardship: 'My friends in this community also experience hardships, and therefore, they cannot offer me any form of assistance' (Nii Lankai, James Town Beach).

These accounts reveal that mistrust and economic precarity constrain the mobilisation of friendship networks, particularly for women, who are more vulnerable to the social risks of disclosure.

Among households that did receive support, men were more likely to access bridging social capital through friends who were in stronger financial positions. One male participant described assistance from a schoolmate in Accra:

I have an old schoolmate in Accra who is a businessman. He is doing very well financially... Whenever I go to him with my money problems, he always helps me out. (Amasa, Adenkrebi)

This example illustrates how men leveraged weak but resourceful ties outside their immediate community to secure substantial financial assistance.

In contrast, women's friendship support often took the form of small, reciprocal exchanges within shared living arrangements, reflecting bonding social capital. As one woman explained:

I often get support from my friends in the compound house where I live. At times, I forget to buy certain food items such as salt, pepper, or tomatoes from the market. When I am cooking and realise, I am missing an item, I ask my friends for it, and if they are in the same situation, I lend a hand. (Abena, Adedenkpo)

In terms of the types of resources exchanged, friendship ties generated primarily instrumental support. More than one-third of households (36.1%) received food or food items, 27.7% accessed loans and smaller numbers received work-related labour, money or advice. Respondents also described reciprocal

practices of sharing cooked food, condiments or basic groceries with friends, underscoring the everyday importance of these ties for subsistence.

Overall, these findings address the two research questions directly. First, they show that male- and female-headed households mobilise friendship networks differently: men are more likely to leverage bridging ties with economically better-off friends while women depend more on small-scale reciprocal exchanges within compound living spaces, often constrained by mistrust and stigma. Second, they demonstrate that friendships primarily generate instrumental resources, ranging from food and loans to occasional financial assistance, which play a significant role in sustaining household well-being, though in gender-differentiated ways. Fig. 1.3 describes type of support male-and female headed households receive from friends.

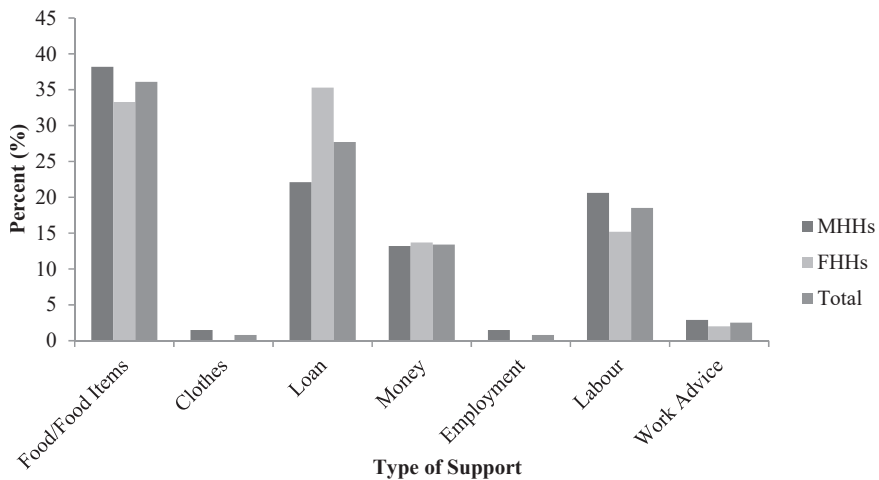


Fig. 1.3. Type of Support Male- and Female-Headed Households Receive From Friends.

Neighbourhood Ties and Type of Support Received From Neighbours

Neighbourhood relations represent another form of extra-familial social capital though how households mobilise these ties differ by gender. Almost all respondents (96.7%) reported interacting with their neighbours, with male-headed households (97.5%) slightly more likely than female-headed households (95.8%) to maintain such ties. However, only 27.5% of households received support from neighbours, reflecting relatively weak mobilisation of neighbourhood-based networks. Notably, female-headed households (56.1%) were more likely than male-headed households (43.9%) to report receiving

assistance, suggesting that women rely more heavily on neighbourhood-based bonding capital for survival.

Several respondents explained why they did not seek neighbourly support, often citing mistrust or concerns about gossip. As one female participant explained:

Everyone is expected to work hard and provide for their children, regardless of the situation. This is what our parents taught us in this village. So, you cannot go to your neighbour and ask them to give you money or take care of your children. (Adjoko, Adenkrebí)

Similarly, a male participant highlighted the futility of seeking help from neighbours who were themselves struggling: 'I do not ask my neighbour for help because they are often in dire straits like me. So, there is no need for me to seek assistance from my neighbour' (Akwetey, Adedenkpo).

These reflections underscore the barriers of mistrust and shared economic hardship, which limit the extent to which households – especially men – mobilise neighbourhood ties for support.

In terms of the types of social resources exchanged, neighbourhood ties provided mainly instrumental support in the form of food and small household items. Over two-thirds of respondents who received assistance reported food as the primary form of support while relatively few reported receiving loans, money, clothing, or work-related help. One female participant described the reciprocal nature of food-sharing practices:

I often get support from my neighbours when I run out of something while cooking, such as salt, sugar, or vegetables. When they are in the same situation, I also return the favour. (Abena, Adedenkpo)

This finding suggests that neighbourhood ties facilitate small-scale, reciprocal exchanges that sustain day-to-day household functioning, particularly for women who appear more embedded in such localised support systems.

Taken together, the evidence speaks directly to the research questions. First, it shows that male- and female-headed households mobilise neighbourhood ties differently, with women more likely to activate these networks for small-scale support. At the same time, men are reluctant due to stigma, mistrust and expectations of independence. Second, it demonstrates that neighbourhood ties primarily generate instrumental support, mainly in the form of food and basic items, which, although limited in scale, contribute to household well-being by ensuring subsistence during times of scarcity. [Fig. 1.4](#) describes type of support male-and female-headed households receive from neighbours.

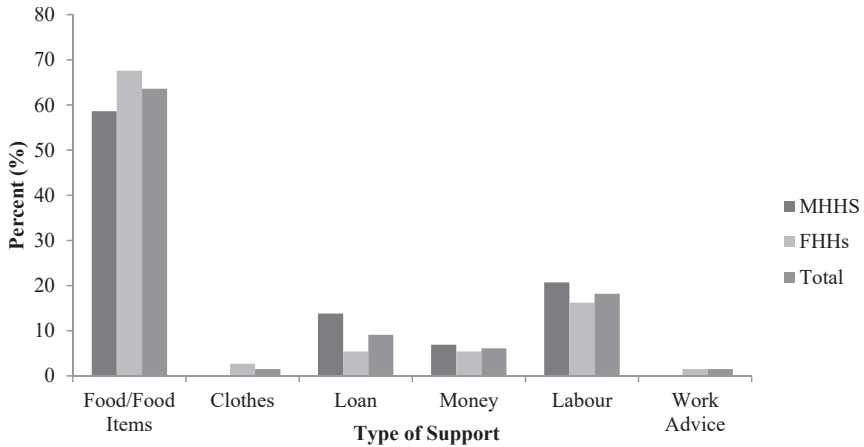


Fig. 1.4. Type of Support Male- and Female-Headed Households Receive From Neighbours.

Male- and Female-Headed Households' Membership of CBOs and Type of Support Received From CBOs

Community-based organisations (CBOs) emerged as another significant source of extra-familial social capital though households mobilised them differently depending on gender. Overall, more than two-thirds of households (69.6%) reported affiliation with at least one CBO, with a slightly higher proportion of female-headed households (52.7%) compared to male-headed households (47.3%). Despite this high level of membership, relatively few households (19.2%) reported receiving tangible assistance from CBOs, indicating that while networks are widespread, the ability to convert these affiliations into material support is limited.

Some households that were not affiliated with CBOs attributed their non-participation to demanding work schedules. As one fisherman explained: 'My brother, fishing is hard work! When I go to the sea and return, I am tired and want to rest. How can I have time for group activities? It is not possible to do that (Jojo)'.

Similarly, a female fishmonger described the constraints of work in the fishing industry:

When you look around here, you see everyone is busy. Some of us are selling fish, others are scraping off the scales, and some are smoking the fish. As a result, we do not have time for group activities. (Korkor)

These accounts highlight how labour demands restrict opportunities to mobilise linking social capital through formal associations.

Among those who were affiliated, the types of organisations differed by gender. Fig. 1.5 shows that nearly half of all households belonged to religious groups (47.9%), followed by work associations (20.2%), susu (rotating savings and credit associations) (16.8%) and neighbourhood associations (10.9%). Female-headed households were more likely to participate in religious and susu groups while male-headed households were twice as likely to participate in work associations (28.6% versus 12.3%). These patterns suggest that women rely on CBOs that are closer to the domestic and community sphere while men are more involved in occupational networks. Fig. 1.5 describes types of CBOs male-and female-headed households are affiliated with.

For women, church membership offered both companionship and emotional support. As one widow described:

I am a widow, and I do not have a husband to chat with. Even though my children keep me company, I find much companionship in my church members. I discuss some of my problems with my church elders, and they often give me good advice. (Odaley, Adenkrebii)

Women also relied on susu groups to access funds for household and business needs. As one female participant explained:

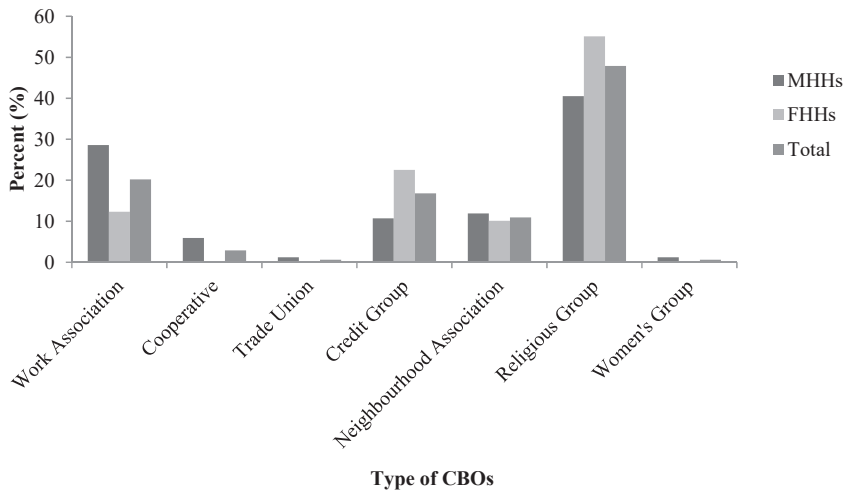


Fig. 1.5. Types of Community-Based Organisations (CBOs) Male- and Female-Headed Households Are Affiliated With.

We are 10 in number in my susu group. We contribute GH¢10 daily for ten days, and at the end of this period, one of us collects the lump sum of GH¢1000. We all take turns collecting this lump amount. When I receive mine, I use it to stock my shop and buy provisions for the household. (Abena, Adedenkpo)

In contrast, men expressed lower expectations of CBOs, especially religious groups, often framing them as primarily spiritual rather than material sources of support. As one male participant commented:

The churches in this community do not help us with the problems we have at home. They instead encourage us to come to church so that God will be able to solve some of our problems. (Nii Lankai)

Similarly, some women echoed this spiritual focus, even as they acknowledged the encouragement it provided:

I go to church so that God will help me to go through this life, especially with all these economic hardships that are tormenting all of us. The most significant help I receive from my church is the encouragement to be steadfast in prayer and to trust and hope that God will reduce my burdens for me. (Abena, Adedenkpo)

These narratives suggest that while CBOs are important sites of membership, households often interpret their role as symbolic or spiritual rather than material, limiting their usefulness for direct livelihood support. Thus, most male and female household heads do not expect CBOs, especially churches, to assist them with finances to improve their livelihoods.

Of the households that received support from CBOs, more than two-thirds (67.4%) were female-headed while about a third (32.6%) were male-headed, indicating that the former derive more social resources from CBOs compared to the latter. Households, assisted by CBOs, received various forms of instrumental support. Fig. 1.6 indicates that almost half (45.7%) and more than a third (34.8%) of households received loans and clothes, respectively, from CBOs while relatively few received food/food items (10.9%) and money (8.6%). Fig. 1.6 describes type of support male-and female-headed households receive from CBOs.

Among the minority of households that did receive help, female-headed households (67.4%) benefitted more than male-headed households (32.6%). The support received was primarily instrumental. As Fig. 1.6 illustrates, 45.7% of households received loans, 34.8% received clothing, 10.9% received food and 8.6% received money. For men, assistance often came through work associations, particularly in times of bereavement. For women, churches occasionally provided food or small amounts of money during illness, and susu groups offered lump-sum contributions that directly supported household consumption.

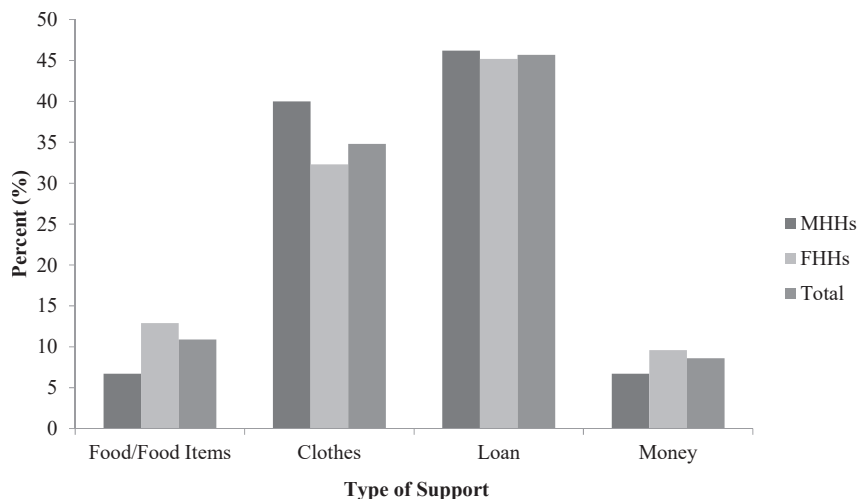


Fig. 1.6. Type of Support Male- and Female-Headed Households Receive From CBOs.

Taken together, these findings answer both research questions. First, they show that male- and female-headed households mobilise CBO networks differently: women are more active in religious and susu groups that provide emotional and financial support while men participate more in occupational associations, which are less consistently converted into material benefits.

Second, they demonstrate that CBOs primarily generate instrumental resources, such as loans, clothing and food, with additional emotional support from churches. These resources, though limited, contribute to household well-being by helping families meet financial obligations, maintain livelihoods and cope with shocks.

Discussion and Conclusion

This study set out to explore how male- and female-headed households in Ghana mobilise extra-familial social networks and the types of social resources exchanged within those networks to support household well-being. The findings reveal both continuity with the broader literature on social capital and distinct gendered pathways that complicate existing theoretical claims.

A key finding is that nearly all households maintain ties with extended kin, confirming the persistence of kinship as a central feature of Ghanaian social life (Addo, 2013; Hanson, 2005). However, female-headed households were far more likely to receive actual support from kin than their male counterparts. For women, extended family members provided food, loans, remittances and occasional help with education or health expenses, reflecting the enduring role of kin

as providers of *instrumental support*. This resonates with the network-based approach to social capital, which suggests that kinship ties generate bonding social capital (Lin, 1986; Putnam, 2000). It also complements findings from Ghana and Malawi that female-headed households draw extensively on extended family assistance (Ayerakwa, 2018; Craig et al., 2023). At the same time, however, the study highlights the limitations of such ties. Many respondents noted that economic hardship and the growing focus on nuclear family responsibilities restricted kin support. Men invoked patriarchal expectations of independence to justify their reluctance to seek assistance, with some stating that as household heads they should support others, not be supported themselves. This suggests that kinship ties do not automatically translate into bonding capital, challenging theoretical assumptions of reciprocity embedded in family networks (Goody, 1989).

Friendship networks also emerged as important but were mobilised differently by men and women. Nearly all households reported friendships, consistent with Ghana's communal social fabric (Nukunya, 2016). However, men were more likely to activate these networks for support, particularly through *bridging ties* with economically stronger friends such as schoolmates or business contacts. These friendships provided financial help, loans or work-related labour, reflecting a broader pattern in which male friendships are more instrumental and oriented towards resource-sharing (Felmlee & Muraco, 2009). By contrast, female-headed households engaged in small, reciprocal exchanges of food or household items within compound housing arrangements, illustrating reliance on *bonding capital*. While such exchanges were vital for daily subsistence, women often described mistrust and the risk of gossip as barriers that limited their willingness to seek help, demonstrating how cultural expectations and reputational concerns mediate the value of friendship networks. Thus, although the network-based perspective argues that friendships facilitate reciprocal exchanges of material resources (Woolcock, 2001), these findings show that gender, trust and social stigma determine the extent to which such exchanges are realised.

Neighbourhood ties followed a similar pattern of widespread interaction but limited material support. Most households interacted frequently with neighbours, but fewer than a third received help, with women again more likely than men to benefit from small-scale exchanges. For female-headed households, borrowing or sharing food and small items from neighbours was common, and reciprocity was often emphasised. Male-headed households, by contrast, were less likely to request assistance, often citing pride or the belief that neighbours were equally constrained. This reluctance suggests that patriarchal norms of independence discourage men from drawing on localised networks, even when resources might be available. The limited instrumental and appraisal support exchanged between neighbours contradicts the expectation in the literature that neighbourhood ties generate robust bonding social capital (Woolcock, 2001). Instead, the findings suggest that trust is the decisive condition shaping whether neighbourly interactions translate into resource exchange. These results are consistent with prior work in Ghana indicating weak neighbourhood support structures (Addo, 2013) while also illustrating that women's greater sociability

enables them to benefit from neighbourhood networks more than men (Lowndes, 2004).

The study also showed that many households were affiliated with CBOs, particularly churches, work associations and susu groups. However, women were more active in religious and savings groups and men in occupational networks. Despite high levels of membership, relatively few households received direct support, which reflects the broader observation that such organisations often provide more spiritual or social support than material aid (Narayan & Cassidy, 2001). When CBOs did assist, female-headed households were more likely to benefit. Women described churches as sources of companionship and emotional support, particularly in the absence of male partners, and susu groups as vital for accessing lump sums of money to sustain businesses and meet household expenses. Men, meanwhile, reported receiving occasional financial support from work associations, especially during bereavement. These findings highlight the mixed role of CBOs: they provide important emotional and spiritual benefits and occasional financial resources, but they are not consistently reliable for meeting material needs. This is consistent with the network-based approach's recognition that bridging and linking ties often yield weaker or less reciprocal exchanges of resources (Granovetter, 1973; Woolcock, 2001).

Across all network types, the study demonstrates that male- and female-headed households mobilise extra-familial ties differently. Women rely more heavily on bonding capital embedded in kin, neighbourhood, church and susu networks, using reciprocal exchanges to meet everyday needs. Men, by contrast, rely more on bridging ties, activating friendships and occupational associations that provide access to larger but less frequent forms of assistance. These gendered pathways reflect cultural expectations and structural constraints: patriarchal norms encourage men to project independence while women are expected to sustain household needs through relational and community ties. At the same time, the types of resources exchanged across networks varied: kin and neighbours provided food and small loans; friends offered both everyday items and larger financial support depending on the strength of ties and CBOs provided loans, clothing and spiritual or emotional support. Together, these findings reveal that social capital is not a uniform or automatic resource but is shaped by trust, stigma, economic context and gendered norms of reciprocity.

The study thus contributes to the literature by complicating the assumption that bonding, bridging and linking social capital function uniformly across networks. Instead, the findings show that households navigate these ties selectively and strategically and that the value of networks depends on both cultural expectations and resource availability. While female-headed households often accessed more immediate forms of support, their reliance on small-scale exchanges limited their ability to secure larger, transformative resources. Male-headed households, on the other hand, accessed fewer networks overall but sometimes gained greater financial support through bridging ties.

This analysis has practical implications. First, municipal and district assemblies should provide targeted financial support for low-income households, reducing dependence on overstretched kin and neighbourhood networks.

Second, chiefs, religious leaders and community leaders should promote transparency and mutual support, countering the mistrust that undermines reciprocity within communities. Finally, supporting women's participation in susu groups and ensuring that CBOs are equipped to provide both financial and emotional support would strengthen existing pathways of social capital.

The study also has limitations. While it explored the types of ties and resources accessed, it did not analyse network properties such as size, density or diversity, which would provide a deeper understanding of how structural features of networks shape access to social capital. Future research in Ghana should therefore examine not only the presence of ties but also their structural characteristics and how this mediates access to resources across male- and female-headed households.

In conclusion, this study has shown that extra-familial social capital plays a critical role in sustaining household well-being in Ghana though its pathways are gendered. Female-headed households more consistently accessed kin, neighbourhood and religious ties while male-headed households mobilised bridging friendships and occupational associations. Across both groups, however, economic hardship, family nucleation, mistrust and patriarchal norms limited the capacity of networks to provide reliable support. Social capital, therefore, remains a vital but uneven resource, shaped by context and culture and essential to understanding how households navigate everyday survival.

Note

1. The term 'household' is used in this study to refer to a group of related or unrelated persons who live in the same house/compound, who identify one adult female or male as the head of household, have the same housekeeping arrangements and are provided for as one unit (GSS, 2007). The head of the household is the person identified as the head by members of the household and who is mainly responsible for the running and upkeep of the household (GSS, 2007).

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