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1	Mapping vulnerability to multiple hazards in the Savanna Ecosystem in Ghana			
2				
3				
4	Authors			
5	1. Dr. Gerald A.B. Yiran (corresponding Author)			
6	Senior Lecturer			
7	Department of Geography and Resource Development, University of Ghana, Legon			
8	2. Prof. Lindsay C. Stringer			
9	Professor			
10	Sustainability Research Institute, School of Earth and Environment, University of Leeds, UK.			
11	3. Dr. Emmanuel M. Attua			
12	Senior Lecturer			
13	Department of Geography and Resource Development, University of Ghana, Legon			
14	4. Dr. Andrew J. Evans			
15	Senior Lecturer			
16	School of Geography, University of Leeds, UK.			
17	5. Prof. Andy J. Challinor			
18	Professor			
19 20	Institute of Climate and Atmospheric Sciences, School of Earth and Environment, University of Leeds, UK.			
21				
22	6. Prof. Edwin A. Gyasi			
23	Professor (Retired)			
24	Department of Geography and Resource Development, University of Ghana, Legon			
25				

26 Abstract

27 The interior savannah ecosystem in Ghana is subjected to a number of hazards, including droughts, 28 windstorms, high temperatures and heavy rainfall, the frequency and intensity of which are projected to 29 increase during the 21st century as a result of climate variability and change. Vulnerabilities to these 30 hazards vary, both spatially and temporally, due to differences in susceptibilities and adaptive capacities. Many mapping exercises in Ghana have considered the impacts of single hazards on single sectors, 31 32 particularly agriculture. But the hazards often occur concurrently or alternately, and have varying 33 degrees of impacts on different sectors. The impacts also interact. These interactions make mapping of 34 the vulnerabilities of multiple sectors to multiple hazards imperative. This paper presents an analysis of 35 the spatial dimension of vulnerabilities by mapping vulnerability of sectors that support livelihood 36 activities at a single point in time, using the Upper East Region of Ghana as a case study. Data collected 37 to develop the maps were largely quantitative and from secondary sources. Other data drew on 38 fieldwork undertaken in the region from July - September 2013. Quantitative values were assigned to 39 qualitative categorical data as the mapping process is necessarily quantitative. Data were divided into 40 susceptibility and adaptive capacity indicators and mapped in ArcGIS 10.2 using weighted linear sum aggregation. Agriculture was found to be the most vulnerable sector in all districts of the Upper East 41 42 Region and experienced the greatest shocks from all hazards. Although all districts were vulnerable, the 43 Talensi, Nabdam, Garu-Temapane and Kassena-Nankana West Districts were most vulnerable. Findings 44 highlight the need for more targeted interventions to build adaptive capacity in light of the spatial 45 distributions of vulnerabilities to hazards across sectors.

46

47 Keywords:- Vulerability analysis;spatial analysis;Multi-hazards;Savannah ecosystem

49 **1. Introduction**

The climate is warming, a trend that is projected to continue with increasing frequency and 50 51 intensity of climate related hazards (i.e. droughts, dry spells, high temperatures, heavy rainfall, floods, sea level rise, coastal erosion and windstorms) (IPCC, 2014a). Vulnerability to these 52 53 hazards is greatest in developing countries, especially in sub-Saharan Africa, because of their 54 dependence on climate-sensitive livelihood activities and their poverty (IPCC, 2014a). Climate hazards occur independently of each other, alternately or concurrently, in sub-Saharan Africa. 55 56 Many studies have concentrated on impacts or vulnerabilities of single hazards on single 57 sectors (e.g. Damm, 2010; Schlenker and Lobell, 2010; Blanford et al., 2013) or multiple hazards on single sectors, and some have sought to map vulnerability (Kienberger et al., 2009; Antwi-58 Agyei et al., 2012; Lopez-Carr et al., 2012; Yaro, 2012). Blanford et al. (2013), for example, 59 60 focused on the health sector and showed that malaria parasite development has both spatial and temporal variation across Africa in relation to temperature changes, while Antwi-Agyei et 61 62 al. (2012) demonstrated that the agriculture sector is vulnerable to climate variability and 63 change.

Studies have also focused on adaptation, especially to climate change, aimed at reducing the potential impacts on humans and ecosystems. These studies include a focus on: adaptation to climate change by the poor (e.g. Kates et al., 2012; Maslin and Austin, 2012; Sovacool et al. 2015); the adaptive capacities of vulnerable communities (e.g. Bryan, et al., 2015; Sherman et al., 2015; Williams et al., 2015); and barriers to adaptation (e.g. Antwi-Agyei et al., 2014; Islam et al., 2014), amongst others. Most call for concerted efforts to address the impacts of climate change (see IPCC, 2014a) and predict severe negative impacts in the future. It is nevertheless

clear that while people in these communities and ecosystems are vulnerable, they are still
adapting, albeit with some challenges.

73 Despite these insights from the literature, it remains unclear as to how people are vulnerable to multiple stressors, particularly if they are frequently exposed and/or sensitive to multiple 74 hazards, alternately and concurrently. Yiran and Stringer (2016) showed that, in the Upper East 75 76 Region (UER) of Ghana, there are either dry spells, droughts, flooding or a combination of these events every season or year since 2000, and sometimes these events occur in the same season 77 78 with severe effects on lives and properties. The years 2007 and 2010 recorded very high impacts where droughts and floods occurred in the same season (Yiran and Stringer, 2016). 79 80 Nevertheless, often missing in these studies in Ghana and the wider region is assessment of the interaction of the impacts of the hazards on different sectors. While some studies have shown 81 82 high malnutrition and linked this to low agricultural production (e.g. Ghana Statistical Service et al., 2009; Yiran, 2014), others have linked high poverty levels to low agricultural production 83 (e.g. MOFA, 2007; Antwi-Agyei et al., 2012; Ghana Statistical Service, 2012) which invariably 84 85 affects finances in the other sectors. Ghana's agriculture policy recognises the importance of a healthy population for agricultural production, and includes a health objective (MOFA, 2007). 86 87 Yet, previous studies do not necessarily consider multi-sector impacts of hazards. Fewer studies still have looked at both multiple climatic hazards and multiple sectors. 88

This leaves a major research gap and calls for a holistic approach to better understand the situation, particularly as climatic hazards are projected to increase in frequency and intensity in the savannah (IPCC, 2014) and will impact upon multiple sectors. This paper therefore extends

existing knowledge by presenting a multi-hazard and a multi-sector mapping and analysis focusing on the vulnerability of the savannah ecosystem (hereafter referred to as the interior savannah) of Ghana. It highlights locations and sectors requiring more targeted interventions to enable more effective adaptation to the hazards. Such a spatial mapping approach is useful because it gives a pictorial view of the scale of the vulnerabilities and factors accounting for such vulnerabilities at various locations across space.

98 2. Methodology

Vulnerability to climatic hazards is a function of exposure, sensitivity and adaptive capacity 99 100 (IPCC, 2007). Variables used as indicators of exposure, sensitivity and adaptive capacity were 101 identified and quantified from both primary and secondary sources, and grouped according to 102 the prevalent hazards (see Yiran, 2014) and key sectors in the area. We focus specifically on agriculture, health, housing, road and water as the main climate-sensitive sectors that support 103 104 livelihoods. Grouping reduced double counting (correlation effect) between indicators, in 105 forming composites (see Nardo et al. 2005). The vulnerability of the water sector was not 106 mapped due to insufficient information to determine its susceptibility to these hazards. This is 107 not expected to affect the results as we assessed its vulnerability from participants. Methods used to collect primary data included household surveys, focus groups and interviews. 108 Secondary data were acquired from institutions and other published sources. Data sources and 109 110 methods used are outlined in detail in the following sub-sections, after outlining the study area.

111 **2.1 Study area**

112 This study mapped vulnerabilities to hazards in the interior savannah of Ghana, focusing on UER

113 (Fig. 1).





116 UER was chosen because it experiences all hazards in the interior savannah; has the highest 117 proportion of poor people in the country who depend on climate sensitive livelihoods, especially agriculture (Ghana Statistical Service, 2012); and receives the lowest amount of 118 119 rainfall in the interior savannah (Logah et al., 2013). It is the only region that has two variant 120 savannahs; the Guinea savannah and the Sudan savannah (a degraded form of the Guinea 121 savannah) as shown in Fig 1. UER borders Burkina Faso and is the first area to flood following 122 the opening of Burkinabe dams which occur almost every year. It has also been shown to be 123 more vulnerable to single hazards and less food secure than other parts of Ghana (e.g. Antwi-124 Agyei et al., 2012; WFP, 2012).

125 **2.2 Methods**

Indicators to quantify exposure, sensitivity and adaptive capacities were derived from 126 interviews with local people and institutional representatives, and were verified from the 127 128 literature. A multi-stage sampling procedure was adopted. First, a town/village in each of the 13 129 districts¹ was selected using a procedure similar to restricted random sampling (Stevens and Olsen, 2004). Thus, the three big towns (Bolgatanga, Bawku and Navrongo) were purposively 130 131 selected, ensuring the study captured varying urban characteristics. The remaining 10 villages 132 were randomly selected from a list of villages in each district. Selected villages were at least 10 133 km from another by road, ensuring a good spatial distribution of sampling areas. Districts are divided along major ethnic groups and therefore values and norms derived from one village will 134 135 generally reflect that of the entire district.

¹ A district in Ghana is the smallest administrative unit of the local government system

The next stage involved randomly selecting households and representatives of government 136 137 institutions and NGOs for the questionnaire survey (see Section 1 of the supplementary material for the sample size calculation and distribution). In the household survey, a total of 138 139 210 households were sampled. The institutional representatives were interviewed with a 140 slightly modified questionnaire with more in-depth discussions. Only 25 out of the intended 36 institutional representatives were available. These included district officers of the Ministry of 141 Food and Agriculture (MOFA), National Disaster Management Organisation (NADMO) and some 142 143 NGOs. Two representatives agreed but could not respond after scheduling to meet twice. Six 144 individuals in each district (largely people who had experienced a hazard) were contacted for in-depth interview (IDI). Additionally, five focus group discussions (FGD) were held with 145 146 village/town members, four in rural districts and one in an urban district. IDI and FGD participants reflected the main social groupings of the villages/towns, identified following 147 148 discussions with local opinion leaders. No interviewee participated in more than one interview. All these methods were employed together with the use of secondary data to ensure that 149 weaknesses in any method were compensated. 150

Factors identified as indicators through the interviews, especially those that did not have a geographic reference system, were georeferenced, mostly using district boundaries as the datasets for these variables were collected at district level. Indicators were divided into susceptibility and adaptive capacity categories for different sectors supporting people's livelihoods, and were weighted. Interviewees ranked the indicators so we could obtain a picture of the effects of each hazard on each indicator and sector. This was done on scale of 0-10, with the highest number given to the indicator or sector hit hardest. Ranks were compared with the

weights obtained from the institutional interviewees and found to be comparable, so average
weights were used. Adaptive capacity indicators were difficult to rank based on their
contributions to countering the susceptibilities, so were given equal weights.

Quantitative data for the indicators were obtained from secondary sources (reports and 161 documents etc.) from relevant institutions. Other data such as, crop failure index, size of 162 163 grassland and land availability were computed from other datasets (see supplementary Material, Sections 2.1.1, 2.3 and 3.5). Qualitative data were scored by respondents and 164 averaged in similar fashion to other studies (see Morrissey et al., 2005; Nardo et al., 2005; 165 Yiran, 2016). To minimise errors that might have arisen as a result of the subjective scoring of 166 167 the qualitative indicators, we averaged the individual scores as has been done in Yiran (2016). These geographical datasets were then converted from vector data to raster data which is more 168 suitable for spatial analysis (Malczewski, 2000). After rasterisation, population, area and 169 170 distance (i.e. length) data and all other absolute values (e.g. number of dams/dugouts) were divided by the number of grid cells $(400 \times 400 \text{ m}^2)$ to obtain the value per grid cell. The 171 172 percentage values, crop sensitivity index and scored values, particularly those below 100, were 173 not converted to number per grid because these are relative values. See Supplementary 174 Material for maps (Figs. S1-S13) of the indicators showing the quantities and measurement 175 units.

176 **2.3 Aggregation**

To aggregate the data at sector level for each hazard, the definition of vulnerability as the algebraic sum of susceptibility and adaptive capacity (IPCC, 2014) was operationalised using the weighted linear sum overlay operation in ArcGIS 10.2. Susceptibility is considered as the

combination of exposure and sensitivity to hazards (see Kienberger et al., 2009). Many mapping exercises have negated adaptive capacity indicators when aggregating (e.g. Davies and Midgley, 2010; Kienberger et al., 2009). However, we argue that vulnerability connotes adverse effects and increases with increasing susceptibility but decreases with increasing/enhanced adaptive capacity. Thus, susceptibility is negated (eq. 2):

189 CI =
$$\sum_{q=1}^{Q} W_q I_q$$
 eq. 3 (Nardo et al., 2005)

190 Where CI =composite index, q = indicator, Q = number of indicators, w = weight and I = 191 normalised indicator.

192 In sum, we identified the indicators through interviews, quantified the indicators using 193 secondary data and scoring, obtained weights for them from interviews and then mapped in 194 ArcGIS 10.2.

195 **3. Results**

196 Findings are presented considering the indicators and their weights, the output of the 197 uncertainty analysis and the vulnerability maps.

198 **3.1 Indicators and weights**

199 Indicators identified through the field survey and verified with literature were grouped into200 sectors for each hazard. Hazards were grouped into drought/high temperatures, floods/heavy

rainfall and windstorms because interviewees had difficulty separating the effects of these hazards as they occur concurrently. For example, in all focus group discussions, the participants noted that floods occur following a heavy downpour. Thus, we grouped the hazards into dry and wet conditions. However, some indicators were identified to represent specific hazards (e.g. Cerebrospinal Meningitis (CSM) for high temperature). As such, references are made to specific hazards where data permit. Table 1 shows the susceptibility indicators and their weights.

Drought/high temperatu	Flood/high precipitation		
Sector/Indicators	Weight	Sector/Indicators	Weight
Agriculture		Health	
Crops	0.6	Displacement	0.1
Livestock (pasture)	0.3	Casualties	0.2
Water holding capacity	0.1	Malaria	0.3
Health		Vulnerable group	0.4
Food insecurity	0.4	Agriculture	
population distribution	0.1	Crops	0.6
CSM	0.2	Soil loss	0.3
Employed in agriculture	0.3	Erosion	0.1
Water		Housing	
Surface water	0.8	Buildings destroyed	0.2
Groundwater	0.2	Proximity	0.4
		Flash flood	0.3
		Type of building material	0.1
Windstorm		Roads	
Housing		First class	0.2
Roofing material	1	Second class	0.3
		Third class	0.5

208 Table 1 Weights of susceptibility indicators

209

Source: Authors N.B: Sum of the weights is equal to one (1) (Malczewski, 2000)

Adaptive capacity indicators are in Table S4 in the supplementary Material, as are datasets

211 for the quantification and mapping of the indicators

3.2 Results of evaluation

213 Robustness tests were done for all sectors and hazards but for illustrative purposes, we present the results for the agriculture sector. Tests show similarity in the indices for all methods (i.e. 214 215 normalisation, weighting and aggregation procedures), with only small variations in magnitudes 216 (Fig. S14). Mean volatility between the various methods was computed to determine the significance of the variations. Volatilities are small, ranging from 0.165 for the weighting 217 procedure to 0.24 for the normalisation procedure and with an aggregated value of 0.17, 218 219 indicating that the procedures were robust. The composites were also not sensitive to each 220 indicator as the mean volatilities after excluding each in turn ranged between 0.17 and 0.21.

In the vulnerability maps discussed below, we assumed that vulnerability and resilience are opposite of each other (see Bahadur et al., 2010) to denote the negative values as vulnerability and positive values as resilience. Though we recognise that people could have high adaptive capacity and still be vulnerable and that the reality is more complex, the division between resilience and vulnerability was made here to expedite our analysis. Maps are presented sector by sector for each hazard.

227

3.3 Vulnerability to droughts/high temperatures

The three main sectors identified to be vulnerable to drought/high temperatures are shown in Fig. 1. The agriculture sector is most vulnerable. It has the largest negative value and all values in the range are negative. The second most highly vulnerable sector is water, with the next largest negative values but shows higher resilience than the health sector. Spatially, the highest vulnerability indices for the agriculture sector occur in Talensi-Nabdam, Garu-Tempane and Kassena-Nankana West Districts where values are above -0.6. The next most vulnerable set of districts included Bolgatanga Municipality, Kassena-Nankana East, Pusiga, Binduri and Bawku
Municipality, while Builsa North is least vulnerable. In the water sector, the Kassena-Nankana
East District is highly resilient, Bolgatanga is resilient, Bawku, Nabdam, Binduri and Pusiga
Districts are vulnerable, while the rest are highly vulnerable to droughts.





Fig. 1 Vulnerability of sectors to drought/high temperatures

From the household survey, all participants agreed that agriculture is the most vulnerable sector to dry spells/droughts and cited the frequent occurrence of the hazards as a major reason. According to them, dry spells/droughts coupled with high temperatures, kill plants or affect their growth and seeding. For water, more than 85% of participants observed that they have good supply of water since they started using boreholes and/or mechanised wells. However, all participants in Pwalugu noted that access to water is a problem, especially in the dry season, since it is not possible to sink boreholes because the settlement is on rocky ground.

248 The health sector shows low vulnerability due to good adaptive systems. For example, remittances from relatives were used to buy food and finance healthcare. One respondent 249 noted: "My son is working in Accra and each month, he sends me some money which I use to 250 251 buy food, medicine and take care of other needs". Many rural communities reported some form of a healthcare system. A Health Nurse in the Talensi district noted that: "since I came 252 253 here, I have managed a lot of minor ailments that could lead to more severe outcomes from CSM and malaria cases and I can say that there is improvement in the health status of the 254 people in this and surrounding communities", an indication of reduced vulnerability through 255 provision of health facilities. The districts that are highly vulnerable to droughts/high 256 temperatures in the health sector are Kassena-Nankana West, Builsa North and South, Talensi-257 258 Nabdam, Binduri and Garu-Tempane. The rest show low vulnerability while Bawku West is 259 resilient to dry and hot conditions. The highly vulnerable districts in this sector to droughts/high 260 temperatures possess high susceptibility indicators (see Section 2.1.2 of Supplementary 261 Material).

262

3.4 Vulnerability to floods/heavy rainfall

Four sectors were vulnerable to floods: agriculture, health, housing and roads. Fig. 2 shows the agriculture and housing sectors as highly vulnerable to flooding/heavy rainfall. The agriculture sector is most vulnerable. Builsa North and South and Binduri Districts are highly vulnerable to floods (Fig. 2).



267 268

Fig. 2 Vulnerability of sectors to floods/high rainfall

269

Bolgatanga Municipality is least vulnerable. High vulnerability of the Builsa districts is due to 270 271 high and frequent exposure to flooding. The housing sector is also vulnerable to flooding, 272 especially those houses close to rivers/streams (see Supplementary Material, Section 2.2.3). The health sector is vulnerable in Bolgatanga and Bawku Municipalities, Bawku West, 273 Binduri and Pusiga Districts while the rest are resilient. These districts have a high malaria 274 burden, a high number of displaced and injured people and/or properties destroyed due to 275 276 flooding, high numbers of dependent people (disabled and children) and low adaptive 277 capacities (see Supplementary Material, Sections 2.2.2 and 3). The road sector is also 278 generally resilient across the study area with only Bongo and Garu-Tempane showing279 vulnerability.

280

3.5 Vulnerability to windstorms

The vulnerability to windstorms map (Fig. S17 of the Supplementary Material) shows the entire region is resilient to wind, especially the urban areas. From the questionnaire survey, over 70% of the people indicated windstorms hardly occur. Nearly all respondents stated that storm damage is usually to roofs and they are able to re-roof immediately or in the following dry season. An old lady said: "when my roof was ripped off, I stayed with my nephew's wife until it was fixed for me after the rainy season".

4. Discussion

This section discusses spatial variations sector by sector for each hazard and then considers aggregate vulnerability. In discussing the vulnerabilities, we refer to the original indicators in the Supplementary Materials due to loss of information resulting from the normalisation process (see Nardo et al., 2005).

292**4.1 Agriculture**

The agriculture sector is the most vulnerable to nearly all hazards. This is because agriculture in the region is still largely rainfed, so is moderated by the climate system. Droughts/dry spells and excessive heat are increasing in frequency and intensity (Logah et al., 2013; Yiran, 2014; Yiran and Stringer, 2016). Coupled with high temperatures, this greatly affects soil moisture, which in turn affects crop production. Many studies show a negative correlation between increasing temperatures and yields of major crops in Africa (e.g. Schlenker and Lobell, 2010;

Sultan et al., 2013). The WHC of soils and crop sensitivity varied and these contributed to the spatial variations in vulnerability we observed. Highly to extremely vulnerable districts were mostly those with few irrigation facilities (dams/dugouts for farming) while least vulnerable areas are where dependence on rainfed agriculture is reduced. This is in line with the findings of Boko et al. (2007) who note that the vulnerability of the African crop production system is due to extensive reliance on rainfed crop production, high intra- and inter-seasonal climate variability, recurrent droughts and floods that affect crops and livestock.

According to Thomas (2008), rural people in dry areas require different options to manage 306 307 climate change. These include changing cropping systems and patterns, changing from cereals 308 to cereal-legume systems, diversification towards higher value production systems and more water efficient practices. We found that changing crop systems and cereal-legumes, crop 309 diversification, application of fertilisers, and mixing cropping with production are already 310 311 practiced, yet yields remain low. Several factors could account for this (see Aniah et al., 2013; Bawakyillenuo et al., 2015; Yiran and Stringer, 2015), yet interventions to enhance adaptation 312 313 need to be targeted considering the relative susceptibilities of each district. Efficient use of 314 irrigation systems and practices and water harvesting technologies have been recommended 315 for dry land areas in Asia (Thomas, 2008) and could increase agricultural production in the 316 interior savannah, particularly in highly vulnerable districts.

317 Droughts/dry spells have affected the growing season length for annual crops. Sowing has 318 shifted from April to May/ June (Yiran, 2014). Late planting pushes crop maturing to August, the 319 month with heaviest rainfall and flooding, resulting in crop losses (Yiran, 2014). Reduced

growing seasons coupled with increased frequency and prevalence of failed seasons may shift 320 321 the farming system towards more livestock production (Jones and Thornton, 2009; Thornton et al., 2010). Climatic and other environmental changes have also affected livestock production 322 323 (Thornton et al., 2010; Dougill et al., 2010; Descheemaeker et al., 2011; Freier et al., 2012; 324 Schilling et al., 2012). Although short duration crops are being introduced, these are largely maize varieties (Yiran, 2014). This is changing the taste and food preference of the people as 325 326 they largely eat their own produce (Yiran and Stringer, 2015). Cultivation of a single crop has 327 been found to also negatively affect biodiversity (Olschewski et al., 2006, cited in Stringer et al., 328 2009). Again, this highlights the interlinked nature of dealing with vulnerability to climate hazards, as actions in one sector impinge on activities and outcomes in other sectors. 329

Districts with lower adaptive capacities exhibited higher vulnerabilities, though 330 susceptibilities also varied. Low adaptive capacity stems from low agricultural productivity, the 331 332 main economic activity of the people. Despite its vulnerability, agriculture is still seen as a 333 means for rural growth and poverty reduction (MOFA, 2007). Although all districts experience 334 low productivity, those with irrigation facilities or where some people use groundwater for dry 335 season gardening are better off than those without. This was also found by Antwi-Agyei et al. 336 (2012). Other local practices reported by respondents (e.g. flood recession agriculture, seed 337 stocking, remittances, dry season gardening using groundwater with water cans and pumps) increased productivity and hence adaptive capacity in some districts. 338

Frequent losses in agricultural production are thwarting efforts to reduce poverty (UNDP,
 2012). From IPCC (2014a) projections, Africa's agricultural sector is expected to face significant

341 challenges in adapting to climate change by 2050. This may increase poverty in already highly 342 vulnerable districts and affect Ghana's ability to achieve the Sustainable Development Goals. Indeed, official figures show that 9 out 10 people in the region are poor (Ghana Statistical 343 344 Service et al., 2009). Although Ghana has already halved poverty nationally since 2010, there is 345 no improvement in the three regions in northern Ghana which occupy the interior savannah (UNDP, 2012) as a result of frequent production losses. According to the UNDP (2012), these 346 regions are in deficit and that of the UER is about 32 percentage points from the 2006 poverty 347 348 incidence. Low levels of agricultural production and attendant poverty have implications for 349 public health. This is discussed in the next section.

350

4.2 Health

The health sector is highly vulnerable, particularly to droughts/dry spells, high temperatures, 351 floods/heavy rainfall. These hazards directly or indirectly cause illnesses such as CSM, malaria, 352 353 headaches, cholera, rashes, among others, as well as injuries and loss of life to humans and 354 livestock. Spatial vulnerabilities vary due to differential exposures to factors that cause these 355 illnesses and injuries and differences in the availability and capacity of health facilities. High 356 susceptibility to the diseases and low adaptive capacity in terms of inadequate health 357 infrastructure and health personnel, weak health insurance scheme and lack of financial 358 resources (Ghana Health Service, 2012) explain the high vulnerability of the health sector. Daily maximum temperatures are very high and are increasing (Yiran and Stringer, 2016) and these 359 360 create conditions that expose the people to heat related diseases such as CSM, headache, rashes and fever. Studies in other regions have estimated increases in diarrhoea, malaria and 361 362 malnutrition by 3%, 5% and 10% respectively due to climate change (e.g. McMichael et al. 2004;

Ebi, 2008). Although malaria occurs all year, its occurrence and that of cholera and diarrhoea increase during the rainy season. Yet, health facilities and financial resources to timely seek health care are limited.

Diseases and injuries, as well as destruction to property and life, have serious socioeconomic 366 implications, especially where health facilities are limited. Increased CSM, malaria and injuries 367 368 due to the hazards require substantial financial outlays for people to seek health care. Lack of resources negatively influences people's health-seeking behaviour and results in high fatalities. 369 UNDP (2010) also found high incidences of malaria, CSM and other climate related diseases 370 place untold health burdens on the people. These diseases also require financial and logistical 371 support from central government to acquire and distribute vaccines and medicines. These 372 financial requirements, according to Whitson (2005), bring about disruption to normal health 373 services in the affected areas as resources are redirected. 374

The health sector is more vulnerable to drought/high temperatures than to floods and other hazards. Impacts of droughts/high temperatures are more severe than those from floods/heavy rainfall due to high incidences of heat related diseases affecting a wide area (as is evident in the records of the regional health directorate), whereas adaptive capacities are the same for all hazards. Variations in impacts according to hazards have also been recognised by WHO (2008).

Vulnerability to hazards in one sector may have implications for other sectors. As shown in Section 4.1, low agricultural production has serious implications for food security and malnutrition where most people depend on their own production for household food consumption. High food insecurity (WFP, 2012) and malnutrition (Ghana Statistical Service et

al., 2009) in the area are largely attributed to low crop production (Yiran, 2014). Other studies 384 385 on the relationship between climate change and health show a correlation between weather variables and stunting (Grace et al., 2012; Jankowska et al., 2012), an indicator of malnutrition. 386 387 Projections into the 2050s show climate change and variability will increase the relative 388 percentage of the severely stunted by 31-55 % reversing benefits derived from socio-economic development (IPCC, 2014a). This will further worsen the health status of those in already highly 389 vulnerable (and food insecure) districts. High incidences of malaria, CSM and other diseases 390 391 reduce labour outputs and thus affect agricultural production. Interactions between health and 392 agriculture sectors can worsen poverty, especially for smallholder farmers. The next section discusses the water, housing and road sectors and how they interact with health and 393 394 agriculture sectors in the face of increasing occurrence of climatic hazards.

395

4.3 Water, housing and road sectors

396 Droughts and high temperatures can result in water scarcity, especially for domestic use, irrigation and watering of animals, as well as the over-heating of housing units. Liebe et al. 397 (undated) reported high evapotranspiration rates in the region. As temperatures increase, 398 399 evapotranspiration will increase. The resulting drying of water bodies and lowering of groundwater tables during these hot conditions often result in acute water problems in the dry 400 season in parts of the Talensi, Builsa, Bawku West and Garu-Tempane Districts. These areas are 401 402 on rocky ground where it is difficult to sink boreholes (Yiran, 2014). In some areas in these 403 districts and in Nabdam, Binduri and Pusiga which have boreholes, yields are reduced in the dry season (Yiran, 2014). A study by the UNEP-GEF Volta Project (2013) showed that borehole 404 yields in the Volta basin are very low $(2.1 - 5.7 \text{ m}^3/\text{depth})$. In other areas, shallow wells, used to 405

harness groundwater for both domestic and agricultural purposes (Namara et al., 2011), dry up.
According Obuobie et al. (2012), rainfall is the main source of groundwater recharge and also
the main source of surface water recharge (UNEP-GEF Volta Project, 2013). Thus, increasing
occurrences of dry conditions will likely affect water availability in the area. All districts are
vulnerable in the water sector, except Kassena-Nanakana East and Bolgatanga Municipal.
Vulnerability is lower here due to the presence of many dams/dugouts.

Conversely, extreme wet conditions recharge the water system and have been predicted to 412 increase (IPCC, 2014a). Numerous dams and reservoirs could benefit from this, however, 413 studies indicate high siltation of water bodies due to increased runoff and erosion (Obuobie, 414 415 2008; Adwubi et al., 2009), thereby decreasing the storage capacity of reservoirs. This means that reservoirs and dams could collapse leading to flooding downstream, or store less water 416 and dry quickly in the dry season, increasing the vulnerability of people and property. When 417 418 water becomes less available, it affects agricultural production and people's health. Eroded 419 material also pollutes the water making it unsuitable for use. Studies have found most surface 420 water bodies contain deadly chemicals and have advised people to desist from drinking it 421 (Pelig-Ba, 2011; Boah et al., 2015). Water scarcity also increases time spent searching for water 422 and few options can lead people to use unsuitable sources. This exposes them to diseases, 423 reduces labour output, as well as requiring financial resources to treat. Studies have related the increasing prevalence of waterborne diseases and migration of humans to water scarcity due to 424 425 climate change (see UNDP, 2010; IPCC, 2014a).

In the housing and roads sectors, increased rainfall and subsequent flooding damage 426 427 infrastructure. The situation is more serious as increasingly, infrastructure finds its way into valleys and close to rivers due to urbanisation. This is particularly problematic as towns grow 428 and villages consolidate into towns, while competing demands for land, especially for 429 430 residential purposes, push people to settle in flood-prone areas. Records from NADMO between 2005 and 2011 show more destruction to properties and casualties in the big towns, 431 particularly Bolgatanga and Navrongo and districts (Binduri, Bawku West, Builsa North and 432 433 South) that have more river/stream networks. Families and individuals are affected financially 434 as they lose property and require financial resources to reconstruct or renovate the affected properties. Similar findings are present in other studies (e.g. Whitson, 2005; Oteng-Ababio, 435 436 2011; Yiran, 2014; Yiran and Stringer, 2015). Indeed, many African cities are experiencing the 437 consequences of floods due to urbanisation (Oteng-Ababio, 2011; UN-Habitat, 2011; Gyasi et 438 al., 2014). Urbanisation creates excessive demand for housing and roads in towns and may increase the number of people vulnerable to climate impacts (Seto, 2011). However, Yiran and 439 440 Stringer (2015) found that lack enforcement of building and land use regulations in the study area also contributes to the vulnerability of the housing sector. 441

Windstorms affect buildings. Combined effects of extreme wet conditions and windstorms have caused people to shift to use concrete and metal roofing sheets, although interviews suggested modernity and taste are also increasing use of these materials. These materials trap heat and increase the risk of CSM. Rural roads suffer the consequences of flooding/heavy rains because they are largely untarred and easily eroded, and in some cases, bridges and culverts are washed away. This leaves the roads in very deplorable conditions, making delivery of goods

and services, especially emergency services, both difficult and expensive. Spatial variations in
vulnerabilities here are largely due to differences in susceptibilities as adaptive capacities are
fairly similar across the region (Yiran, 2014).

451

5. Conclusions and recommendations

We have shown that Ghana's interior savannah is highly vulnerable to multiple hazards. 452 453 Vulnerabilities vary sectorally and spatially from hazard to hazard and the vulnerabilities of different sectors interact. Vulnerabilities are high because of high susceptibilities and low 454 455 adaptive capacities. We therefore recommend a reduction in the susceptibilities while enhancing adaptive capacities. We therefore recommend the provision of interventions to 456 reduce the vulnerabilities. Interventions to reduce susceptibilities and increase adaptive 457 capacities will have to compete for funding from limited national budgets and resources, so we 458 459 envisage that our work will serve as a guide to policy makers, especially at the district level, to prioritise interventions to maximise adaptations to the hazards. We propose more attention be 460 461 paid to reducing susceptibilities to droughts/high temperatures and that interventions should 462 be targeted, considering the strengths and weaknesses of various districts. We have segregated 463 the recommendations into sectors which we believe if integrated/mainstreamed into the sectoral policies could reduce susceptibilities and at the same time increase adaptive capacity, 464 and thereby decrease the vulnerabilities to the hazards. 465

We have shown the spatial variations in the agricultural sector and therefore offer an opportunity for development agencies to better target interventions to enhance agricultural adaptation. Vulnerabilities of Talensi, Nabdam, Garu-Tempane and Kassena-Nankana West

469 Districts could greatly be reduced by enhancing irrigation facilities, as the few dams/dugouts in 470 these districts are largely for watering animals. Providing or improving irrigation will reduce susceptibilities of the sector to droughts/high temperature, will reduce the reliance on rainfed 471 472 agriculture greatly and enable all year round farming. This could increase productivity and help 473 to alleviate poverty. Additionally, the various districts have potential (captured as investment 474 opportunities under adaptive capacity) that could be tapped to diversify their economies, reducing dependence on agriculture in order to alleviate poverty and enhance adaptation to all 475 476 hazards affecting the sector.

There is an urgent need to improve healthcare by increasing health facilities and staffing, and 477 undertaking health campaigns, especially in rural districts. This needs to be coupled with 478 479 actions to reduce healthcare costs, especially for the poor. Such actions include development of Community-based Health Planning Services (CHPS) compounds and other health facilities, 480 481 immunisations, vaccinations, distribution of insecticide-treated bed nets, deworming, nutritional treatments, and outreach programs aimed at sensitising the people on preventive 482 483 measures. In Bolgatanga and Bawku Municipalities, insecticide bed nets could be distributed, 484 while in the rural districts, investment in more health facilities would ease pressure on those in the towns and help to build adaptive capacity. CHPS compounds are particularly important in 485 486 rural areas as health facilities are inadequate and settlements are dispersed. Incentives could 487 encourage health personnel to take up posts in the rural areas. The health insurance scheme, which is pro-poor, should be strengthened. 488

Groundwater should be harnessed (for both agriculture and domestic use) but there is need
for further research into the sustainability of its extraction to enhance adaptation. The eastern

491 part of the Talensi District in particular has high groundwater recharge rates that could be 492 exploited to enhance adaptation. In the housing sector, building and land use regulations and 493 buffer zones should be enforced in towns/villages along rivers/big streams, ensuring hazardprone areas are not used for settlements and to protect river banks. This would reduce 494 495 exposure and sensitivity. Rainwater harvesting technologies in Bolgatanga, Navrongo and 496 Bawku and included in the building codes should be introduced to reduce runoff, extending also to the capitals of the rural districts, as these will soon develop into bigger towns. Roads need 497 498 improving to increase the movement of goods and services, particularly agricultural goods and 499 emergency services. These efforts can together enhance the adaptive capacity of the area and 500 ultimately reduce vulnerability as they will also invariably reduce susceptibilities.

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