

## Strategies of Survival: The Well-being of Builsa Women in the Upper East Region of Northern Ghana.

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### ABSTRACT

The rural women in Northern Ghana face some persistent constraints that hamper their efforts to enjoy well-being. These have been linked to combined systems of patriarchy, socio-cultural values, environmental and economic issues. Whilst a lot of studies have been done on the challenges of the rural women in these areas, little is known on their ability to thrive in the midst of their numerous disadvantages. Inferring from the Community Capitals Framework by Flora and Flora (2013), this paper highlights some of the disadvantages encountered by the women whilst emphasizing the measures adopted to enhance their well-being. Using the qualitative research method, 20 women from two villages in the Upper East Region served as the participants. Data collection methods included in-depth interviews and Observation. The findings revealed the women were able to adopt means such as engaging in income generating activities, religion, harnessing resources from their natural capital amongst others to thrive regardless of their disadvantages.

**Keywords:** Ghana, Rural Women, Well-being, Disadvantages, Thriving, Qualitative.

### BACKGROUND TO THE STUDY

Human well-being requires access to resources such as income, food, clean water and security through the absence of conflicts to live a good life. The well-being of human beings is multidimensional and also encompasses good social relations, managing environmental disasters and good governance to create a fair environment, where people have the opportunity to make choices that affect their well-being. This implies a condition where individuals are not just physically well but addressing the challenges ranging from social and environmental to economical in order for people to live in dignity and participate actively in society (Prescott-Allen, 2001; UN Environment Programme, 2006). The well-being of people also involves recognizing that everyone, irrespective of their age, culture, geography, political environment and religion have the aspiration to live well (Ashton & Jones, 2013).

Whilst the well-being and the quality of life of people have seen massive improvements in the developed countries, the case is the opposite for most middle income countries in Africa such as Ghana. In these countries, the rural women play a key role in supporting their households and communities. This support comes in the forms of generating income, providing food and nutrition, improving rural livelihoods, caring for children, the elderly and the overall well-being of their households. Most of these activities they perform are key and essential to the well-being of their households. Given these significant roles they play, the rural women still face all sorts of persistent constraints from their societies that hamper their efforts to enjoy higher well-being (FAO, 2012). Such is the case of the rural women in the Northern part of Ghana where they have larger burdens in reproductive activities; caring for the family, the household chores performed, time spent in collecting water and fuel amongst others. They are

the major force behind taking care of their households and providing for their families. These factors combined, have a negative toll on their general well-being (Abankwah & Abebe, 2011).

There are a lot of documented literature on the challenges that the rural women in the Northern part of Ghana encounter. Some of these challenges center on the lack of basic amenities like water and electricity, negative and dehumanizing cultural practices such as those of the witchcraft rituals, and the widowhood rites amongst others. Whilst a lot of literature exist on the challenges that these rural women encounter, little is known on their experiences as far as thriving is concerned. In spite of the unpleasant conditions that most of these rural women live in, there is the possibility that some are still experiencing higher well-being. The women may turn to have a positive outlook at the challenges that surround them. This has been revealed in just a few of the existing studies conducted on the well-being of the women in some of the villages in the Northern Region of Ghana (Bull & Mittlemark, 2010; Adusei & Bull, 2013; Bull et al., 2013; Andvik, 2010). These are highlighted below;

A study by Adusei & Bull (2013), on the stressors and resistance resources of mothers in one of the villages in the Northern region of Ghana revealed that the women lacked basic resources for survival such as water, electricity and hospitals amongst others. However, the women were able to survive due to their dependence on herbal medicines, a borehole in the village and the usage of local lanterns. Furthermore, their findings highlighted that the involvement of the women in the activities held in the villages such as the annual festivals, naming ceremonies and church activities had a positive toll on their health. For instance, the celebration of the festival each year was a season when all the people were united, they planned for the development of their villages and made peace with the people they held grudges against. For those women who got involved in church activities, their minds were taken off their challenges as they had the belief that their supreme being whom they worshipped is able to deliver them from all troubles. The inspiration they got from this belief gave them perseverance and kept them stronger in their challenges.

Again, motherhood and religion are highly emphasized as some of the key factors that enhance the well-being of the rural women in Northern Ghana. Once the women got married, it was expected of them to have children. Therefore, not experiencing motherhood brought so much pains to the married women. Being a mother is a means to escape humiliation and mockery in the villages. Not only are mothers respected but also, motherhood secures the marriages of the women and reduces the possibility of their husbands going in for second wives to bear them children. Religion on the other hand is also known to have a positive impact on the well-being of the women in some of the studies conducted in the villages of Northern Ghana. These studies revealed that the rural women believed that some of the challenges they went through were natural. In other words, they were caused by external forces they had no control over. In events like these, religious beliefs and values gave them the hope and encouragement to worry less over their problems and challenges. They believed there was a supernatural being who could help them in all of their difficult times and challenges (Adusei & Bull, 2013; Andvik, 2010; Bull et al, 2013).

In terms of economic factors, an empirical analysis by Zereyesus et al., (2014), on the household well-being in Northern Ghana also revealed that higher household income led to a better overall health and nutritional status of family members. A study conducted on the concerns of rural women about their health in the Volta region of Ghana revealed that money was critical to their survival. As a result, they resorted to finding every means and ways possible to generate income to support their families and to meet their basic needs (Avotri & Walters, 1999). For most of the rural women in Northern Ghana, being economically

empowered served as a means of securing their livelihoods and the general well-being of their families. Being economically empowered increased their social status by bringing respect and self-confidence as they could afford some basic needs without borrowing from others. In these rural areas, women who were unable to maintain or take care of their households were usually labelled as “weak” or lazy. This also explained the high value the women attached to income-generating activities. The women engaged in several and different income-generating activities such as selling their farm products, shea butter processing and opening table-top stores to cater for their needs and those of their families (Andvik, 2010; Bull et al, 2013; Adusei & Bull, 2013).

In addition to the above, natural resources such as lands, trees and some wild plants play an important role in promoting the well-being of rural people. Farming on fertile lands produce plenty yields for food for the households. Some of the farm produce are also sold to generate income. In northern Ghana, wild plants or trees like those of the shea nut are used in processing shea butter for skin pomade and oil for cooking. These items are also sold to generate income to supplement the livelihoods of the women. The trees are also cut for fire wood and burnt for charcoal. This saves the women a lot of money as they do not have to buy these items. Most importantly, some of the plants are medicinal and are used as herbs to cure illnesses such as headaches, snake bites, bodily pains and other skin diseases. These assertions were confirmed in some studies on the well-being of the rural women in Northern Ghana where most of them showed their preference for herbs rather than for western medicines. The rural women added that the herbs were cheaper and effective in healing their illnesses. This enabled them to stay stronger to go about their daily activities. Thus, good health and staying strong were valuable to the rural women (Akudugu et al., 2012; Adusei & Bull, 2013).

The need to focus on and emphasize the positive factors of well-being today is popular. This is as a result of how the conceptualization of well-being and the emphasis on the negative aspects of well-being were dominated by psychological theories and also, the capitalist framework. These theories have been criticized for not addressing the positive affect or aspects and the social factors of well-being (Searle, 2008). The positive aspects of well-being also work hand-in-hand with the concept of resilience which explains how people deal with difficult and challenging events such as the death of loved ones, serious illness and traumatic cases. Thus, the process of adapting well in the face of adversity, tragedy, threats, trauma, financial problems, family and relationship problems and other sources of stress is termed as resilience (American Psychological Association, 2015).

Focusing on the factors that enhance rather than lower the well-being of the rural women presents a positive view to well-being. This helps to fill in the gap on the several studies that have mainly focused on the challenges or negative factors of well-being experienced by the rural women rather than how they were able to survive. Living under such unpleasant circumstances with strong cultural values and constraints that make it almost impossible to achieve well-being, this article goes beyond the disadvantages encountered by the rural women in the study areas to reveal how they thrive. Given that the urban areas fare better than the rural areas today, it is important to explore how these rural women manage to enjoy or enhance well-being in their unpleasant living conditions. What keeps them going in their poor living conditions? How are they able to glean resources from their environment to survive? Thus, the focus of this article is to highlight some of the measures adopted by these rural women in coping with their numerous challenges and also, to add to filling the gap of the less documented literature on this subject.

## **Background to the Study Area**

The Study was conducted in two villages in the Builsa District of the Upper East of Region in Northern Ghana. The primary language spoken in the villages is “Buli” which is mostly used in oral situations. The villages are patriarchal in nature just like the other ethnic groups in the Region. Here, the men wield greater authority and are responsible for making the major and final decisions in each household. At the clan (group of related households) level, authority resides with a presiding elder who is also a member of the Chief’s advisors. The chief represents the ultimate authority in each of the villages in the district. However, there is a paramount chief called “Sandema Naab” who heads all the chiefs in the villages. The staple foods of the people in the villages are tuo-zaafi (prepared from corn), millet porridge, yam and stew. Other diets include fried millet, yam cakes and plantain. The villages are dominated by the Traditional believers or religion. This is followed by the Christianity and Islamic religions. Generally, all the villagers believe in the existence of a “Weni” or a supreme being whom they believe gives life and controls their destinies. They believe that “Weni” is very powerful and cannot be challenged by mortal beings (Builsa District Assembly, 2006; Field Work, 2014).

With regards to political and local administration, the District Assembly is the highest political and administrative authority in Builsa District. The Assembly is responsible for giving directions and supervising all the other administrative authorities in the area. The assembly liaises with the chiefs in the district to initiate developmental projects as well as carry their grievances and needs to the national level (Builsa District Assembly, 2006). In the villages, the chief sees to the affairs of the villages, guides and supervises projects. However, he is assisted by his sub chiefs and elders. When there are cases to be resolved or decisions to be made, they go through the authority structure in the villages. Issues at the household levels are handled by the husbands and at the clan levels, the presiding elders take over. Issues that are difficult to handle at both levels are taken to the chief. Beyond this level, all unresolved cases are taken to the police (Field Work, 2014).

Almost all the houses in the villages are built with local materials and are constructed with mud and roofed with thatch. Most of the physical and social services are located in Sandema and Fumbisi towns which are the district’s capitals. Commuting within the villages is mainly by footpaths and tracks. The only major government hospital is in one of the District Capitals, Sandema. However, the villages have one clinic headed by community health nurses who see to the health needs of the people. The villages lack Sanitation facilities such as latrines and public urinals. The villages have no electricity or are not connected to the national grid. Other service providers like the banks, police station and post offices are also located in Sandema. Agriculture is the backbone of the economy in the villages. In terms of economic activities, almost all the villagers are engaged in farming activities which also serve as their subsistence livelihoods. Other activities engaged in are hunting, trading in crafts, the sale of shea butter and firewood which are the common enterprises for the women. The villages are also blessed with rich natural resources like forestry and land reserves that could be exploited to enhance development. In spite of these resources, factors such as land degradation, floods, drought and poor road networks have negatively affected the livelihoods of the people (Builsa District Assembly, 2006; Kwekudee, 2013; Field Work, 2014).

## **THEORETICAL FRAMEWORK**

### **The Community Capitals Framework**

For a complex and subjective term such as well-being, there is the need to use a theory that will broadly capture as many factors as possible to explain it. For this reason, the researcher uses the Community Capital framework to explain and understand well-being for the rural women in study areas. This theory was developed by Flora and Flora (2013), to look at the various

capitals in a community that also contribute to social inclusion, a healthy ecosystem and economic security. This theory provides a broader perspective into the problems experienced by the rural people which could also be solved through a collective action based on the capitals identified (Flora and Flora, 2013). For the purposes of this article, the Natural, Built, Political, Financial, and Human Capitals are adopted from the theory to explain how the women make use of these resources to enhance their well-being. The following offer a brief explanation to these capitals.

Natural capital as the name implies deals with the resources such as lands, climate change, medicinal resources, fuel and food amongst others. This capital also plays a key role in building the other capitals (Flora and Flora, 2013). Human capital “is the collective knowledge, skills and culture of the species” (Prugh et al., 1995: 52). It includes amongst others, the views of people on the natural world and the ethical principles on which to decide what actions ought and not ought to be taken as such. These do not exclude the ways by which people adapt to the natural environment (Prugh et al., 1995). According to Flora and Flora (2013), political capital “consists of organization, voice and power as citizens turn shared norms and values into standards that are codified into rules, regulations and resources that are enforced” (p:144). Political capital directs who influences decisions, distribute resources in the rural areas and those who are excluded as well. Those who possess the power and the degree to which they have it can affect the quality of a village or community life. Financial Capital as the name denotes, relates to monetary resources available to people. It comes in the forms of savings, wages, supplies of credit, pensions and remittances. Financial capital can help explain well-being as well as solve the problems of well-being by adjusting financial or economic conditions (Searle, 2008). Lastly, Built capital is constructed by humans and effective only when it contributes to other community capitals. This include roads, factories, schools, hospitals, streets and others. Built capital facilitates human activity and promotes productivity in society (Flora and Flora, 2013). Built or physical capital provides access to other capitals and in meeting the needs of community members (NRI, 2000).

## METHODOLOGY

### Research Design & Entry into the Study Areas

The study adopted a qualitative research design specifically, phenomenology. This design helped the researcher to understand the living experiences and meanings the participants ascribed to the concept of well-being. Prior to the study, the researcher made an initial visit to the study areas to speak to the chief and elders about her intentions of conducting the study there. During this period, the researcher explained the purpose and all other relevant information related to the study to the chief and his elders. The next step was familiarizing with the villagers and identifying potential participants for the study. Being conscious of the position as a learner, the researcher endeavored to explain to the participants that the study would be a learning experience where the researcher would learn and understand their living experiences. The researcher also used this opportunity to seek consent from the participants identified before commencing the interviewing processes. Fortunately, most of the participants identified could speak the Ghanaian local language, ‘Twi’ which is well spoken, understood and written by the researcher. Only a few of the participants indicated that they would be comfortable being interviewed in their local language, ‘Buli’. For this purpose, a trained translator recommended by some of the NGOs working in the villages was recruited to help with the translation for these particular interviews. The real names of the participants have not been given in order to hide their identities. However, they have been represented by the letter ‘P’ with different corresponding numbers according to the total number of participants.

### **Participants and Sampling Design**

A total of 20 rural women were selected for the study. Most of these women were involved in productive activities, were married, had children and a few were also widows. Whilst most of them hailed from the villages, a few had settled there as a result of being married to some of the men who also came from the villages. Most of these women had not attained any formal education. Only a few attended school up to the basic level and could not further their education due to financial constraints. The researcher settled on the participants with such characteristics as they were likely to have enormous experiences needed to achieve the objectives of the research. The selection of these participants was also made easier through the help of the research assistant who was recruited from a different village in the district. She spoke the local language very well and had worked with some of the NGOs that operated in the villages as well. Thus, she knew most of the villagers and introduced the researcher to them.

### **Methods of Data Collection & Analysis**

A semi-structured interview guide was used in conducting the interviews with the participants. The researcher was also involved in the active observation of events in the villages during the data collection period. With the permission of the participants, the interviews were audio recorded for verification and transcription purposes. An interview with each participant lasted for about 45 minutes. The data was analyzed inferring from Creswell's (2009) six steps in qualitative data analysis. The data was first organized and transcribed. The researcher then read through to understand and make meanings out of the data. The third step involved the coding process and was followed by the labelling and generation of themes. The fifth and final steps covered the description of the themes to convey the findings and also to make interpretations respectively.

## **FINDINGS**

### **Natural Capital**

This was seen by the women as the most important of all the capitals. Not only did natural capital play a key role in enhancing their well-being but also served as the main source of their livelihoods. Some of the specific benefits from natural capital stated by the participants included farming, water resources and medicinal gains. The rich and fertile soils made farming a lucrative venture in the villages. Farming on these lands enabled them to feed their families. This lifted the heavy burden of thinking and worrying over how their families would survive or eat. Again, some of the lands were water logged which made it easier for the construction of boreholes that served as a source of drinking water for the villages. The villages were rich in wild plants such as the shea nut trees and "woota" which is a green local vegetable used by the women to prepare soups and stews. The availability of many medicinal plants and herbs were used to cure health problems such as stomach aches, headaches, bodily pains and snake bites. The significance of this capital are expressed by the women below

**P.8** 'In this place, when you stay home for a day without working, you and your family will go hungry. I don't have time to fall sick so I chew the herbs every day and that gives me a lot of energy and strength to work with.'

**P.1** 'Life here is very difficult, it is only farming that we do. We eat and sell from farming. We are able to do this because of the many lands and good soils we have.'

### **Built/ Physical Capital**

Though the villages were highly under-resourced in terms of built capital, there were just a few physical facilities present. The clinic had no doctors, it was managed by community health nurses headed by a senior nurse popularly known as the "the In Charge". They were mainly responsible for delivering maternal care to pregnant women and treating diseases like headaches and stomach aches. Thus, the women got access to free health care which greatly

improved their well-being. The presence of a borehole made the women happy as it had solved the water problems they experienced in the past.

Again, the villages had no motorable roads to connect them to the main cities and market centres. There were no commercial vehicles operating between the district capital and the villages. The only means they got to the district capital to access services were through motor cycles, bicycles and by foot. The women had to painstakingly cover long distances on foot to the district capital and market centres in order to transport their farm produce to sell. This was in addition to the absence of jobs, schools, and other basic facilities that could improve the quality of life for these women and village at large. Most of the industries and projects are located in the cities or urban areas. According to the women, they felt their villages have been completely isolated as far development was concerned. These negatively affected their general well-being. For instance, the absence of toilet facilities caused the people to resort to using the bushes for this purpose. This had also contributed to making the villages very susceptible to diseases such as cholera. There had been several of such cases reported in the villages.

**P.4** 'Everything is free at the clinic so I do not have to sit in the house when I am sick because I have no money to go to the district hospital. I just go there and they take care of me.'

**P.1** 'Where is the road in this village? We have a problem transporting our goods to the market to sell and because of this we do not get enough money for our needs.'

### **Financial Capital**

According to the women, their main financial resources came from their farming activities. Thus, financial success was highly dependent on a bountiful harvest. At the end of every planting season, the women harvested their crops, preserved some for food and sold the rest in towns within the district capital. Though, all the women complained the money they made did not entirely take care of all their needs, their greatest joy came from their ability to provide food for their children. Apart from farming, they were also engaged in other income-generating activities. Some of the women were involved in petty trading such as selling local beverages, porridge and vegetables to supplement their income. Others also sold shea butter, fire wood and charcoal to make extra money to meet their basic needs. The importance of this capital is evident in the opinions expressed by most of the women below;

**P.11** 'You cannot survive without farming. That is what everyone does. Farming has taken a lot of financial burden off me. It is what has sustained me and my six children.'

**P.19** 'I do not get much support from my husband. It is the woman's responsibility to ensure that the family survives. The small-small money I get from selling shea butter that I am able to take care of the children.'

### **Political capital**

Some of the issues the women raised here were their inability to participate in decision making and getting access and being owners of key resources such as lands. Resources like the lands were controlled by the men. Although the women were allowed to farm on separate lands from their husbands or the men, they were usually given smaller sizes. This also meant that they could not cultivate crops on a higher scale compared to the men. They were highly disadvantaged when it came to harvesting. Thus at the end of every harvest season, they got lesser and sold lesser. Some of the women added that because their lands were smaller, it became an excuse for the men to always ask them for assistance on their farms which were larger. The women stated that they had no absolute control over the financial proceeds generated from their farm lands and at the same time had to save from the little they got and to use some for their upkeep and those of the children. They had no absolute control over their lives as everything centered on getting the approval of their husbands. Decisions at the

household levels were mainly taken by the men. Decisions on issues like what to eat in the house, what to buy, who to educate, the number of children to have amongst others were all determined by the men. The women revealed that it was extremely difficult to make any decision on their own as they had been trained from childhood to be obedient and submissive to their husbands. Regardless of this challenge, the women were able to manage the smaller portions of farm lands they had in order to feed their families. They worked harder and sometimes late into the nights to ensure the survival of their dependents.

**P.15** 'Land is a very important asset here and it is one of those things we the women value a lot. However, we cannot own one easily. The men decide how and when I should own a land.'

**P.2** 'I have to make sure I let my husband know the money I made anytime I returned from the market. He will even take more than half. I do the work and he uses the money.'

### **Human Capital**

Although education and training are important aspects of human capital, what was evident in the villages was the training the women gained through experiences and skills as almost all of them had no form of any formal education. A few however went through basic education but dropped out along the way. The villages viewed such skills and training as special because not everyone was privileged to acquire them. Special skills like hair dressing and dressmaking helped the women to make extra money as they were seen as lucrative especially in the cities. There were only a few of such women with such skills as most of them had migrated to towns in other regions. These special skills were of great economic value to them. They could not rely solely on farming as that was seasonal. Also, the women who had training in these special skills were respected and honored in the villages. Such women were seen as having improved on themselves or added value to their lives and hence, were ahead of the others who had no such skills.

**P.9** 'I am able to buy learning materials for my son because of savings from my dressmaking business. People hardly sew clothes here but I get jobs from other villages which have helped me a lot.'

**P.3** 'I was lucky to have stayed with my hairdresser aunty in Bolgatanga so I trained with her. People in the district's capital occasionally invite me to braid their hair. I get well paid and I am able to afford my needs.'

### **DISCUSSION**

The findings are discussed in line with the theory; the Community Capitals Framework.

This section also highlights some of the issues the theory fails to address as far as this study is concerned. The findings highlighted some of the disadvantages faced by the women and at the same time, how the use of the various capitals also contributed to enhancing their well-being. On the whole, they indicated that the various community capitals played key roles as far as their well-being was concerned. However, natural capital was mentioned by the women as being the most beneficial to them compared to the other capitals. As seen from the findings, this capital formed the basis of the livelihoods of the women from which they were able to take care of their families and themselves. Another reason could also be the fact that their environments were rich in more of the natural capital than any of the capitals. For instance, the women got raw leaves or plants for cooking from their environment. Building materials such as woods, thatch and mud used for their houses came from the natural resources around them. Natural capital was connected to most of the other capitals. Thus, it was used to produce other capitals such as financial, human and physical or built capitals. For instance, farm products and shea butter from natural capital were sold for financial gains. As mentioned by the women,



they used some of their income to cater for their physical needs and educational expenses of their children.

According to Flora and Flora (2013), who propounded the community capitals framework, some of the key benefits from the various capitals being connected to one another were the creation of social well-being, a vital economy and a healthy eco-system. To a large extent, the accounts given by the women on natural capital and how it linked to other capitals provided them with a vital economy. For instance, natural capital provided the women with lands for farming. The produce from the farms were then sold to generate income or money (financial capital). This explains why the main occupation in the villages is farming and why agricultural activities formed their main economic backbone. Natural capital also provided medicinal values from which the women used their own herbs and traditional medicine to heal sicknesses like headaches, snake bites and stomach pains. Apart from making them healthy, this saved them a lot of money as they mentioned they could not afford the orthodox drugs. Thus, it also had a positive impact on their general well-being and health as well as on their environments as a whole. This again supports Flora and Flora's (2013), assertion that the availability of the capitals also led to a healthy ecosystem. The relevance of this natural capital also draws attention to the key role it could play in rural development and that of the country at large. Although, the villages are very rich in natural capital, they do not have the required resources in terms of skills, training and money to fully develop and utilize natural capital. The government could allocate some funds purposely for investing in natural capital in most of the rural settings like the study areas. This could help draw several raw materials for goods and services not only for the villages but for the nation to promote economic development. For instance, raw materials like the shea nuts could serve as sources for oil and shea butter productions on larger scales. The trees could also be used in the production of papers and packaging packs. These are items that could be also be exported to generate income for the country.

Again, the participants complained about the non-existence of jobs and other developmental projects in the villages. These villages could be the centers for the establishment of more industries to tap into the rich natural resources in these places. The presence of such industries in the villages would also attract the creation of other basic amenities such as hospitals, electricity, water and schools which would help in enhancing the well-being of the villagers. This could also create job avenues for the villagers. The villagers could also get training and skills from their work places to manage and effectively capture the full benefits from the natural resources themselves when the need arises. One of the reasons for which the villagers are unable to do this could be due to the fact the natural resources are mostly used for their subsistence living or livelihoods only. For instance, the UN Environment Programme for 2006 suggests that in order to maximize the opportunities in using natural capital, there will be the need to move beyond the subsistence benefits most of the rural dwellers gain to include using them in an efficient, equitable, productive and sustainable manners to cover options such as marketing as well.

Although the theory predicted that the presence of Natural capital together with the others should create a vital economy, social well-being and a healthy ecosystem, it failed in considering the challenges associated with it especially in settings like the study areas. As it was revealed in the findings, there were so many challenges that also posed natural capital as a threat rather than a resource to the villagers. Many of the trees were cut down to be used for firewood, roofing thatch and building of their houses. Some areas of the forestry were also burnt in order to be used as farm lands. The researcher observed that most of the trees that had been destroyed were not replanted or replaced leading to severe deforestation in the

villages. This contributed to the frequent flooding during the rainy seasons which often destroyed their farms and properties. They used the bushes and forestry as toilet facilities and this could also explain the occurrence of the frequent cholera cases the women complained of. Furthermore, natural disasters like bush fires could partly be the doing of the villagers. The researcher learnt that foods were prepared in the farms without putting the fire out afterwards. This mostly led to their farms catching fire and subsequently spreading to their homes and destroying properties. Some of these negative human actions could interfere with how natural capital contribute to a healthy ecosystem, social well-being and a vital economy.

The presence of built capital or resources like the clinics also took care of the health burdens of the villages. With the Clinics being more involved in maternal health and child deliveries, it was good news for the women who were under pressure to give children to their husbands. All these combined to enhance the social well-being of the women. As noted by Flora and Flora (2013), the various capitals worked hand-in-hand with one another to enhance the social well-being of the community members. These notwithstanding, there were generally some negative impacts from the other capitals highlighted by the women that could affect their ability to have a healthy ecosystem, a vital economy and social well-being. The villages lacked basic physical amenities like drinking water, toilet and adequate health facilities to improve their living standard and well-being. These are some of the basic facilities needed to for a community and its people to live healthily.

Financial capital was also one of the resources that aided in promoting the well-being of the women. The monies generated from selling their farm produce and other ventures they engaged in enabled the women to meet their needs and those of their families. The women engaging in more than one income generating activities could also indicate that they were financially handicapped. Consequently, doing this was a means to secure themselves financially. In terms of human capital, it was the least of importance to the women compared to the others. This could be due to the fact that most of these women had not attained not formal education or possessed the special skills in hair and dress making. Given that only a few of these women had such skills, the majority did not gain any significant benefit from that.

The above discussion points to the fact that the existence of these capitals in a community are indeed important. However, they also place a lot of responsibility on the community members to ensure that they were utilized properly for the common good of all. Thus, despite the assertion of Flora and Flora (2013), that the different community capitals create a healthy ecosystem, vital economy and social well-being, some forms of human actions, beliefs and practices such as those described above could create otherwise.

### **CONCLUSION AND LIMITATIONS**

The findings showed how the women gleaned resources from the various capitals to enable them thrive despite their challenges. This indicates that it was possible for the rural women to thrive amidst their challenges. It is also important to note that the well-being of the women was strongly connected to the entrenched systems of patriarchy (men), traditional beliefs and values in the villages. Hence requiring a lot of effort in terms of educating and encouraging the villages to abolish those values and beliefs that negatively affected them. During the data collection period, the researcher noted the key roles that female headed households were playing. However, time did not allow the researcher to look into this. It would be interesting for future studies to focus on this to reveal how similar or different the life of these women are from the others in the villages

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