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**DISADVANTAGES, SILENCES AND THRIVING:
THE WELL-BEING OF RURAL WOMEN IN THE
UPPER EAST REGION OF NORTHERN GHANA**

EUNICE ABBEY

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**Disadvantages, Silences and Thriving: The Well-being of
Rural Women in the Upper East Region of Northern
Ghana**

Eunice Abbey

**A thesis submitted in partial fulfillment of the requirements
for the Degree of**

Doctor of Philosophy

July 2017

Certificate of Originality

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_____ (Signed)

_____ Eunice Abbey _____ (Name)

Dedication

I dedicate this thesis to my daughter Moriah Kristodea Adusei.

Abstract

The general aim of the study was to look into the well-being of rural women in two selected villages in Builsa District, Upper East Region. Whilst a lot of similar studies have focused on the challenges encountered by women in their highly patriarchal villages, there is a major gap in literature on how they thrived and on the contributions of the men towards their well-being. It is based on this premise that this study went beyond the challenges of the women to examine how they made use of the resources in their environment to enhance their well-being, the perceptions the men had on the well-being of the women and the roles played by the NGOs to this effect. Using the qualitative research method, 22 participants were selected for the study. This included 10 female and 10 male participants from each of the villages as well as 2 workers from the NGOs that operated in the villages. The theory used for the study was Flora and Flora's (2013) Community Capitals Framework.

The Findings indicate that factors such as marriage, associations, land, income, special skills in hair dressing and soap making, child birth contribute to life satisfaction and enhance the well-being of women. These were regardless of challenges such as the negative traditional rites of widowhood and witchcraft accusations, lack of formal education, financial constraints and the lack of power and access to reproductive resources. These emphasize the resilience of women and their ability to thrive regardless of their disadvantages and silences. NGOs, through their role in education, financial assistance, and entertainment can have a positive impact on the general well-being of the villagers as a whole. With regard to perceptions, almost all the men still held traditional views that women were meant for the kitchen, marriage, child birth, and needed no formal education. They also did not understand how their actions as men could negatively affect or were connected to the well-being of women. Hence, the need to actively involve them in efforts of promoting the well-being of women.

The study revealed the ability of rural women to thrive under their unpleasant living conditions. As postulated by the theory, the findings also showed the presence of various capitals in the villages led to social well-being, a vital economy and a healthy ecosystem. However, the theory failed to capture factors such as the poor utilization and mismanagement of capitals and some of the negative human actions threatening social-well-being, a healthy ecosystem and a vital economy in the area.

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Acronyms and Abbreviations

CFF	Cedi Finance Foundation
CEPIL	Centre for Public Interest Law
CWS	Commission on the Status of Women
DFID	Department for International Development
EU	European Union
FAO	Food and Agricultural Organization
FISTRAD	Foundation for Integrated and Strategic Development
FGM	Female Genital Mutilation
GETFUND	Ghana Educational Trust Fund
HIV	Human Immunodeficiency Virus
AIDS	Acquired Immunodeficiency Syndrome
IMF	International Monetary Fund
ISODEC	Integrated Social Development Centre
LEAP	Livelihood Empowerment Against Poverty
NDC	National Democratic Congress
NPP	National Patriotic Party
NDPC	National Development Planning Commission
NGO	Non-Governmental Organization
NHIA	National Health Insurance Authority
NHIS	National Health Insurance Scheme
ODA	Oncho Free Development Agency
PDA	Participatory Development Associates
SAP	Structural Adjustment Program
SSNIT	Social Security and National Trust
SWB	Subjective Well-being
UNDP	United Nations Development Programme
UN	United Nations
UNICEF	United Nations International Children's Emergency Fund
WHO	World Health Organization

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Chapter 1 Introduction

1.1 Background of 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 humans 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 has been greatly achieved in the developed countries compared to for instance, the developing countries such as those in the Africa. At the international level, standardized indicators like access to health facilities, income and literacy rates are used to determine the well-being of people in both the developed and developing countries. Adopting these standardized indicators in every country may not always be appropriate as the knowledge of the goals, objectives and local indicators of what people deem as measuring well-being differ (Veenhoven, 2005; Arku, 2014). These mostly stem from the beliefs, traditions and those acceptable behaviors in the various countries. These also play key roles in determining the indicators of well-being leading to the call for incorporating cultural-specific indicators as well (Veenhoven, 2005; Zorondo-Rodríguez et al., 2012). This allows for producing different indicators of well-being from one community to another and from one country to another. This way, promoting the well-being of people across the globe could be achieved effectively (Arku, 2014).

There have been many challenges to achieving well-being in developing countries in general and especially for the poor rural women in these countries (FAO, 2012). As noted by Phillips (2006), the quality of life and well-being in the rural settings are multifaceted. These include the interactive and cumulative effects of several diverse factors such as proper infrastructure, quality standard of living, and income, enabling physical and social environments for well-being. Thus, it will require much efforts and

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an interplay of several actions to improve the quality of living and well-being in the rural areas. In this regard, the well-being of the women in the poor rural areas has been a major concern for many international organizations, governments, civil societies and global institutions at large. This is because the rural and remote environments are challenging areas in which people can attain well-being (Harvey, 2014). Some of these organizations include WHO, FAO and UNICEF that constantly call for the availability and quality of basic resources to improve the well-being and living conditions of the women and girls globally, especially those in the poor rural areas (Avotri & Walters, 2001; The Marmot Review, 2010; Shepherd, 1998). With women constituting more than fifty percent of the rural population in developing countries, the Geneva Declaration for Rural Women was implemented in 1992 to recognize the need to advance the social and economic opportunities of rural women worldwide so as to enhance their well-being and those of their families. The Geneva Declaration for Rural Women was a gathering of the wives of heads of states from countries such as America, Africa and Asia was adopted on 25 and 26th of February, 1992 (UN Documents, 1992).

In the developing countries like those in Africa, 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 (FAO, 2012). 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.

Ghana at large, faces a lot of challenges as far as the well-being of women is concerned and with significant differences between the rural and urban areas. Those in the poor rural areas are disadvantaged in accessing basic resources. For instance, cultural values, patriarchy, low literacy levels and poor access to productive assets make living very difficult for these women especially, for those in the rural settings. The most affected of these areas are the regions in the northern part of Ghana which are also predominantly rural. These are the Northern, Upper East and Upper West regions with the Upper East, where the study was conducted being the poorest of all. (FAO, 2012; Wilson et al, 2013; World Vision Poverty Levels Report, 2015).

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In these Regions in the Northern part of Ghana in particular, the rural women have larger burdens in reproductive activities; caring for the family, performing household chores, the time spent in collecting water and fuel amongst others. These turn to limit the energy and time they have for other activities that could enhance their well-being. The men in these rural areas do not consider the development of their households as a priority. Consequently, the women who are the major force behind taking care of the households are left with the undue pressure to provide for their families. Thus, they are mostly compelled to take up several income generating activities (Shea butter processing, charcoal burning and small scale trading) to meet up to the demands of providing for their families. With permission from their husbands, they are sometimes forced to even migrate to the urban areas to seek for better opportunities. These factors combined, have a negative toll on their general well-being (Ghana Living Standard Survey: GLSS, 2005; Abankwah & Abebe, 2011).

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 villages in the Northern Region of Ghana (Bull & Mittlemark, 2010; Adusei & Bull, 2013; Bull et al., 2013; Andvik, 2010). Given that the urban areas fare better than the rural areas today, it is important to explore how the rural women manage to enjoy or enhance well-being in their challenging living conditions.

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 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). The ability of people to stay resilient resonates with the characteristics of positive well-being such as having caring and supportive

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relationships within or outside the family, confidence in your strengths, abilities and positive self-esteem amongst others (American Psychological Association, 2015).

Focusing on the factors that enhance rather than lower the well-being of the rural women in the study areas 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 the negative factors of well-being experienced by the rural women rather than how they were able to survive. Another major gap in literature that this study addresses is the absence of the opinions of the rural men from the studies on well-being particularly in Ghana and Africa at large. This stems from the fact that the disadvantages and challenges the women go through are often linked to the strong patriarchal structures in these rural settings. Thus, the men wield the most power in these areas leaving the women on the disadvantaged side. Most of the literature reviewed seemed to put the blame on these patriarchal structures or better still, the men for the disadvantages and problems of the women. Despite this assumption being created, the opinions of the men were not captured in those studies. Therefore, the researcher felt the need to incorporate the views of the rural men in this particular study as it helps in offering a complementary approach to understanding well-being in general and for the women in the poor rural settings such as those in the study areas. It also highlights how the men think or feel about the circumstances affecting the well-being of the women. These have been addressed in this study. Living under such unpleasant circumstances with strong cultural values and constraints that make it almost impossible to achieve well-being, this study goes beyond the disadvantages and silences of the rural women to also reveal how they thrive.

1.2 The Concept of Well-being

The term “Quality of life” means different things to different people and it is used in different ways. One of the problems associated with this term is how it should be defined and conceptualized (Spilker, 1996; Gullone & Cummins, 2002). Well-being is an important aspect of the quality of life even though, these terms (well-being & quality of life) are often used interchangeably. This is because they are both “multidimensional, context specific, and incorporate things people have a reason to value” (Glatzer et al., 2004: 52). It describes the state of individuals’ life situation and acts as an alternative to objective measures of the quality of life that often uses factors like wealth and life expectancy (Ferriss, 1988). The well-being of people involves

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recognizing that everyone, irrespective of their age, culture, geography, political environment and religion have the aspiration to live well. These notwithstanding, well-being is not necessarily tied to income or wealth. However, it captures the feelings and thoughts of people on their satisfaction with their possessions or lives in general, being in supportive relationships and having the feeling that they are doing well (Ashton & Jones, 2013).

There are two traditional views on well-being. The first which is the hedonic view emphasizes pleasure as the fundamental goal in life and a means towards happiness. Based on the philosophy of Aristippus, well-being is associated with attaining pleasure and avoiding negative events that create pains (Ryan & Deci, 2001; Diener & Lucas, 1999). Other scholars like Hobbes and Desade who are inspired by this view believe that happiness and pleasure should be the ultimate goal in life. In contrast to this, some see hedonism in terms of both pleasant and unpleasant experiences. Thus, well-being is seen as pleasure versus pains which makes it equivalent to hedonism. Most researchers of this view study pleasure and pain using the assessment of subjective well-being (SWB). This consists of three aspects namely; positive mood, the absence of negative mood and life satisfaction which generally comprise happiness (Diener & Lucas, 1999; Ryan and Deci, 2001).

The second view is eudaimonic which maintains that pursuing desires and self-interests will not yield well-being at all times when they are achieved. This view basically criticizes the hedonic view for promoting a vulgar idea that makes humans slaves of desires and self-interests. One of such philosophers of this view is Aristotle who argues that true happiness results from doing what is worth doing (Ryan & Deci, 2001). Irrespective of the fact that desires do produce pleasure, not all the outcomes are good for people and will not necessarily enhance wellness. Consequently, subjective happiness does not mean well-being (Waterman, 1993). Researchers who follow this view believe that well-being is not only about pleasure but also, attaining perfection from achieving true potentials (Ryff & Singer, 1998; 2000). Although, the eudaimonic view sees subjective well-being as very limiting in describing healthy living, it has been criticized for letting the experts define well-being for the people. Subjective well-being (SWB) which is hedonistic on the other hand, allows people to tell or express their views on well-being (Ryan & Deci, 2001).

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Recent studies on well-being focus on the satisfaction people gain from their behaviors, psychological contexts and how these affect the availability of stressors or resources to cope. Thus, the studies on the quality of life are extending and merging to provide more holistic measures of subjective well-being. Subjective well-being thus encompasses measures on positive affects, negative affects and life satisfaction. Some of these measures include concepts like affection, wealth, friendship, knowledge, self-expression, life satisfaction, needs fulfillment and welfare (Searle, 2008; Alkire, 2002; McGillvray, 2007). According to Diener et al. (2005), subjective well-being also refers to “a person’s cognitive and affective evaluations of his or her life, and high subjective well-being is described as a combination of high satisfaction with life, high levels of positive affect and low levels of negative affect” (p. 63). Well-being encapsulates more than just the absence of diseases. This works hand in hand with the World Health Organization’s (WHO) definition of health that goes beyond the absence of diseases to include physical, mental and social well-being. Health is defined as “a state of complete physical, mental and social well-being and not merely the absence of disease or infirmity” (1948:100). However, this definition has been criticized by many who have the view that it has left some aspects of well-being untouched. These aspects are the inclusion of the objective and subjective characteristics of individuals. Others have also argued that spiritual and religious aspects should be added to the definition of well-being (Gullone & Cummins, 2002). These arguments point to the fact that no single measure can exhaustively define well-being as several factors contribute to it including other elements found in the environments of people (Seligman, 2011).

The subjective nature of well-being makes it impossible to have a universally accepted definition of it. The perceptions people have about their well-being and the quality of life are different, they vary from places to places, countries to countries, from different cultures to different societies. As a result, the best means to studying well-being is from the accounts of the people experiencing well-being themselves (Glatzer et al., 2004). As noted by Rath and Harter (2010), well-being is not limited to only being happy, wealthy or successful. It is about the combination of activities like the quality of our relationships, loving what we do each day, the pride exhibited in contributing to our communities, the security of our finances and the quality of our physical health. Ryff and Keyes (1995) have also argued that a single measure of subjective well-being

is not suitable. Apart from the tendency of this being bias, they found out that, a single measure like life satisfaction had a weak correlation with personal growth, purpose and autonomy which are equally important elements of well-being.

Subjective wellbeing (SWB) that captures holistic elements such as cultural values, religious and environmental conditions and people's views continue to be the primary index of well-being (Ryan & Deci, 2001). The positive affect is also seen as the core element of subjective well-being which also justifies its popularity in research over the past few years (Diener *et al*, 2005). This direction and concept provided the main focus for this study as the positive aspects that enhanced the well-being of the participants are highlighted. The study did not aim at exploring what made the participants happy as happiness is just one of the many aspects which does not solely and adequately capture well-being. From their subjective experiences, the study captured the concept of well-being from the perspectives of the participants.

1.3 The Concept of Patriarchy

Derived from the Latin word "patriarchia", patriarchy literally means "the rule of the father" (Jones, 2007). The types of discriminations and control faced by women differ from one society to another as a result of the differences in cultural values and practices, status, religion and ethnicity. Thus, making the definition of patriarchy complex and dynamic. In general, patriarchy implies a situation where men are seen as superior to women, where the men rule or dominate, exploit and control the women (Ray, 2014; Walby, 1990). This section explores the different meanings and constructs associated with patriarchy. How these various constructs play out in the study areas for this research are further elaborated under section 7.4.

To begin with, in terms of establishing solidarity ties outside of one's kinship or family structures in most rural societies, women are subjected and enclosed to kinship ties and structures where they are unable to dominate in areas such as the capacity to exercise power, control resources and as far as legal status is concerned. They are taught to be loyal to these institutions and consequently, are unable to establish solidarity and stronger links outside of these kinship structures. This is in sharp contrast to the case where the men are free under most circumstances, to engage in extra kinship, household and familial group activities that lead to stronger ties with other men and hence, stronger male solidarity compared to the women (Whitehead,

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1984). Similarly, Bevan and Pankhurst (2007), assert that whilst the men are able to engage in formal and local institutions outside and beyond the household, the women are unable to do this. In rare cases where the women are made to participate in local or traditional institutions, they often have lesser voice than the men. To add to this, the control of productive resources and decisions on financial proceeds in the rural households are made by the men or male heads of the homes. For instance, the men are the ones who make decisions on the renting out of lands, crop cultivation and the sale of livestock. In some instances where the women take resources such as lands and livestock into their marriages, they turn to lose ownership of these assets to their husbands as they continue to remain subordinate to them (Bevan and Pankhurst 2007; Quisumbing and Maluccio 2000). This shows how limited the women are and their lack of control when it comes to making decisions at the household and community levels.

Again, in most of the rural areas, the division of labour and cultivation of crops are gendered. Hlormdor (2015), in his study on gendered norms, practices and livelihoods of rural poor women in Glitame, Ghana confirmed this. The study revealed that whilst the men cultivated crops with higher proceeds such as cassava and maize, the women were mostly into vegetable production. The women spent more time on the farms than the men when they had to mostly harvest the crop cultivated by their husbands. For instance, although the cultivation of cassava was the reserve of the men, the women were responsible for the harvesting, packing and carrying the cassava home. They then peeled and dried the cassava to process them into “gari” (a process of grinding dried cassava into powdered or flakes form). It took two a maximum of two days to process the cassava into gari. This took a lot of their strength and energy as well (Hlormdor, 2015). In support to this, Kavane (2011), highlighted the gendered nature of the economic lives of the people in rural Africa. In his paper on gendered production and consumption in rural Africa, he made the assertion that apart from the rural households often making more investments in the education of boy children than girl children, farm activities have gender valences. For example, the guiding of the Oxen on the farm is seen as the work of the women whilst the men were responsible for handling the plough.

In addition to the above, Belshaw (2001), posited that the African women in general are represented less in most of the economic and social domains. They are also less

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educated and as such, do not earn much. He further indicated that even worst is the case of the poor rural women who do not take part in decision making as their voices are not even heard. He added that, the roles performed by these rural women such as managing their households and child bearing also put their health at risk compared to the men. The patriarchal systems in rural Africa plays a major role in the barrier to girls' education. This resonates with Alabi et al., (2013), argument that stereotyping, cultural and religious practices have placed women at risk and relegated them to the background as far as decision making and education are concerned. These beliefs and practices consequently, favor the education of boys than that of the girls.

Furthermore, Farre (2012), on the role of men in the economic and social development of women argued that the men still have enormous power and control over the lives of the women. In many societies, these men continue to have the final say and conclusion on issues related to the educational expenses, family planning and the reproductive health of their wives, participation in the labour market amongst others. To add to this, patriarchy is also seen in the access to and control of natural resources such as lands in the rural areas. Bugri et al., (2016), in their paper on women's land rights and access to credit in patriarchy indicated that the women in the north-east part of Ghana have little or no access to resources such as lands and credit facilities. The case is not different in Anloga in the Volta region of Ghana where the women face extreme challenges in acquiring lands. In situations where lands are to be distributed as inheritance to the children, the daughters or females receive smaller portions compared to the males. Where the women are able to acquire land through marriages, the ownership of such lands ends upon the death of their husbands (Duncan, 2004; Fayorse, 2003).

Summarily, the above provides an understanding into how the concept of patriarchy reflects in the various aspects of the lives of the women in the rural areas; finances, education, power, decision making amongst others. In this study, how the concept of patriarchy plays out in the lives of the women in the two villages are seen in the findings and further elaborated in the discussion section in relation to the theoretical framework used.

1.4 Problem Statement and Significance of Study

This study is a build up to the master thesis of the researcher. The thesis looked at the stressors and resistance resources impacting the well-being of mothers in a village in one of the regions of Ghana. During this period, the researcher observed that most of the stressors that impacted the well-being of the mothers stemmed from cultural values and traditions embedded in patriarchal systems that favoured the men. However, due to time limitations, the researcher was not able to probe further into these traditions and more so, to involve the men in the study. In reviewing the literature for this study, the common concept that was constantly assigned to the challenges and disadvantages of the rural women was “patriarchy” (Adusei & Bull, 2013; Bull et al, 2013; Mensah, 2011; Avotri & Walters, 1999; 2001; Sokoya et al., 2005; Addo-Adeku, 2007; Abankwah & Abebe, 2011; FAO, 2012 etc.). These studies are elaborated in section 2 of the literature review. Patriarchy in this context indicates a situation where the men wield the most power and have the final word in all decisions and activities in a particular society. Thus, patriarchy endorses the supremacy of males. This implies that the women are relegated to the background and have no authority to make any decision that concerns them and of the society without the approval of the men. However, a major gap in these studies as stated earlier, is how the men who live with the rural women do not have a voice and are excluded from the subjects of well-being and the empowerment of rural women. Whilst “patriarchy” is highlighted as a key player in the challenges the rural women face, it would help a lot if the opinions of the men were sought as well.

Interventions created from relying on only the voices of the rural women may not effectively help to improve their well-being. A complementary approach will go a long way to enforce positive results. Will it not be interesting to find out what the men think of the well-being of the women in addition to the women’s own accounts? What if doing so may unearth some hidden revelations that could set new directions for policies and interventions on rural well-being in Ghana and Africa at large? What could the NGOs be possibly missing in their interventions for improving the well-being of rural women in Ghana without the voice of the men? Could we actually empower these rural women without addressing those (men) supposedly responsible for their challenges? Some of these questions aroused the curiosity of the researcher to involve the rural men in this study of well-being as well.

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In addition to the above, studies on the determinants of well-being have been conducted. However, not much has been done in the extremely poor areas. Few studies that focus on how the women survive in these less developed areas exist. In most developed countries however, a lot has been done on well-being with documented accounts on the experiences of the women in this regard. For developing countries like those in Africa, less detailed and reliable information exist. Most of the reviewed literature that directly focuses on the well-being of rural women in the Northern part of Ghana mainly captured their challenges with less emphasis on the strengths and resilience exhibited in these periods. Thus, little is known on how the women achieve well-being and how this could be promoted (Whitehead, 1992; Searle, 2008; Bull et al, 2013).

Again, one of the issues that also came to bear was the influential roles played by the NGOs in improving the well-being of the rural women. These NGOs concentrated fully on the women in the villages. The women also indicated how the involvement of the NGOs in their lives impacted their well-being. As this did not form part of the focus of the master thesis, it was not researched into. There are also a lot of NGOs such as Oncho Free Development Agency (ODA), Integrated Social Development Centre (ISODEC), and Foundation for Integrated and Strategic Development (FISTRAD) in the district where the study was conducted. These NGOs are engaged in different activities to improve the well-being of the people in the villages. Given the enormous contributions that these NGOs were making in the villages, it became necessary to explore the roles they played in this regard.

In a nut shell, this study reveals in details, the several factors that affect the well-being of the rural women with emphasis on their ability to thrive. This makes this study different from most of the others that highlight only the challenges of these rural women. To the best of the researcher's knowledge, it will also be the first compared to the studies on the well-being of rural women in Ghana that captures the perceptions of the rural men with respect to the well-being of the women. Thus, the findings of this study provide a new dimension to better understand the well-being of the rural women in Ghana and in settings with similar characteristics like the study areas.

1.5 Research Objectives

Generally, the study aimed at exploring how the rural women in the study areas achieve well-being and to highlight the views of the men in relation to this. This was to create an understanding of what well-being meant to the participants and the processes involved in achieving this. The specific objectives were to

- Identify the factors that affect the well-being of the rural women.
- Explore the perceptions of the rural men on the well-being of the women.
- Determine the roles played by NGOs in promoting the well-being of the women/villagers at large.

1.6 Profile of Ghana with Focus on the Northern Region

1.6.1 Location and History

Ghana is a middle-income country located on the West African coast and has a total land area of 238,537 square kilometres. Ghana shares borders with three French speaking countries, Burkina Faso on the north and northwest, Togo on the east and Cote d'Ivoire on the west. The Gulf of Guinea or Atlantic Ocean is to the South (UNDP, Ghana, 2015). The country has three ecological zones; the middle belt and western parts which have many streams, forests and rivers; the sandy coastline, also crossed by many streams and rivers and the northern savannah (Ghana Health and demographic survey, 2008).

Formerly a British colony, Ghana was the first African nation to gain independence on 6th March, 1957 and became a Republic on 1st July, 1960. It has a current population of about 25.9 million people with several ethnic groups such as the Akans, Ewe and Ga/Dangbe. There are ten administrative regions (Upper West and East regions, Northern, Western, Brong Ahafo, Ashanti, Eastern, central, Greater Accra and the Volta Regions) with their different capital towns in Ghana. The main political and administrative capital town is Accra. These regions are divided into 170 districts to ensure the effective administration and delivering of services at the grassroots and local levels. (UNDP; Ghana, 2015).

1.6.2 Climate and Language

Ghana's tropical climate, temperatures and rainfall vary and they depend on the distance from the coast and elevation. However, the average annual temperature is

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about 26°C (79°F). There are basically two climate seasons in Ghana; the dry and rainy seasons. The rainy seasons usually occur from April to mid-November. In the northern region however, the rainy seasons are distinct and begin in March and end in September. The dry seasons occur from December to March. During this season, the harmattan, a dry desert wind blows and lowers the humidity creating extremely warm days and cold nights. The harmattan is usually very severe in the northern part of Ghana (UNDP Climate Change Profile for Ghana, 2015).

The official language of Ghana is English. However, there are over 79 regional dialects spoken in Ghana. These are classified into six main groups; Kwa, Gur, Mande, Kulango, Senufo and Gbe. Ghana has a lot of different ethnic structures which also explains the unique cultural diversities and practices amongst these groups. Ghana's common local language is Twi which is widely spoken and known by many Ghanaians (Ghana Guide; Language, 2015; Asante & Gyimah-Boadi, 2006).

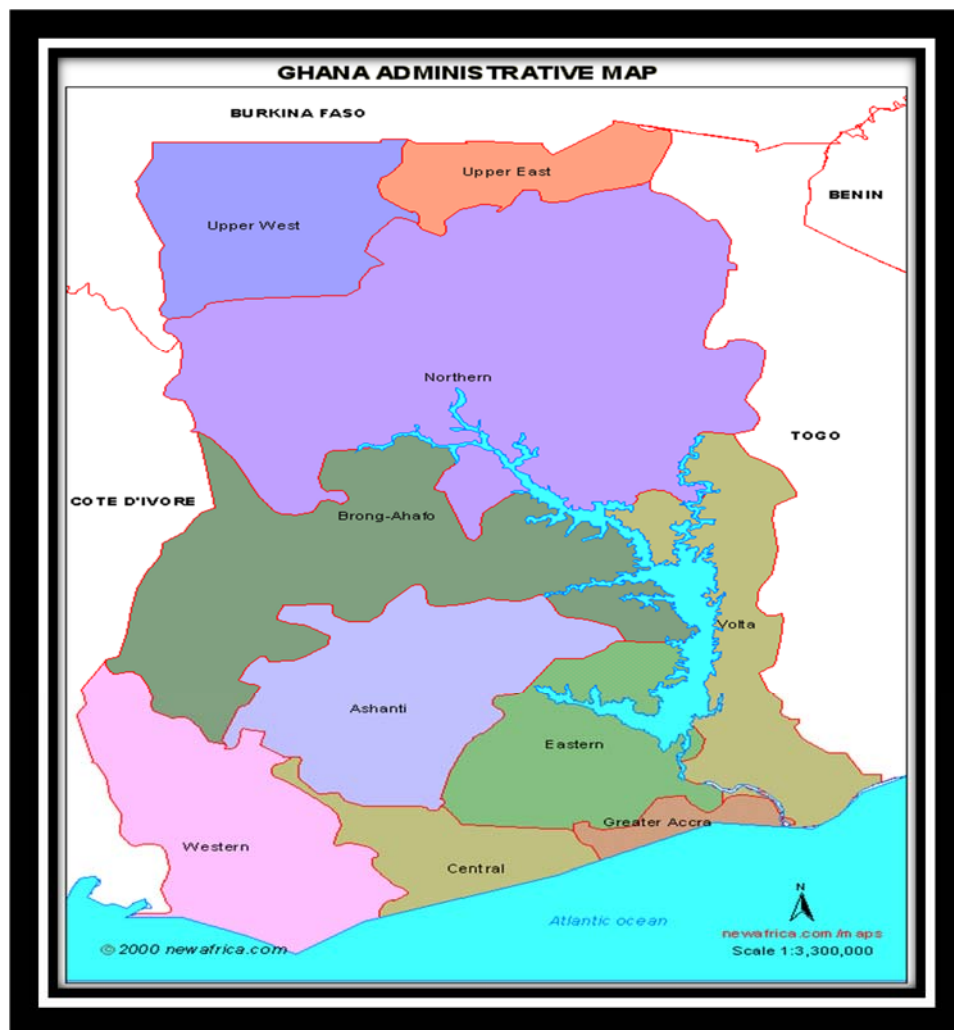


Figure 1. Map of Ghana with Regions & Capitals. GLSS, 2005.

1.6.3 *Economy*

Under the leadership of Dr. Kwame Nkrumah, the first President of Ghana, the country had one of the strongest economies in Africa with a 10-year development plan to promote social development. Indeed, Nkrumah's era saw the expansion of many health facilities and other projects to develop the country (Arhinful, 2003). In the 1970s and 1980s however, Ghana suffered a major economic crisis that gradually plunged it into poverty. These centered on the unfavorable market rules on world trade especially for its main exports; gold and cocoa, low agricultural productivity, high inflations and unemployment. Ghana's decision to adopt the World Bank and IMF's Structural Adjustment Programme (SAP) in 1983 to build the economy did not work well. This came in the forms of restructuring the institutions, promoting international private investments, making trade liberal and balancing its national budget. This programme rather placed more burdens on the poor and made it extremely difficult for the government to provide social services for the people (Andersen, 2004).

The leading commodities exported out of the country are cocoa, gold and timber. There have been more diversities now as non-traditional commodities such as pineapples and bananas are being exported as well. Agriculture which is the key element of Ghana's economy contributes to about 34 percent of the gross domestic product (GDP). The rest are services on wholesale and retail, industries and construction services that also contribute to Ghana's economy. In terms of natural resources, Ghana is rich in minerals like gold, diamond and bauxite. It is also the second leading producer of cocoa after Ivory Coast. The country has also achieved much in poverty reduction and has enjoyed a relatively stable democratic governance (UNDP, 2015).

One of the major poverty-reduction strategies introduced is the Livelihood Empowerment against Poverty (LEAP) in 2008. This aims at improving the living conditions of the people especially the poor who receive some monthly allowances. The Ghana Education Trust Fund (GETFUND) has also progressed in the educational system as scholarships are offered to poor and needy students. There are several ministries such as those of the Youth and Employment, Women and Children Affairs, Defense and Health amongst others. These ministries take on specific roles in running the country. Despite some of these successes, Ghana still faces major challenges in health and poverty. Poverty is still endemic in some of the regions in Ghana,

particularly in the Northern sectors (UNDP, 2015). The current and constant power outages in the country popularly known as “Dumsor” (off and on) is having extreme negative effects on the economy. Productivity has been negatively affected and the cost of living has become very expensive.

1.6.4 *Political Structure*

National Level

As far as politics is concerned, Ghana has a multi-party democratic presidential system of government. A president is elected for four years with a maximum of two terms and is the head of both the government and the state. Whilst the president oversees the overall affairs of the country, there are ministers of state and parliament who are assigned to specific tasks in the country. Ghana’s main arms of government are the Executive, Legislature and Judiciary (Ghana Nations, 2015).

The executive is mainly responsible for advising the president and the membership is by election and appointment. Meetings held by the executive arm are chaired by the president or the vice. The executive is presided over by a speaker elected by the parliament and assisted by the first and second deputy speakers. The Legislature is responsible for the making and enactment of laws. The Judiciary is responsible for the jurisdiction of issues that are related to the enforcement and interpretation of Ghana’s constitution. Other aspects of the judiciary comprises the Court of appeal, the Supreme Court, High Court, Regional Tribunals and the Inferior Courts such as, Circuit Tribunals and Community Tribunals (Ghana Nations, 2015). The two most popular political parties are the National Democratic Congress (NDC) and the National Patriotic Party (NPP).

Regional and Local Levels

In each of the ten regions in Ghana, there is a paramount chief who serves as the overall traditional leader for the various villages and cities. It is also important to note that these paramount chiefs are assisted by sub chiefs who are over lords of the various villages and cities in the regions. The sub chiefs of the regions also report to their respective paramount chiefs on the activities, development and problems of their villages and cities. To this effect, there is the National House of Chiefs made up of ten members (Paramount chiefs of the ten regions) who meet occasionally to deliberate on issues of concern in their regions.

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Although these chiefs are not required to openly declare their political affiliations, they closely work hand-in-hand with government officials such as the Assembly men and members of parliaments of the constituencies in their regions to promote the welfare of the people. These government officials carry issues, problems and projects that require national attention to the parliament house to be addressed accordingly. However, those that could be handled at the regional and local levels are solved by the paramount and sub chiefs. The traditional leaders wield a lot of power, respect and authority from the people whom they over rule. The government of Ghana and the national leaders recognize this as such and hence, the rational in working closely with them. For instance, no developmental project will be created in a particular region without the prior knowledge of its paramount chief.

Though the government of Ghana has the supreme power over resources such as lands in the country, these leaders are seen as the custodians of most of the lands and must be consulted before they are used for any project. These are the customary lands owned by the traditional leaders. However, there are also state lands that are compulsorily acquired through the state's powers and laws. Beyond these, there also family lands owned by particular groups of families in Ghana who can choose to sell them or not. However, where the state has interest in such lands, the families are compelled to give a value and price for them to be bought by the state.

1.6.5 Some Policies to Promote Well-being in Ghana

Ghana's government in its efforts to promote the general well-being of the citizens, has created some policies to this effect. Most of these policies adopt an approach to address the broader determinants of well-being. Some of these policies include the National Health Insurance Scheme (NHIS), Livelihood Empowerment Against Poverty (LEAP), Ghana Poverty Reduction Strategy, and Ghana's Free Delivery Policy amongst others. In spite of the existence of these policies, there are still challenges with respect to the policies reaching some of the remote and poorest areas in Ghana. Some of these challenges are mainly due to poor logistics management, transportation problems, cultural and social preferences to services and poor monitoring and evaluation (Ofori-Adjei, 2007; Banchani & Tenkorang, 2014; Ghana Web, 2015).

LEAP (The Livelihood Empowerment against Poverty)

This is a social cash transfer program implemented to provide money and health insurance to the extremely poor households in Ghana. This aims at alleviating short term poverty and to promote human capital development. The trial phase of this program begun in March 2008 and was expanded in 2009 and 2010. As at 2013, the program had covered over 70,000 households in Ghana. LEAP is funded by the government of Ghana and also from donations from organizations like DFID and World Bank. Eligibility criteria for this program include persons with extreme disabilities, the elderly poor and single parents with orphans or a vulnerable child (LEAP; The Transfer Project, 2015).

NHIS (National Health Insurance Scheme)

This was implemented in 2003 to replace the cash-and-carry system of paying for health care services at a point of receiving it. The scheme has increased the coverage and the availability of health services, as well as their utilization in Ghana (NDPC, 2009; NHIA, 2011). National Health Insurance Authority (NHIA) licenses, monitors and regulates the operation of the Health Insurance Scheme. This Scheme operates under these three main categories; district, commercial and private health insurance schemes. Registration under any of these schemes means that people can seek treatment in health care services without having to pay for them. The NHIF is financed from several different sources. Approximately 70 percent of the total funding comes from a health insurance levy added to VAT, 23 percent comes from contributions made by formal sector workers to the Social Security and National Trust (SSNIT), and 5 percent comes from Premium payments. The scheme has contributed to improving the general well-being of people in the country. This is because it has reduced the cost of covering health care and also making it possible for the poor who could otherwise not afford it (Ghana Web, 2015; NHIS, 2015).

Free Delivery Care Policy

This policy was introduced in 2003 by the Ministry of Health to make delivery free for all pregnant women in Ghana. The main aim of this policy is to improve the quality, financial, and geographical access to delivery care services in the country. It also covers delivery services in the public and private health centers (Ministry of Health, 2004; Ofori-Adjei, 2007). Though, the policy has been criticized for benefiting the

rich more than the poor, it has helped to improve the overall well-being of women in Ghana.

1.7 The Study Area

1.7.1 *Builsa District (The Builsa People)*

The Upper East, Upper West and Northern regions are collectively referred to as Northern Ghana. The Upper East is the smallest of all the regions. The study was conducted in two of the villages in the Builsa District of the Upper East Region. As stated earlier, the Upper East region is seen as the poorest of all the regions (Ghana Statistical Service, 2010). This fact aroused the curiosity of the researcher to know more about this region. This also makes the women there a unique population to study in terms of finding out how they could possibly be thriving despite being seen as the poorest. A friend in the region recommended three of the villages and the researcher decided to use two of these villages that were the most peaceful and violence-free as the specific study areas.

Builsa is divided into South and North although, they are all the same people with the same language and cultural values. The population in the Upper East region as at 2010 was 1,046,545 and less than five percent of the national population. Though the Upper East has a large and youthful labour force, it is the least urbanized and poorest in Ghana (Ghana Statistical Service, 2010). The current population of the people in the district is not known. However, as at 2000 there were about 75,375 people living in the district. The staple foods of the Builsa people are tuo-zaafi (prepared from corn), millet porridge, yam and stew. Other diets include fried millet, yam cakes and plantain (Builsa District Assembly, 2006). The following presents the general background of Builsa people

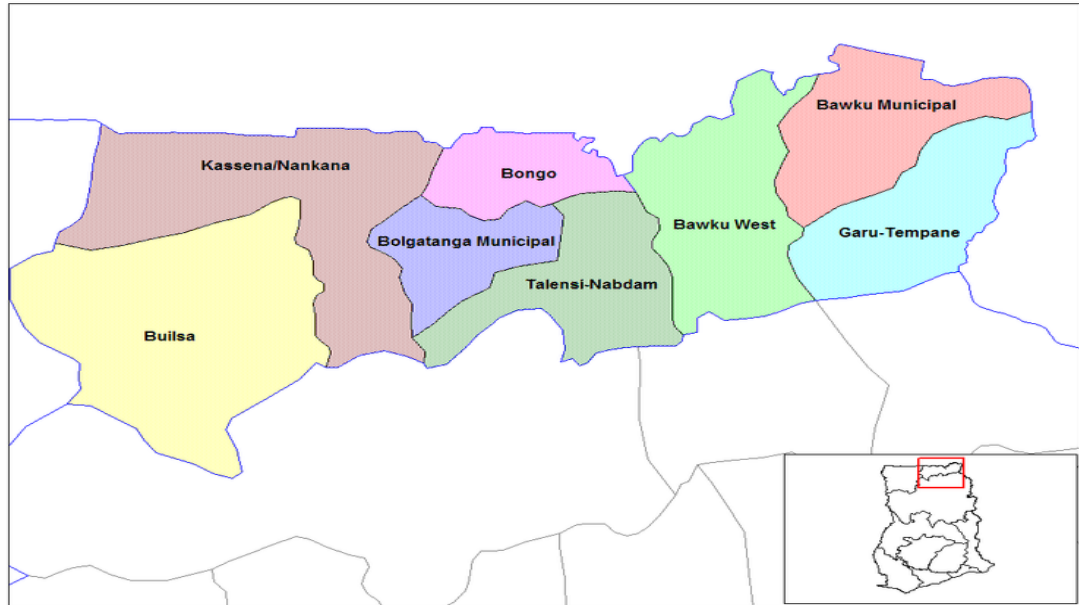


Figure 2: Builsa District in the Upper East Region (Builsa district highlighted in yellow) Wikimedia Commons, (2006).

1.7.2 *Location*

One of the villages for the study was selected from Builsa North and the other, from Builsa South. Builsa North is found on the north eastern part of the region and Builsa South, on the south eastern part. The district shares borders with Kessena Nankana district which is also divided into east and west. Builsa is one of the eight districts in the region. On the whole, the district covers an area of 2,220 km² and constitutes 25.1 percent of the total land area of the Upper East Region. Sandema is the administrative capital of Builsa North district whilst Fumbisi is the capital of Builsa South. Some of the villages in the district are Chuchuliga, Sandema, Siniensi, Wiaga, Kadema, and Gbedema (Builsa District Assembly, 2006).

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Picture 1: Some Typical Builsa Housing Structure (Field Work, 2015).

1.7.3 *History*

The history of the people of Builsa comes from a very complex nature of the founders of the different villages in the district. As a result, the historical accounts of their origins differ. Two of the most common historical accounts were given by the historians, Rattery and Schot in 1969 and 1977 respectively. Rattery wrote on the

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historical origin of Kanjaga village. Schot's account indicated how the villages of Wiaga, Sandema, Siniensi and Kadema were founded (Kwekudee, 2013).

Kanjaga Village

Rattery's 1977 account of the origin of the Builsa people is linked to the story of Kanjaga village where the history was given to him by the descendants of the original founder of the village. This account indicates that the people originated from Burkina Faso. Kanjaga village is derived from the terms "Akana" (name of the founder) and "Jaga" or "gyagya" which means to flutter like a bird. Akana, the founder of the village was a Blacksmith. Originally hailing from Kurugu, Akana travelled to Chakani and finally found and built his own compound beside a hill. This place later became known as "Kanjag Pen" which means Kanjag's rock or hill. People who wanted to visit Akana's compound had to cover a long distance over the plains to get there. People became so tired that by the time they got there, they were known to be rolling about, almost fluttering like birds. It was from this that the term "Jaga" (Flutter like a bird) emerged and hence the name "Akangyagya" (Akana's hill or place) which is today known as Kanjaga (Rattery 1977; Kwekudee, 2013).

Kadema, Wiaga, Sandema and Siniensi Villages.

Schots's account of how the above villages originated was linked to man called Atuga. He was the son of a Mamprusi king by name, Nayire. Atuga was banished from Mamprusi as a result of a quarrel he had with his father. Some people from his father's kingdom followed him as they journeyed through Naga until they discovered a fertile farm land in Builsa. With time, Atuga married and had sons. History has it that, Atuga killed a cow to guide him name his sons. Thus, he asked his sons to choose a piece of the cow's meat they loved and were named accordingly. The eldest who chose the "karik" (shin) was named Akadem, the second chose the "wioh" (thighs) and was called Awiak. The third son chose the "sunum" (chest) and was called Asandem and the fourth was called Asinia as he chose the "sinsanluik" (bladder).

When Atuga died, his eldest son Akadem remained on his father's farm land and named it Kadema which is presently one of the villages in Builsa North. The other three sons, Awiak, Asandem and Asinia later founded the other villages of Wiaga, Sandema and Siniensi respectively (Schot, 1969; Kwekudee, 2013).

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1.7.4 *Climate and Language*

The rainy season in Builsa starts in April to August and sometimes through to September. The rains which are usually heavy range between 85mm and 1150mm p.a. The dry season sets in during October to March. This season is characterized by dry harmattan winds and the temperature could get as high as 45 degrees celsius. The primary language spoken by Builsa people is Buli which is mostly used in oral situations. Though, the language is now being used in reading and writing, only a few has this skills. This is because there are fewer materials for reading and writing in the Buli language. As far as linguistics is concerned, Buli is distinct but also similar to other languages like Mampruli and konni and shares similar roots with Frafra which is spoken in other villages in Northern Ghana (Builsa District Assembly, 2006; Kwekudee, 2013).

1.7.5 *Family structure and how it works*

The structure of the family systems in the villages is based on the principle of communal living. As such, a married woman is brought into her husband's home which could also be housing the man's parents, his siblings and other family members who may be under his care. Thus, most of the residential units are made of generations of family members such as brothers, children and sisters. In the villages where the study was conducted, there was nothing like a household being made of only the parents and children. Whilst the general house chores are divided amongst the women, the wives are solely responsible for their children, husbands and their parents. On the other hand, the husbands are also required to offer continuous assistance to the family of their wives with regards to farming and funeral ceremonies of their in-laws when the need arises. However, when a man loses his wife, he is expected to conduct the funeral rites in his own compound. Anything contrary to this means that the man is not legally or customarily entitled to "doglie"; a practice where the deceased's sister automatically takes the place as a wife to the widower (Field Work, 2014: Kwekudee, 2013). On the whole, marriage in the villages are less burdensome as the men could easily marry with a few gifts as payment for the bride price. However, the most difficult aspect has to do with sustaining the marriage as the longer a couple lived together, the more the husband was required to help the wife's family on the farm and to give out animals (Builsa District Assembly, 2006).

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In terms of the socialization or training of the children in general, it is done on an extended basis. Thus, the older women, aunties, uncles, mothers, fathers and any person deemed as an adult had the right to correct a child whenever he or she went wrong. However, the older women and mothers were responsible in specifically training the female children into becoming good women and wives. They were expected to inculcate into them, all the “womanly” attributes and qualities needed in becoming good wives. For instance, they were to teach them how to cook, wash, and take care of children. These were some of the qualities seen as key in sustaining a marriage in the villages. Therefore, the women who failed in their marriages were also tagged as not having received proper training or upbringing. They were seen as a disgrace to their parents and families given the respect and high social status associated with marriage in the villages. Male children on the other hand, were also trained by their fathers, uncles and older men on how to become “men”. They mostly followed their fathers to their farms to learn farming or whatever trade they were involved in. This is done so they can take over their fathers businesses when they died. These notwithstanding, both the male and female children are taught to be respectful and obedient to the old and elderly in society. Their roles are assigned on gender basis right from a tender age until they become adults. In the villages, women assumed the domestic, child caring roles and farming. The men in addition to farming also took on more laborious activities such as carving, masonry, carpentry and weaving (Field work, 2014).

In addition to the above, inheritance and the distribution of properties went to the males’ lineage in the family (Patrilineal). However, the women to a certain extent could keep personal assets only if they had acquired them whilst living in their fathers’ houses. The men who were seen as the heads of the homes had the upper hand over financial resources in their families. Although the women were in charge of monies made from their own endeavors, they had to give an account of whatever they earned to their husbands who determined what their share would be. Regardless of this, the women or wives had the sole financial responsibility of feeding the families and taking care of their expenses thereof (Field Work, 2015).

1.7.6 *Some Cultural Practices and Festivals*

Ngarika ceremony (FGM).

FGM simply means the removal of the clitoris. This practice has longed been banned in Ghana. However it still remains one of the key ceremonies performed for the young Builsa women. The practice is still held in high esteem amongst many Builsa people who have refused to heed to the ban. “Ngarika” means clitoris and is derived from the term, “ngari” which means to grip, pluck off or circumcised. This ceremony is a rite of passage which every girl must undergo to qualify for marriage and to determine their maturity. Thus, without going through this rite, a woman is not eligible for marriage. This rite validates the woman’s right to marry and her maturity as well. Though one of the villages through the efforts of an NGO had abolished the FGM, it was still being practiced in the other village at the time of the data collection (Field Work, 2015; Builsa District Assembly, 2006).

The FGM is a traditional practice mostly common with the traditional believers. However, some people from the other religions like Islamic and Christianity still practice it based on the meanings they attach to it. For instance, FGM is believed to help the young women stay chaste and pure until they get married. It also ensured the faithfulness of the woman as the FGM enabled her to stay attracted to only her husband. As such, those who did not go through the rite were seen as promiscuous and less likely to become eligible for marriage. It is highly supported by the men probably because the reasons behind the practice worked to their advantage. However, the practice is carried out and supervised by specific older women who deemed it as their job. They got paid for the services they rendered. Getting the complete abolishment of the FGM practice is still an active agenda of the NGOs that work in the region (Field Work, 2015).

“A ka yaali ale wa bo dela” (Do not search, for she is here)

The practice of "a ka yaali ale wa bo dela" (do not search, for she is here) is a practice where suitors select women who have undergone the Ngarika for marriage. With this practice, the suitor “kidnaps” or captures the would-be wife without her consent for about a day or two. Afterwards, he sends a “sanyigmo” (go-between or messenger) to the parents of the woman to inform them of their daughter’s whereabouts. Hence the name "a ka yaali ale wa bo dela" or "a ka yaali ale wa bo ka dela" (do not search, for she is here). The “sanyigmo” carries gifts in the forms of money and tobacco to the

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woman's parents. Once the gifts are accepted by the parents, it means they approve of the "kidnapping" and marriage. Refusal to accept them signifies disapproval. The gifts are referred to as "akayaali" and are only meant to signify the seriousness of the suitor's marital plans and not necessarily the payment of the dowry. The final process involves the "lig nansiung" where the suitor sends gifts such as a hen, goat or sheep to his "Narcho" (in-laws) to seal the marriage bond (Kwekudee, 2013).

Feok Festival

The Feok festival is celebrated by the people of Builsa in the third week of December every year. It is celebrated to mark the defeat of the Zambarima slave raiders led by a certain man called Babatu by the ancestors of Builsa in the 1880s. "Feok" in the buli dialect means the abundance of food. The festival is characterized by thanksgiving to God, their ancestors and earth shrines for a successful end of year and farming season. The festival begins with the pouring of libation to the ancestors and shrines of the land to invite their presence at the festival. It is then climaxed by a public gathering of all the chiefs, singing groups and war dancers from Builsa villages. Feok festival is cherished by the people of Builsa as it connotes and enhances a sense of identity, trust and solidarity for them (Kwekudee, 2013; Field Work, 2015).

1.7.7 Religion

Builsa villages are dominated by the Traditional believers or religion. This is followed by the Christianity and Islamic religions. Their religious concepts are mainly related to "Teng" who are the gods of the earth and "Wen or Naawen", the gods of the sky. Generally all the people of Builsa believe in the existence of a "Weni" or a supreme being who gives life and controls the destinies of the people. They believe that the "Weni" is very powerful and cannot be challenged by mortal beings. However, there are the "Tindanas" who are the priests that represent the gods of the earth. They perform various sacrifices each year including the slaying of cows and offering grains provided by the people to the gods as rent for their farms. Other duties performed by the "Tindana" include the allocation of lands, inducting new chiefs, arranging for annual sacrifices and appeasing the gods when sacrileges such as incest and adultery are committed (Builsa District Assembly, 2006; Field Work, 2015).

Every member of the village, including the leaders had the right to belong to any of the religions and to switch to any that they wanted. All the religions have their indigenous ways of worship which did not interfere or conflict with one another. The

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Muslims and Christians worshipped their Supreme Being through Mohammed and Jesus respectively. However, the traditional worshippers had different means through which they reached their Supreme Being. Some of the media included rivers, trees, stones and wooden sculpture. It was uncommon to see marriages between the different religions. For instance, Christians hardly married Muslims and vice versa. In rare cases where this happened, the wife was required to change her religion to that of her husband. However, this did not apply to the husband. All the religions also have their various festivities. The Christians celebrate Christmas and Easter to commemorate the birth and death of Jesus respectively. The Muslims also have festivities like the Ramadan which is the month of fasting and Eid al-Fitr for ending the fasting. The traditional worshippers also have different days and specific observations they make per the demands of their various gods. For instance, the researcher interviewed one of the traditional worshippers who stated that he was not required to visit the forest on Thursdays. According to him, it was the day set aside for the god of the tree that he worshipped to roam in the forest. He only stayed at home and offered sacrifices. However, general ones like the Feok festival that covered the entire region saw all people from the different religious backgrounds unite to celebrate.

1.7.8 *Political Administration and local Governance*

The district is homogenous with majority of the people being Builsa. Only a few; the minority constitutes other groups such as the Kantosi, Mamprusi, Sissala, Nankani and Mossi. The Builsa villages are patriarchal in nature just like other groups in Northern Ghana. Here, the men wield greater authority and are responsible for making 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 is the ultimate authority in each of the villages. There is a paramount chief called "Sandema Naab" who heads all the chiefs in the villages.

At the district level, Builsa has an Assembly made up of sixty-four (64) members. The District Assembly is the highest political and administrative authority in Builsa. The Assembly is responsible for giving directions and supervising all the other administrative authorities in the area. In performing their executive, judiciary and legislative functions, the Assembly runs the day-to-day affairs and management of the district. The assembly liaises with the chiefs in the villages to initiate developmental

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projects as well as carry their grievances and needs to the national level (Builsa District Assembly, 2006).

At the local levels (villages), the highest authority lies with the chiefs. The chiefs see to the affairs of their villages, guide and supervise projects. However, they are assisted by their 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, at the clan levels, the presiding elders take over. Issues that are difficult to handle at both levels are taken to the chiefs. Beyond this level, all unresolved cases are taken to the police (Field Work, 2015).

With regards to the relationship between the traditional structures and governmental ones, the same procedures apply with respect to the study areas. Here, the paramount chief is the custodian of the lands and the people in the village. Similarly there are some families that own lands in the villages. The researcher learnt that most of these families had acquired them by virtue of inheritance or being amongst the first to have settled in the villages. The villages also have Assembly men and MPs (Members of Parliament) who work with the traditional leaders on the developmental projects in the villages. These Officials are also required to bring the grievances and needs of the villages to the attention of the government.

Although the region had been relatively peaceful, it has had its share of violence and conflict. Violence and conflicts in the Upper East region have mainly been rampant in the areas of Bawku and in Bolgatanga which is the regional capital of the Upper East. There have also been some cases of violence in Navrongo and Sandema. The underlying causes of the conflicts in these areas are related to chieftaincy problems, differences in political affiliations, control over lands and ethnic identities. Chieftaincy titles come with enormous power and control hence the constant conflicts amongst the different clans as to who should be a chief or not. Most often, these conflicts are fought along political lines as the ethnic groups associate themselves with a particular political party. For instance, in Bawku district, chieftaincy problems were the main causes of the conflict between the Mamprussi people who insisted that the Kusasi people should remain the “Tendanas” (spiritual leaders), whilst the political chieftaincy position should be under the control of the Mamprussis. However, the conflict became so political that some of the violent acts reported there were between the supporters of the NPP and the NDC political parties. Also, the conflict and violence

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in Bolgatanga related to the control over territories and natural resources between the Yekene and Sirigu people on one hand, and the Namologo and Tindongo people on the other. These conflicts have led to the death of many and the destruction of properties such as houses and farms. Many of the people were also compelled to relocate to other regions in country (Awedoba, 2010; Draft Report on Conflict Mapping in Northern Ghana, 2012).

During these periods of conflicts and violence, the women suffered the most as they lost their family members and assets that served as the sources of their livelihoods. Whilst some of the women have been able to rebuild their lives, others are still recovering from the pains and scars that these conflicts left behind (Assefa, 2001; Awedoba, 2009). Under such unpleasant and unstable environmental conditions, attaining positive well-being could be extremely difficult. Currently, the region has been relatively peaceful especially between 2007 and 2012 but, it was not until the Ghana Armed Forces stepped in. Due to the entrenched positions underlying the causes of the conflicts, the military has been unable to address the root causes. There is also an inter-ethnic peace committee that works with the parties involved in the conflicts; sensitizing them on the need to be at peace with one another. Occasionally, the conflicts do spring up and it takes much efforts by the security services to restore peace in the area (Draft Report on Conflict Mapping in Northern Ghana, 2012).

1.7.9 *Physical and Social Characteristics*

In Builsa district, most of the houses in the villages are built with local materials. Almost all the houses are constructed with mud and roofed with thatch. However a few of the official residences are constructed with bricks and roofed with aluminum ceilings. Most of the physical and social services are located in Sandema and Fumbisi, Builsa district capitals. Commuting within and outside of the district is mostly by roads. Within the villages however, it is by footpaths and tracks. The roads are in deplorable conditions and get worse during heavy rains. The only major government hospital is in Sandema. However, there are other health centers and community clinics located in Fumbisi and the other villages. In places where there are no health facilities, the people have to travel to neighboring villages or the district capital to access health care. Builsa lacks a lot of Sanitation facilities such as latrines and public urinals. As a result, most of the people resorted to using the bushes as their toilet facilities (Builsa District Assembly, 2006; Kwekudee, 2013; Field Work, 2015).

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The district has several educational institutions from the primary to junior high levels (pre-tertiary levels). Most the schools are in Sandema, Fumbisi and Kanjaga. These schools are classified as public as they are run by the government that also provides the educational materials and resources. Postal services in the district capitals are also connected to the other villages in Builsa. Some of the villages like Sandema and Chuchuliga have domestic pipes whilst most of the others use boreholes and protected wells. Most of the villages in Builsa district have no electricity or connected to the national grid. Most of the district's banking services are located in the district capitals as well. There is only one police station located in Sandema. The police ensures that peace and order are maintained in the district (Field Work, 2015; Builsa District Assembly, 2006).

There are two major markets in Builsa. These are the Fumbisi and Sandema market days coupled with other small local markets. Whilst Sandema markets operates every three days, Fumbisi operates every six days. The other small markets like Doninga, Wiaga and Chuchuliga also operate on specific days. It is important to note that these markets operate in such a way that they do not compete on the same days. Some of the crops common during these market days are millet, sorghum, guinea corn, shea nuts and rice. Animals such as cattle, goats and sheep are also sold on the market days (Builsa District Assembly, 2006; Kwekudee 2013; Field Work, 2015).

1.7.10 *Economic Activities*

Agriculture is the backbone of Builsa's economy. Almost all of the people in the villages are engaged in farming activities which also served as their subsistence livelihoods. Other activities of theirs included hunting with a few people having governmental jobs, trading in crafts and shea butter processing. The farming seasons usually extended from May to November annually. Builsa is 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 (Field Work, 2015; Builsa District Assembly, 2006).

1.7.11 *Some NGOs working in Builsa District*

There are some NGOs in Builsa district that work in the various villages. Most of the NGOs work in partnership with organizations such as UNICEF, EU and ADRA (Adventist Development and Relief Agency). Some of these NGOs are ISODEC,

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ODA and FISTRAD. (Builsa District Assembly, 2006). The main target groups of these NGOs are the women whom they believe go through a lot more challenges than the men. Like any organization, these NGOs had to first discuss their objectives with the chief and elders of a particular village before assuming full operation. At the household level however, the women needed the permission of their husbands before they could participate in the activities of the NGOs. In some cases, some of the objectives of the NGOs saw the men benefitting as well. These included loan services and the distribution of farming tools such as cutlasses and hoes.

ISODEC (Integrated Social Development Centre)

ISODEC was founded in 1987. It is basically an indigenous NGO aimed at promoting human rights and social justice for all people especially those at the grassroots levels. Through some of their programs such as education, health and sanitation, ISODEC has reached most of villages in Builsa district. ISODEC also embarks on campaigns to promote girl child education and family reproductive health. This NGO serves as an advocacy agency to positively influence policies, promote accountability, create awareness on human rights, promote social equity and instill civil activism. ISODEC is affiliated with other organizations like the Centre for Public Interest Law (CEPIL) that promote and defend public interests and those of the poor. There is also the Cedi Finance Foundation (CFF) which is a micro-finance institution that provides micro-credit services to small scale entrepreneurs, focusing mostly on women. ISODEC has also partnered with some organizations within West Africa as well (ISODEC, 2012).

ISODEC has been very influential in Builsa district. The organization has supported some of the villages with loans to promote their income generating activities. In the wake of natural disasters like floods, it provides resources and relief services. For instance during the 2007 flood disaster in Builsa, ISODEC provided chemicals to disinfect their water sources, cement and reinforcement bars to rehabilitate boreholes and wells that were destroyed by the floods (Builsa District Assembly, 2006; Field Work, 2015).

ODA (Oncho Free Development Agency)

ODA is one of the NGOs that is located and operates in the district. Their services include HIV/AIDS awareness, sensitization on FGM or Clitorecdotomy, micro credit provisions and working with persons with disabilities. In Builsa, ODA has been very instrumental in ending the practice of FGM. Though, not all the villages have

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abandoned this, the practice has ceased in some of the villages. The NGO has enhanced gender-related activities in the area which to a large extent have seen both men and women participate in activities and men help in domestic chores in some of the villages. This was never the case in Builsa (Builsa District Assembly, 2006; Kwekudee, 2013).

FISTRAD (Foundation for Integrated and Strategic Development)

FISTRAD is a Builsa-based NGO and has a radio station called Radio Builsa. The station serves as a channel of education and disseminates information to the people of Builsa. It also airs educative programs, music and other entertaining programs where listeners have the opportunity to call in to share their ideas. The station also airs some programs from other known radio stations in Ghana like the City Radio station in Accra. FISTRAD has provided a library for Builsa Junior and senior high school leavers. The NGO has a vocational training center where women are trained and taught how to produce soaps and sew dresses. These activities have contributed to improving the living conditions of the people (Builsa District Assembly, 2006; Field Work, 2015).

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For this study, literature was reviewed from the several factors that determined the well-being of women in general. This included the reports by some organizations concerned with the issues of well-being for the rural women in Africa as a whole. Also, previous studies on the well-being of the rural women in Northern Ghana and the other regions have been highlighted. In addition to this, it also covers the well-being of the rural women in other countries besides Ghana. It was however difficult finding literature from similar studies that sought the perspectives of the men on the well-being of the rural women. Hence, this has not been captured here.

2.1 Literature on the well-being of the rural women in Ghana

2.1.1 *Negative Factors affecting well-being*

The common and major reason given to the lower well-being of the rural women in the northern part of Ghana is the patriarchal culture or system. As explained earlier, patriarchy has given more power to the men to have control over and access to productive resources unlike the women. This has increased the dependence of the women on the men. A study by Adusei and Bull (2013), on the stressors and resistance resources of mothers in Bolni village in Northern Ghana indicated that, the women were not allowed to take part or make any contribution to decision making both at the household and community levels. The women were seen as not capable of making significant contributions and were confined to performing house chores and keeping the homes. The findings also showed that, this lowered the self-esteem of the women and caused them to worry a lot as they could not totally do anything on their own without depending on the men. This had a negative implication for their well-being.

The above is consistent with the findings from Avotri and Walter's (2001), study on Ghanaian women talking about their health and their relationship with the men. The study indicated that the women had little or no control at all over their work. They had no control over the profits they made from their economic activities. The profits were given to the men to decide on what they should be used for. The women complained of their heavy workloads that kept increasing by day with no assistance from their husbands at all. Whilst the men owned all the productive resources, the women did all the domestic chores. This led to the women feeling insecure and unhappy and hence,

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their lower sense of well-being (Avotri & Walters, 2001). Similarly, a study by Addo-Adeku (2007), on gender poverty and sustainable environment management in one of the regions in Ghana revealed that, majority of the women had little control over economic and political decisions. The study further indicated that though some of the women owned properties, the men still dominated decision-making bodies, political arenas, cash crops and commodity productions. Likewise, a study by Abankwah and Abebe (2011), on the economic empowerment of the rural women in Northern Ghana showed that the married rural women were customarily required to give a helping hand to their husbands on their farms. However, all proceeds from the farms belonged to the men who also controlled the farm's income. Thus, with all the assistance and hard work on their husbands' farms, the women did not benefit in any way from that.

Closely related to the patriarchal culture are the gender roles and activities performed by the rural women which prevented them from fully enjoying and enhancing their well-being. In these rural areas, daily activities such as parenting roles, community roles and farm work were strictly assigned along gender lines. These to a large extent, affected the experiences and influences on their well-being. The assignment of these gender roles allows the men to have more time for relaxation and leisure activities whilst the women were left with the burden of multiple household chores (Sokoya et al., 2005). Also, these gender roles required the men to take up paid work to be the bread winners of the family whereas the women were expected to take on caring roles for the family and home (Sweeting et al., 2014). According to Ardayfio-Schandorf and Sowa (1996), on gender and poverty in Ghana, time spent in activities like collecting firewood and water for domestic chores as the sole responsibility of the women were burdensome for them. The long hours they took in doing these affected the time they had for other productive activities like agriculture and attending local training meetings amongst others. Thus, the women had limited energy and time they gave to other activities like economic ventures, skills development and educational activities to enhance their well-being (FAO, 2012; GLSS, 2005). In support of this, other studies have revealed lower well-being for women who spent more time on domestic chores or house work (Glass & Fujimoto, 1994; Bird, 1999).

Again, such patriarchal societies and gender roles laid a great emphasis on women's role in child birth especially, with respect to male children. In most of the rural areas in the northern part of Ghana and in the other regions, a woman's inability to bear

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children was frowned upon. Most of these women were subjected to ill treatments in their marital homes or even sacked. The men could go as far as taking second wives to bear them children or a son when they have only female children. Male children were seen as assets and regarded as stronger than the females who could help increase their parents' economic productivity (Adusei & Bull, 2013). As noted by Mensah (2011), there is much stigma attached to being childless in many African countries like Ghana. It is considered a shame and an embarrassment for women to remain childless. In the rural areas for instance, emphasis is placed on having more children. The more children a woman has, the more fertile she is. As a result, this increased the vulnerability of most of the women dying through child birth. This has created a situation where the rural women strongly attach higher well-being, happiness and respect to motherhood (Andvik, 2010; Bull et al, 2013).

Furthermore, agricultural and environmental factors like lower yields, climate change, food insecurity, infertile lands, droughts and bushfires negatively affected the well-being of the rural dwellers. Ashong and Smith (2001), on their study of livelihoods in Ghana reported that issues like food insecurity, poor rains and other natural disasters negatively affected the well-being of the rural poor especially the women. This was because they depended so much on natural capital for their livelihoods hence, such occurrences were often seen as disastrous when their houses and other properties were destroyed. For the women who had the responsibility of building the homes, this was a great source of worry and stress. This is consistent with the study done by Akudugu et al., (2012), on the implications of climate change on food security and rural livelihoods in Northern Ghana. The study revealed that such natural disasters in the rural areas caused the women and children to suffer the most and affected how they recovered from these shocks. Whilst some of the women got over these disasters easily and over a short period of time, it was difficult and almost impossible for others to get over them. In addition to this, the disasters affected their relationships between and among families, communities and their finances. They lost monies from the crops that were destroyed, some suffered death and sickness and others were forced to relocate to other areas (Kunfaa, 1999; Akudugu et al., 2012). This is also supported by a study on gender poverty and environmental sustainability in one of the regions in Ghana. The study showed that environmental changes had affected the lives of the women and their families. This was assigned to reasons such as inadequate rainfall, soil infertility

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and depleted forest zones. As a result, farming which served as the main occupation of the women could no longer be relied upon (Addo-Adeku, 2007).

Also, the rural women in many developing countries like Ghana have limited access to health and other basic facilities. According to the United Nations Women Watch report on rural women and the Millennium Development Goals (2012), the women have limited access to health facilities and skilled health personnel. Though, the differences between the rural and urban women is reduced, rural women continue to lag behind. Most of these facilities are located in the urban or developed areas and people have to cover longer distances to access them. For instance, the Commission on Women's health in the African Region (2012), showed that of all the cases of maternal deaths worldwide, Africa accounts for more than half of them. Also, the access to water is greater in urban areas than in the rural areas. Rural people still encounter challenges in accessing clean drinking water (UN, 2010). This is the case with the rural women in Northern Ghana. The lack of health centers and insufficient medical care in the villages lower the well-being of the women. This caused most of the women to resort to the traditional delivery methods or birth attendants who were often not trained and skillful which also contributed to the increase in maternal mortalities in the areas. Due to many of the health centers being located in the cities, the women had to cover long distances to access health care and consequently, causing the death of many who were unable to reach there in emergency cases (Mensah, 2011).

Other causes for the poor well-being of the rural women are cultural and religious beliefs which cause most of them to resort to prayers or rituals when sick. This is because they attribute sicknesses and misfortunes to external forces and witchcraft. Due to these beliefs, the women consult pastors and fetish priests first before the medical doctors when they do not get the results they want (Mensah, 2011; Andvik, 2010; Adusei & Bull, 2013). A study by Dako-Gyeke et al., in 2003 on the socio-cultural interpretations of pregnancy threats in Accra revealed that the women resort to spiritual forces for protection during pregnancies as they saw pregnancy as a potentially dangerous period. This inhibited the medical care they needed and largely contributed to the maternal deaths in the area.

Judging from most of the findings from these previous studies, they point to the men in these rural settings as the major cause of the challenges the women encountered. One gets the impression that the patriarchal system where the rural men controlled all

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the resources has placed the women at the disadvantaged end. Secondly, none of these studies involved these rural men to seek their opinions and thoughts on the circumstances of the women. In other words, they failed in addressing the root cause of what they suggest or imply as being behind the woes of the rural women. This to a large extent has contributed to most of the NGOs paying attention to educating the rural women on their rights and offering other services without getting the men involved. After participating in these empowerment programs, the women are again pushed back to this system of patriarchal culture where the men rule. This could negatively affect the effectiveness of the interventions created by the NGOs and other concerned organizations in addressing the problems of the women. This explains the rationale behind the researcher's involvement of the rural men in this study to reveal their thoughts and opinions. The researcher believes that this will not only fill in the gap identified in the literature but also, offer another dimension to gaining an in-depth understanding of the situation of the rural women. It could also provide new directions on how to create interventions to effectively improve the living conditions of the women and enhancing their well-being.

Again, these studies only concentrated on the challenges or the negative factors that affected the well-being of the rural women. This somehow portray the women to be in a completely helpless situation. This leaves one to wonder if there is perhaps a way that these women survive in living with these disadvantages or whether the ability to thrive is a possibility. This is also one of the reasons for which this study does not only highlight the disadvantages but lays more emphasis on the factors that enable the women to thrive.

2.1.2 *Positive Factors affecting well-being*

Social relationships are known to have a strong link to wellbeing. According to Haworth and Hart (2007), a community that is rich in social capital is also “socially cohesive, co-operative and caring community in which people work together for mutual benefit” (p: 76). It also acts as a glue or lubricant that helps run the society smoothly. As such, any breakdown in this might have a negative impact on the people living in the communities (Smith, 1997). Putnam (2000), also reveals that satisfaction and happiness in life are strongly linked to the extent to which one is involved in a society and participates in group activities. This is consistent with the assertion of Argyle (1987), that membership, participation and friendship in group activities like

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in voluntary organizations and church increase well-being. Other researchers have linked higher well-being to marital relationships. As such, married people were seen as happier than single people (Donavan & Halpern, 2003). Also, a strong integration in society is seen to have a link to better emotional health. Support from social connections act as a covering and protection against stressful life events (Rose, 2000; Cohen & Wills, 1985).

According to Mikuliner and Florian (1998), being in a stable and satisfying relationship creates resilience across the life span. This means that loneliness causes people to experience lower well-being (Lee & Ishii-Kuntz, 1987). Nezelek (2000), however noted that the quantity of relationships or interactions do not enhance well-being but the quality involved does. For women in particular, the strong bond they share from life events and mutual reciprocal relations, social identities of motherhood and parenting contribute to their well-being. They value their own well-being and those of their families, friends and neighbors as they play a key role in seasons of poor health and stress (Sixsmith & Boneham, 2002). According to Diener et al., (2000), those who are married and cohabiting generally live a more satisfied life compared to those who are not. For the rural women in Ghana for instance, relationships borne out of marriages and kinship ties reap enormous benefits like having access to land and accommodation. This took care of the worries of the women over where to sleep or to farm for food production and as such, creating satisfaction in life (Ashong & Smith, 2001; Bull & Mittlemark, 2010).

The above assertions are consistent with some studies on the well-being of the rural women in Northern Ghana. Those conducted by Adusei & Bull (2013), Bull et al., (2013), and Andvik, (2010), have all indicated that the women who were married got more respect and honour in their respective villages. This also increased their social status in the villages. Thus, marriage in itself brought respect, pride, a special identity and enhanced the status of women in the rural areas. Women of marriageable age who were not married were seen as cursed. As such, being married was the dream of all the women (Adusei & Bull, 2013). Closely related to marriage is motherhood. This is because, once the women got married, it was expected of them to give birth almost immediately. Thus, not experiencing motherhood brought so much pains as has been explained under the negative factors that affect well-being in section 2.2.1. Motherhood is highly emphasized as one of the key factors that enhance the well-

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being of the rural women in Northern Ghana in these studies. 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 (Adusei & Bull, 2013; Andvik, 2010; Bull et al, 2013).

In addition, 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 than for the 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. Due to the roles and responsibilities they performed in their households, getting ill was the last thing on their minds as their entire households had to suffer from it as well. This meant that they could not get the strength needed to properly take care of their families. Their income was affected in a negative as they were unable to work and engage in other productive activities (Akudugu et al., 2012; Adusei & Bull, 2013).

To add to the above, religion is also known to have a positive impact on well-being. This is supported by a study on the resources that enhanced the well-being of the mothers in one of the villages in northern Ghana by Adusei and Bull (2013). The study showed that the rural women believed that some of the challenges they went through were natural. In events like these, religious beliefs and values gave them the hope and encouragement to worry less over them. They believe in the existence of a supernatural being who could help them in all of their difficult times and challenges. The family was also seen as the most trusted institution which provided a source of refuge and

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support to its members. The churches, mosques and traditional religious centers were also very supportive in meeting the material, spiritual and social needs of the people. Some of the support also came from the religious organizations outside the villages (Masset et al., 2014).

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). Anning and De La Vega (2011), on their study on anchoring food security amongst rural women subsistence farmers in Ghana argued that agricultural activities also provided the staple foods for the rural families. Surplus from the farm produce were also sold by the rural women to generate income. This had a positive major bearing on the entire household as the women spent these earnings on education, health care and food for their families (Anning & De La Vega, 2011).

Extensive studies have also shown that there is a positive relationship between income, wealth, happiness and well-being. As a result, more wealth and income correlates to greater happiness (Ballas et al in Oswald, 1997). By contrast, whilst income is associated with greater happiness and well-being, the opposite is true for poor countries. This evidence is also known to be less strong in the rich countries (Oswald, 1997). Other scholars like Jencks (2002), argue that inequalities influence happiness

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instead of assigning it to the levels of income. A comparative longitudinal study by Layard (2003), showed that rich people were generally more happy and enjoyed well-being than poor people. Nevertheless, in the developed countries, people growing richer did not necessarily imply becoming happier. Thus, having money or wealth may not always promote well-being. This makes wealth both a negative and a positive factor. As noted by Searle (2008), as important as money is, it has also been found not to be a guarantee of well-being.

Again, education and skills are generally seen as key determinants of well-being. People who are better educated are able to secure better jobs and consequently, become financially stable. A study on the social determinants of health in very poor ruralities in Ghana indicated that although formal education was absent, the women obtained special skills such as dressmaking and hairdressing through informal education or apprenticeship. These skills were seen as special because not everyone had the privilege to acquire them. Through these skills, the women were more respected and were able to make money to take care of themselves and their families (Bull, 2009; Bull et al., 2013). This also validates the assertion made by Ashong and Smith in 2001 on the livelihoods of the poor in Ghana that, formal education was less important for the rural dwellers as their means of livelihoods were seen as not having any relevance to formal education. The households in Northern Ghana that created better educational opportunities for their family members also had better means to ensuring the overall well-being of their family members (Zereyesus et al., 2014).

Summarily, most of the positive factors cited above are general assertions made by scholars or writers with expertise in the subject of well-being. Only a few studies (those of Adusei and Bull, 2013; Andvik, 2010; Bull et al., 2013; Bull and Mittlemark, 2010) exist on the positive factors affecting the well-being of the rural women in Ghana. Thus, the literature related to the ability of the Ghanaian rural women to thrive is less documented. This study reveals more about the resilience of these rural women, highlighting the perceptions of the men whilst bringing to the lime light, the need to enhance the well-being of these women in order to promote sustainable development.

2.2 Literature on the well-being of rural women in other countries

This covers countries like Australia, China, India, Canada, America, and others African countries such as Tanzania, Ethiopia, Nigeria, and Malawi. It is also

interesting to note that Ghana shares a lot of similarities with respect to the negative factors associated with well-being with some of these countries.

2.2.1 *Negative Factors*

To begin with, factors such as the limited control and access to resources like land, income, agricultural extension services and credit facilities have negative implications for the livelihoods and well-being of rural women. This affected the extent to which the women owned and controlled the disposal of livestock and their products. A study conducted by Lyima-Macha and Mdoe in 2002 on gender and rural poverty amongst the rural women in some selected villages in Tanzania proved the above. The study further revealed that the poor women of the 146 selected households in Morogoro rural and Kilosa districts were denied the opportunity to participate in decision making at the household level since the men had the final authority over most of the decisions. For instance, in some of the selected villages for the study, decisions on expenditure or finances were taken by the men whilst the women could only decide on what to plant in their gardens. Thus, the women spent much time on agricultural activities but did not have the final authority over the products and income. This served as a form of constraint that prevented the women from expanding their livelihoods and improving their well-being (Lyimo-Macha & Mdoe, 2002). On the other hand, the women who acquired their lands through buying, inheritance and renting were able to fully control activities on the lands. Though these category of women are not many, this ability was highly dependent on the type of relationship the women had with the men either as wives, sisters or daughters (Lyimo-Macha & Mdoe, 2002).

The National Rural Health Association which advocates for the quality of health for rural women in the United States has mentioned of the disparities that exist on the lower health status of the minority population in the country. As indicated in their Policy Paper (2005), the rural women have accessibility issues as they encounter many challenges and hurdles in accessing health care due to limited resources. According to them, there are more than 28 million of the rural women in America who need access to quality health services (NRHA, 2005). Also, the Australian Longitudinal Study on Women's Health (ALSWH) conducted a longitudinal population survey of over 40,000 women between 1998 through to 2016. The study revealed that the rural Australian women of all ages were more likely to be involved in an unpaid work on their farms or in their businesses operated by their families. They married younger and

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had more children compared to women in the urban areas. They hardly completed high school or had any higher educational qualifications. As a result, they lacked the experience and qualifications which limited their prospects of getting paid jobs. In addition to this, rural communities in Australia are subjected to factors like inadequate water and availability resulting from climate change to agricultural industries which have had negative consequences on the well-being of the women. In Murray-Darling Basin in Australia, a study was conducted by Alston and Whittenbury (2013), which highlighted the impacts of declining water on the well-being of the rural women. The findings revealed that these impacts included work overload for the women, increased burden in financial and caring responsibilities as a result of a decrease in their farms' income. Consequently, these also led to stress related problems for the women, divorce, family separations and sometimes, violence against the women which had a negative toll on their general well-being (Alston & Whittenbury, 2013). This is supported by Goh's (2012), assertion that climate change in general affected the livelihoods of people especially for those in the poor rural areas. This stems from the fact that they are unable to adequately cope with and to prepare for the effects of the ever changing climate. For the rural women, they experienced more of the negative effects of the climate change compared to the men. This was due to cultural and societal norms on gender roles and women's limited access to and control of resources (Goh, 2012).

Also, poverty, inequality and limited decision making power have significant effects on the well-being of the rural women. Balambal (2011), asserts that in India where the caste systems of the upper, middle and lower classes exist, women suffered the most when it came to poor health and their well-being. Amongst the lower class, the women lived in the remotest areas and slums. They were exposed to higher levels of malnutrition, poverty and poor health. In addition to the males having total control over these women, they were also burdened with their work overload and other responsibilities at home. As a result, they experience a lot of stress and lack of rest. With little attention paid to their health problems, these women are plunged into a state of poor well-being which affects other areas of their lives. (Balambal, 2011; Deepa, 2000). It is important to note that although the women in the Upper class do enjoy a lot of comfort compared to those in the middle and lower classes, they still suffer from domestic violence and isolation which sometimes lead to their death or negatively

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affect their well-being (Balambal, 2011). In addition to this, Balambal also emphasized how the dramatic changes in climate have been harmful to the people of India. The women with health problems related to heart diseases, the homeless and the elderly women become extremely vulnerable during the seasons of extreme heat waves and cold spells in the summer and winter respectively. These changes could also impact the changes in the patterns of diseases, affect the production and availability of crops which are risky to the overall well-being of the people (Balambal, 2011).

The Inter-Agency Task Force on Rural Women (2012), also assert that though the rural women make up one fourth of the world's population, they are also faced with a lot of socio-economic and cultural challenges. These challenges have contributed to their faring worse than the rural men, urban women and men in almost all of the Millennium Development Goals. The International Organization for Migration (IOM, 2009), also adds that these rural women who form majority of the world's illiterate adults do not have access to productive and infrastructure resources which create a lot of difficulties in their ability to access health care to enhance their general well-being. Similarly, a study by Leipert et al., (2010), on rural women's health and organizations in Canada indicate that the rural women in Ontario, experience a lot of challenges in the social determinants of health which have created social, health, mental and physical problems. Some of these problems include poverty, violence and abuse, hunger, rural stress, isolation and despair.

A study on women's health status differentials in China indicated that although, there have been great improvements in the health status of women, there were still some major differences between the rural and urban areas. Apart from the significant difference in educational levels and literacy rates, the rural women were still under the pressure to bear sons. Thus, rural Chinese women lived under harsh environmental conditions and poverty that accounted for some of the health problems they encountered (Lin, 1996; Wong et al., 1995). Again, a study on the economic, social and cultural influences on the status and well-being of Indian Rural wives by Tisdell and Regmi (2004), revealed that women in the upper economic stratum were more likely to own lands than those who were not. In addition to this, those rural wives in the lower economic stratum were less involved in social activities and joining social groups or organizations than those in the middle and upper economic strata. Risteska

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et al., (2012), conducted a baseline study on the status and livelihoods of women in the rural areas of Macedonia, Albania and Turkey. Their study revealed that the women have lower levels of education compared to those in the urban areas and the rural men. These women are also seen as the most excluded group compared to rural men, urban women and men.

2.2.2 *Positive Factors*

Despite the many challenges the rural women face, there are also some resources that contribute to the enhancement of their well-being. Some of the resources are highlighted below;

To begin with, other economic activities rather than farming alone also offer rural women a good standing in finances to cater for their needs. According to Lyimo-Macha and Mdoe (2002), the rural women in Morogoro and Kilosa districts of Tanzania engaged in non-farm income generating activities to support their livelihoods and improve their well-being. For instance, the women wove and sold mats, engaged in local brewing, sold buns and run their own small scale enterprises. These supported their main occupation as farmers. In addition to this, the women have formed local organizations or associations where they were able to get access to resources such as loans to help improve their well-being and rural livelihoods (Lyimo-Macha & Mdoe, 2002). Also, Leipert et al., (2010), emphasized the significance of Rural Women's Organizations (RWOs) on the well-being of the rural women in Ontario, Canada. These organizations provided support to the women in areas such as rural child care and parenting, farming, health information, leadership training and mental health issues. Due to the lack of resources and distances to the resources in the rural areas, these RWOs were great resources that helped the women to meet the essential needs to enhance their well-being (Leipert et al., 2010).

In addition to the above, the Well-being Aggregate Report by the European Commission in 2011 emphasized the importance of personal growth and development to well-being. Thus, the ability of people to achieve success and to meet their expectations had a positive influence on their well-being. The study further revealed that majority of the respondents from the European countries shared similar views on the key role money played in achieving well-being. According to them, money provided the means to meeting basic needs such as food, housing and practicing their hobbies. Factors such as education and interpersonal relationships were also seen to

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have great positive influences on well-being. For instance, friends and family relatives provided company in good and bad times and supported each other emotionally, financially and materially. Education did not only enhance intellectual abilities but also expanded and exposed many to new ideas (Well-being Aggregate Report, 2011).

A study by Luo (2005), on the effects of Chinese female rural workers' migration particularly, on the transformation of the role of the rural women highlighted the importance of agricultural activities on their finances. The study revealed that income from agricultural activities turned to meet several needs for most of the rural households. Some of these needs included housing, educational expenses of children and acquiring farm equipment. The availability and accessibility to infrastructures such as roads is of key importance to the rural women. According to Risteka et al. (2012), the roads provided access to services, resources and public spaces far from the rural neighborhoods to the rural women in Macedonia, Turkey and Albania. These resources included health care facilities, employment and marketing opportunities. Other basic resources like water, electricity and sewage in these rural areas improved their quality of life as they provided important inputs to economic activities and reduced their work load in child caring responsibilities.

Also, Levi et al., (2013), on women's empowerment in rural China highlighted the impact of Community Health Workers (CHW) on the well-being of the women in Surmang of Qinghai province. They emphasized the significant roles played by the CHWs in improving the well-being of the women. Apart from providing health care to the women, the Surmang Rural Health Festival was held to assemble all the community health workers together. At this festival, they discussed better ways to improve life in the village by identifying problems that affected their personal and community well-being and how to support the well-being of their families and neighbors (Levi et al., 2013). These findings work hand in hand with a study on Community Programs and Women's Participation; the Chinese Experience by Coady et al., in 2001. Their study reported that the creation of a rural program in China to increase local social participation in a local community played a key role in increasing the household income of the women. It also increased their participation in social activities and created positive social benefits. The Australian Bureau of Statistics in their discussion paper on social capital and social well-being (2002), pointed out the positive contributions that this capital made in the lives of the people in areas such as

health, community and relationships between business people in a local centre. Social capital also created trust and expectations of reciprocal support that helped a lot in needy times

2.3 Theoretical Framework

Theories offer explanations to help understand the behaviors of people or events (Phillips & Pittman, 2009). They also serve as guides to understanding the complex nature of communities, economic and social changes (Collins, 1988). 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 used the Community Capitals framework to explain and understand the well-being of the rural women in the study areas. This theory was developed by Flora and Flora (2013), to look at the various capitals in a community and how they also contribute to social well-being, ecosystem health 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 & Flora, 2013).

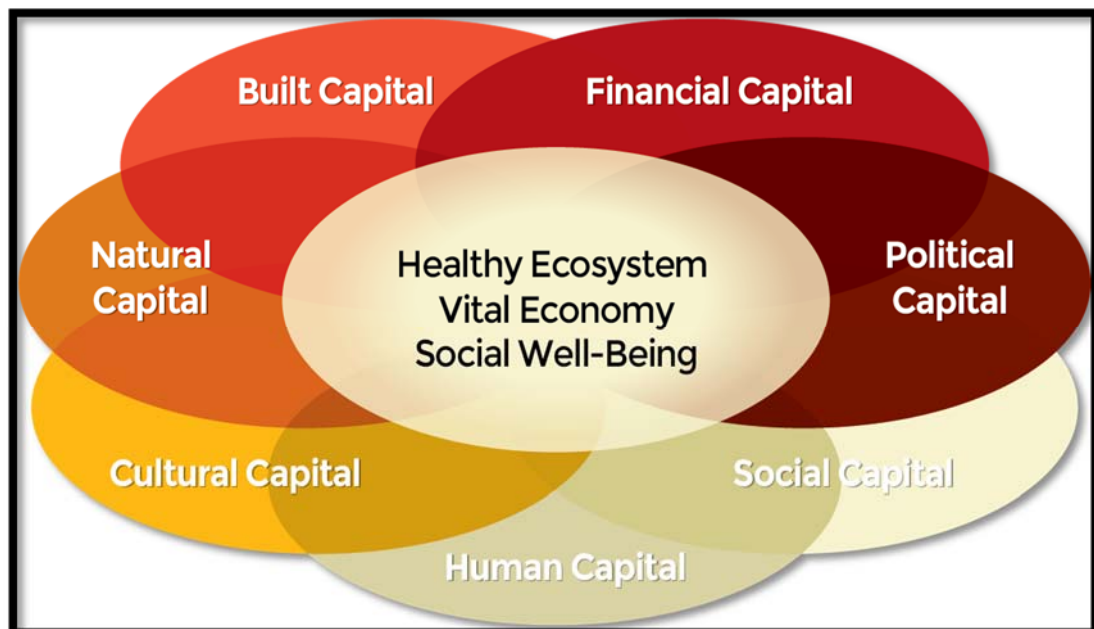


Figure 3: The Community Capitals Framework.

Flora and Flora (2013).

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As seen from Figure 3, all the capitals interact to create a healthy ecosystem, vital economy and the social well-being of the community members. All communities whether rural, poor or isolated have resources. These resources or assets are invested to generate new resources and thus, become a capital. The capital helps in having a holistic “analysis and action” (Flora & Flora, 2013: 10). Capital is defined “as a stock (collection, aggregate) of something that produces a flow (a periodic yield) of valuable goods or services” (Prugh et al., 1995:51).

2.3.1 *Natural Capital*

This comprises the assets in a location, amenities and the resources for aesthetic purposes. It involves for example, lands, climate change, water levels, changes in food production, weather conditions, medicinal resources, food, fuel and fertilizers. It can also be used to build other capitals (Flora & Flora, 2013). For example, farm produce and timber products could be sold for money (financial capital). Natural capital in this study, helps to understand how the participants benefit from the natural resources in their environment and the means by which these are used to enhance their well-being.

2.3.2 *Cultural Capital*

Cultural capital is the passing on of the understanding of society to people and their roles in it. Speech, dress and ways of being constitute cultural capital. It centers on knowledge and how it is achieved and validated. The values and symbols reflected in clothing, music, customs, cultural values and traditions, arts, and language are included in cultural capital (Flora & Flora, 2013). Cultural capital is also about how people see the world, those things they value, the things that can be changed and what they take for granted and the social classes that exist within society as a whole (Bourdieu, 1986; 1997). For the purposes of this study, cultural capital highlights cultural values, beliefs and practices associated with the way of life in the villages. It would also capture the meanings the participants assign to cultural capital and how these affect the well-being of the women.

Human Capital

This was originally proposed by Schultz in 1961 and was later developed extensively by Becker in the late 1960s (Fatoki, 2011). 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

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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 (Prught et al., 1995). Berkes and Folke (1994), also indicate that human capital involves local, personal, traditional knowledge, scientifically accumulated data and theories of the environment and how they function. Human capital covers the stock of personality attributes, knowledge and competencies to engage in labor in order to generate economic value (Sullivan & Sheffrin, 2003). It extends to include all the investments made by organizations and individuals to promote economic capital.

According to Flora and Flora, (2013), human capital captures the attributes of people that contribute to their ability to earn a living, strengthen the community organization, their families and self-improvement. Education and training are key aspects of human capital. Others include gaining knowledge through experience, skills development, physical, mental and spiritual well-being. This makes human capital very important to the development of all other capitals as they cannot be used without it (NRI, 2000; AFD, 2006). Thus, these inherited characteristics or skills must be “created and enhanced through nurturance, education, and other aspects of life experience” (Goodwin, 2003:5). Human capital is characterized by labor which refers to the skills, effort and knowledge directly provided by individuals into their productive activities. It could also refer to the number of hours people work in a day, week or month (Goodwin, 2003). In recent times, human capital has received a global attention including its importance to female education especially in the poor countries. Developing human capital by investing in the education of females is known to have very positive implications for the health and financial status of the women. The women are empowered to make decisions that center on for instance, birth control and family sizes, their general well-being and that of their families (Goodwin, 2003). In this study, Human capital highlights the background of the knowledge and skills of the women, how these are acquired and the impacts on their well-being. This is well explained under the results section.

2.3.3 *Social Capital*

The social indicators of well-being became popular in the mid-1960s. More social surveys were conducted to seek more and a better understanding on well-being at both the national and international levels worldwide. This mainly came about to counter the overemphasis on the economic or financial indicators of well-being (Carley, 1981;

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Searle, 2008). Social capital covers the actual resources created as a result of the durable network of more or less institutionalized relationships whether mutual acquaintance or recognition from which members have some sort of a collectively-owned capital (Bourdieu, 1986). Interactions in communities help to transfer community values and culture, promotes mutual trust and enhances investment in physical and human capitals (Flora & Flora, 2013). According to Woolcock (2002), social capital is seen as the trust within and outside different social institutions and organizations. It does not only include the norms and networks that facilitate collective activities but also, the “willingness and capacity to cooperate and engage in collective action for mutual benefits and for reducing free riding” (p: 1). Similarly, Baron et al., (2000), assert that social capital emphasizes the importance of social relationships and values such as trust that shape the behaviors and attitudes of people. It is a resource that helps people to accomplish goals and attain benefits and this could be achieved by engaging in purposeful actions (Bourdieu, 1986; Sobel, 2002). Through social capital, people are able to make collective decisions, identify common problems and finding their solutions as well (Mattessich & Monsey, 1997). Social capital correlates to the general happiness and well-being of a community and is vital for building solidarity. However, it should also be noted that building a strong social capital could create problems like intolerance when some networks engage in negative activities and the likes (Phillips & Pittman, 2009).

There are two types of social capital; bonding and bridging. Bonding social capital refers to the connections that exist between people, individual and groups with similar backgrounds like gender, ethnicity, kinship and other social characteristics. It is more between close family members. Bridging social capital on the other hand, exists amongst different and diverse individuals and groups within the community and to groups outside the community (Flora and Flora, 2013; Woolcock, 2002). In addition to this, Khan et al., (2007), identifies three levels at which social capital is practiced. These are the micro, meso and macro levels. The micro or individual level describes the resources that the individual can have access to in order to improve the personal and household welfare. The meso form of social capital happens at the community level and involves the resources that facilitate collective actions to achieve collective goals. The macro type occurs at the state level and it involves the factors that could enhance service delivery and promote economic growth.

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Social capital in this study reflects the ties, networks, interactions and other relationships that the women have within and outside the villages and their implications for their well-being. This include those with friends, family members and organizations.

2.3.4 *Political Capital*

According to Flora and Flora (2013), political capital “consists of the 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. Power refers to the ability of people to create situations that otherwise could not happen or to prevent the occurrence of events when others already want them to happen. When this is exercised over community resources, it becomes community power (Flora and Flora, 2013).

To encourage participation and the inclusion of the voices of others, it is important to identify those who run the communities as well as the community’s power structure (Flora & Flora, 2013; Lukes, 1974). It is important to note that the way in which power is exercised, whether through authority, physical force and influence of an institutionalized force can affect relationships in communities (Weber, 2001; Ryn, 2000). As a result, Flora and Flora (2013), suggest that the best and effective way of enforcing the values and norms in communities is through internalization. By this, people are made to know what is expected of them and how they should do it. Other forms of exercising social control are through peer pressure, economic means and force. Through peer pressure, community members could receive praise or criticisms for doing the right and wrong things respectively. Community members who commit unacceptable crimes could be sanctioned economically (pay fines) or money could be used in rectifying the problems in the communities. When these means of control do not work, force could be applied to get people to exhibit the appropriate behaviors (Flora & Flora, 2013).

By this capital, the researcher was able to bring to light the power relations in the villages, the value the men attach to power and identified some of the means of control and restrictions exerted on the women and how these affected their well-being.

2.3.5 *Financial Capital*

This relates to the monetary resources available to people. It comes in the forms of savings, wages, supplies of credit, pensions and remittances. Financial capital is also very important as it is capable of producing other resources or to purchase other capitals (NRI, 2000). Financial capital can help explain well-being as well as solve the problems of well-being by adjusting financial or economic conditions. This implies that financial growth does not necessarily increase the levels of well-being or happiness. It also goes beyond individuals' self-reported levels or factors on happiness to look at policies (Searle, 2008). Financial capital is also seen as a capital stock that could be invested in various activities to produce profit or even more money. Financial capital is the backbone of all productive activities as it keeps them going and running. There is also a significant relationship between financial development and human resources development. For instance, money is needed to conduct training on special skills and education for people (Outreville, 1999; Goodwin, 2003).

Though financial capital often refers to money, it does not always imply money, and money is not always financial capital. When money is used for consumption purposes such as buying items for food, it does not become a resource capable of producing other resources. On the other hand, when money is invested in projects or businesses to make more profits and more money, it becomes a financial capital (Flora & Flora, 2013). Almost all rural communities need financial capital to set up projects and other services they need. Local governments could also use financial capital to set up the basic facilities needed in the communities (Flora & Flora, 2013). Thus, without financial capital, it is extremely difficult to access and afford most social or productive services. Although the study was conducted in one of the poorest regions in Northern Ghana, the various means adopted by the women to generate income to enhance their well-being are highlighted in this study.

2.3.6 *Built or Physical Capital*

This 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 & Flora, 2013). Built or physical capital provides access to other capitals and in meeting the needs of community members. It serves as both consuming and producing purposes. Improvement in these physical assets improves well-being (NRI,

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2000). Physical capital is reproducible and different from the other types of capital. It is also referred to as fixed capital (Kataria et al., 2012). Physical capital impacts the well-being of individuals in many ways. This study indicates how the absence or presence of physical capital influences the well-being of the women and the villages at large.

Chapter 3 Methodology

The study adopted a qualitative research design and specifically, phenomenology. Using a qualitative research method also helps in uncovering how “people feel about the world and make sense of their lives from their particular vantage point” (King and Horrocks, 2010: 11). Phenomenology as a research design usually helps the researcher to explore and understand the meanings individuals or groups ascribe to a social problem or phenomenon, collect data in the settings of the participants, analyze the data inductively and make interpretations from the data. It is aimed at understanding the subjective experiences and interpretations that people assign to their environment (Creswell, 2009). By using this method, the researcher was able to understand the concept of well-being as perceived by the rural women themselves and the other objectives of this study. This was achieved through some of the data collection methods used (in depth interviews and FGDs) that enabled the participants to tell their stories. Using phenomenology enabled the researcher to easily delve into the perceptions the men had on the well-being of the women. She was able to explore and gain an in-depth information in understanding the lived experiences of the participants.

3.1 Entry into the Study Area and Duration

The study was conducted in two villages in Builsa District in the Upper East region of Ghana. In early August 2015, the researcher first travelled to the selected villages to speak to the chief and elders about her intentions concerning the research. During this period, the researcher was hosted by a friend whom she got to know through the colleague who recommended the study areas. The researcher was in contact with this friend who lived in one of the villages before the study began. He was the one who introduced the researcher to the chief and his elders. The purpose and all the other relevant information related to the study were well explained to the chief and the elders. This was very important as one could not enter into the villages for any project that the chief and his elders were not aware of. Usually in the rural areas in Northern Ghana, such endeavors like conducting researches must be channeled through the chiefs and his elders who are much respected in the areas. The researcher had learnt this during a three month field work in some villages in Northern Ghana. Being the highest authority in the villages, getting the approval of the chief also meant approval from the villagers and being under his protection as well.

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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 data collection procedures in October, 2015. The researcher also met two of the workers from some of the NGOs that worked in the district and operated in the villages as well. They were also briefed on the purpose of the study and their consents were sought as well. This initial visit was very helpful as it gave the researcher a first-hand- information on the study areas and prepared her for the subsequent stay in the villages. It also helped in easily adjusting to the environment and living conditions in the villages.

Fortunately, Most of the participants identified could speak the common Ghanaian local language, “Twi” which is also well spoken and written by the researcher. Only a few indicated that they would be comfortable being interviewed in their local language, “Buli”. For this purpose, arrangements were made with a trained translator who lived in the district to help with the interviews when the study began. This female translator did not live in any of the villages where the study was conducted. As a result, arrangements were made so she could come to the villages on the selected days for the interviews with the participants. To also make things easier, the interviews were first held with the participants who wanted to speak in the local dialect. She translated the research questions from English and “Twi” to “Buli” for the participants. Their responses were then translated from Buli to English. For this reason, the translator visited the villages continuously for a month. After being paid for her services for the month, she was only contacted when the need arose and paid immediately afterwards. The researcher also had a male research assistant who lived in one of the villages. He basically helped with conveying the research items such as books, laptop and camera to the interview venues. He was very helpful in showing the researcher several places such as the markets, farms and other key venues for community meetings and local programs in the villages.

3.2 Participants

A total of twenty-two (22) people were selected for the study. These included ten (10) women, five (5) from each of the villages, ten (10) men, five (5) from each of the

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villages and two (2) workers from some of the NGOs that worked in the villages. Initially, the researcher had wanted to interview some of the married couples in order to get the true picture of the marital relationship and the typical interaction that existed between the men and the women in the villages. However, being aware of the power issues between the men and women there, the researcher felt that they might negatively affect the quality of the data to be gathered. Consequently, in each of the households that the researcher went, she interviewed either a woman or a man at a time. Thus, no married couples were interviewed or selected for the study. The women had been raised not to challenge the men in all situations. This had created some fear and intimidation in the women who were unable to fully express their opinions or to speak their minds in the villages. To encourage the married female participants to open up and to feel free to honestly share their experiences, the researcher interviewed them in the absence of the men or their husbands. This was done with the consent of these female participants who felt comfortable with the arrangement. Thus, they were interviewed in the evenings when the men would have left for their usual evening gatherings with friends. Although, the men were aware that their wives would be interviewed, they were not present during the interview sessions. This made the women extremely comfortable as they were able to open up more on their living experiences in the villages. It also gave the researcher the opportunity to probe further and seek clarifications on some of the issues that were raised.

The inclusion criteria covered women of child-bearing age between the ages of 15 to 44 years from the two villages, those who were married or had been married before and were involved in some sort of productive activities (for instance, petty trading and farming). Women of child bearing age or at the stage of adulthood are most likely to have settled down within relationships, starting their own families and involved in community activities and organizations (Slater, 2003; Beckett & Taylor, 2010). In most of the rural areas in Northern Ghana, early marriage is encouraged on the part of the females. Thus, the researcher settled on the age range of 15 to 44 to help open up the selection criteria to include those who might have settled down earlier in the villages.

The women linked their dates of birth to some of the historical events in the villages, the region and Ghana at large. For instance, some of them indicated they were born when the village had its first chief, the presidential positions of some political leaders

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amongst others. Although, this made it a bit difficult for the researcher to stick to the age range of 15 to 44 years, based on their information, she was able to get an idea of their ages or years of their birth. Using this inclusion criteria helped in concentrating on the participants with the significant characteristics relevant to the objectives of the study. This also placed them in a better position to offer an in depth information on how well-being was achieved amidst their daily living and the activities they performed in the villages. Below provides a brief background on the women. Thus these women were selected for the interviews because they had one or more of the characteristics stated above for the study.

Female Participants

P.1: She was forty (40) years old, married and had 8 children. She was a farmer and also a trader who sold millet and tomatoes. She got married at the age of 19 years and had no formal education. Having lived in the village all her life with her husband, she knew much about the living experiences there. She was also very popular as the leader of the traditional dancing group in one of the villages. She was a Christian.

P.2: She was married with 6 children and thirty-two (32) years old. Not a native of the village, she moved there to be with her husband who hailed from there. She was also a farmer and had never been to school. She cultivated mainly millet, okra and pepper. Although, blessed with 6 female children, she said she was desperate for a male child. Without a male child, her husband was likely to go in for a second wife to bear him a son. She was a Muslim.

P.3: She was twenty-eight (28) years old and engaged to a man at the time of the data collection. Although not married yet, she had 5 children. She first got pregnant at the age of 14 years and two of her children have different fathers. The rest are for her fiancé. She was actively involved in farming and selling farm produce to take care of her children. She seemed to have had a lot of challenges as the fathers of two of her children had abandoned her. She was often mocked in the village for having children out of wedlock. She was a Christian and told the researcher she was making plans to settle down quickly to avoid the mockery.

P.4: She was a widow at the age of fifty (50) years and had 7 children. She was also a farmer who used the sales from her farm produce to cater for her children. She dropped out of school at the primary level. She had inherited the farm land from her

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late husband and was a traditional worshipper. She had managed to put three (3) of her children in school. She was hopeful she would be able to send the rest to school when the other three (3) complete their basic education. She lived in the same house with her 17 years old sister-in-law who helped her with her farming activities. She also had the responsibility of taking care of her mother-in-law who also lived in the same compound. She was also one of the women who solely headed her house.

P.5: She had 4 children, twenty-eight (28) years, married and lived in the village with her husband and some of his family members. She never went to school due to financial difficulties. She was one of the women whose late mother went through the widowhood rites. Having witnessed the pains her mother went through, she insisted on the abolishment of the widowhood rites. She was a traditional worshipper as well.

P.6: This participant was thirty (30) years old, married and had 5 children. She also had no formal education. She was a farmer and a trader who sold charcoal, fire wood and vegetables. After work on her farm, she carried the vegetables and charcoal to neighboring villages to sell. Due to her husband's sickness at the time of the data collection, she carried all the burden of looking after him and their children. She was a Christian.

P.7: She was twenty-five (25) years old and married with 3 children. She traded in soaps, yam and shea butter. Of all the female participants, she was the only one who had acquired senior secondary school education and was a Muslim. She was also one of the few in the villages whose son was in the city and sent remittances home. She was very hopeful that her son would be successful in the city and come for his other two siblings so she would be well taken care of.

P.8: Also twenty-seven (27) years old, she was married with a child and was a Muslim. Her main occupation was farming and had never been to school. Since giving birth to her first child, it has been very difficult having other children. At the time of the data collection, she said her husband was making plans to go in for a second wife from another village. All her efforts were geared towards getting another child to secure her marriage.

P.9: She had 6 children and was a Christian, married and thirty (30) years old. She had a small farm purposely meant for feeding her family. However, her main occupation was trading in shea butter. She sent them to the markets in the district capital to sell.

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Her husband spends all his resources in educating their two sons so she had the sole responsibility of feeding and catering for the needs of the rest of the family members.

P.10: She was fifty-four (54) years old with 7 children and was a traditional worshipper. 4 of these children were for her late sister. She had the responsibility of taking care of them as their father relocated to the city years ago and had since not returned to the village. She had no educational background and had lost her husband as well. She was a full time farmer who cultivated yam, millet and other vegetables. She fed her family from that and sold the rest for extra income. She also acted as the head of her house or home.

Male Participants (10):

The inclusion criteria for the male participants covered those who were involved in productive activities, married, had children and held leadership positions either within or outside the villages. Likewise, with the women, the men selected for the interviews were those who had the characteristics stated above. A number of five (5) men were selected from each village to make a total of ten (10) participants. The researcher was privileged to speak to some of the key figures like the chief and some of his elders in the villages. The men who held leadership positions such as the chiefs, elders and chief priests were held in high esteem and commanded greater respect in the villages. They are also able to influence decisions and be at the fore front of implementing changes whether positive or negative in the villages. Getting some of these key figures to understand how their roles as men and leaders affect the well-being of the women would also help in creating effective interventions to enhance the women's well-being. For instance, as leaders, they could help in getting the villagers, especially the men and their subjects to engage in practices that would positively influence the women's well-being. One of the means they could achieve this is through the abolishment of negative cultural practices. This mainly explains why some of the men with leadership positions in the villages were included in the study. The following presents a brief background of the male participants;

P.1: He was a farmer, married and had 4 children at age forty (40). He had no educational background. He was born and bred in the village and also found his wife there. He knew a lot about the traditions and values in the area. After work on the farm, he loved to spend his evenings at the "pito" joint where he would meet friends and

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colleagues to chat. “Pito” is a locally manufactured drink from millet. He was a traditional worshipper.

P.2: He had lived with his Uncle in Tamale until he completed his senior high school education. However, he impregnated a lady from one of the villages and was compelled to marry her. He moved to the village to stay with the lady and had since not been able to further his education. He took up farming and produces yam on a larger scale for sale in the district capital. He was very fluent in the English language and was very much respected in the village because of this. He was a Christian.

P.3: He had no educational background, twenty-nine (29) years of age, married and with 3 children. He hailed from the village and had lived there all his life. He was also a Muslim. Not earning much from farming, he had plans of migrating to an urban area to seek for greener pastures.

P.4: Also a farmer, forty-six (46) years and was married with 7 children. He had no educational background. He had the belief that if one had more children, they would offer faster and cheaper labor on the farm. This also meant more yields and more money. He was a stout Muslim. His teenage sons assisted him on his farm and other activities he was involved in. He still had plans of having more children.

P.5: His main occupation was carpentry but also had a ground nut plantation. He was married, twenty-six (26) years old and with 4 children. He was a senior high school graduate and a Christian. Due to his carpentry job, his wife was mostly responsible for harvesting the groundnuts and selling them at the market. However, she was obliged to return the money to her husband.

P.6: Also a senior high school graduate, he was a mason and a farmer. He was not married but had 4 children. He left his village to settle in the study area with her mother. Her mother was the one raising his children at the time of the study. He refused to say anything concerning his wife or the mother of his 4 children. He was a traditional worshipper with a personal shrine in his compound.

P.7: He was married with 5 children, also forty-three (43) years old and a farmer. He had no educational background. He was well known in the area as one of the men with the largest farm lands. He also had 2 children with another woman in a different village. He told the researcher his wife was aware of this. He also had plans of making them join him in the village. He was also a Muslim.

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P.8: He was a widower with 3 children. His mother in law lived with him so she could take care of the children. He had no educational background and was a farmer and a Christian. He was making preparations to remarry at the time of gathering the data.

P.9: He had graduated from the training college, twenty-seven (27) years old and a teacher in the village. He was married and yet to have children. He was posted to the area to teach and had been there for almost 4 years. He was a Muslim.

P.10: He was a widower with 6 children. Also a farmer with no educational background and a Christian. He informed the researcher about his lack of interest to remarry as he claimed he would never find a replacement for his late wife. His sisters lived with him and they helped him in taking care of the children.



Picture 2: The researcher with the chief (second from right) and some of the elders.

NGO Officials (2)

Initially, the researcher had planned to interview five Officials from some of the NGOs that worked in the villages. However, the researcher learnt that there were only about two of the NGOs that were actively involved in organizing activities in the villages. As a result, only two workers from these organizations were interviewed. The activities of these two organizations were mainly focused on gender issues that mostly covered the women. However, with the cases where they had to distribute farming tools and give out loans, the men were included. Information gathered from the officials threw more light on the roles the organizations played in promoting the well-being of the women and the villages at large.

NGO 1: After completing senior high school, she joined one of the NGOs as a field officer. She has toured several villages in the district. She was twenty-eight (28) years old and was not married and a Christian.

NGO 2: A graduate from the training college, he served as the Project Developer for one of the NGOs. He was responsible for drafting and supervising projects aimed at enhancing the well-being of the villagers. He was thirty (30) years old and married with 3 children and was a Muslim.

3.3 Transferability and Generalization.

In qualitative studies, the sample sizes are generally small. This is key to providing a thick description of the study area and to address particularities (Green & Thorogood, 2010). The sample size of 22 offered the researcher a rigorous way of doing a thorough data collection in order to meet the objectives of the study. As Patton notes, one of the aims of a qualitative research to generate “information-rich cases for in-depth study” (1990). With this sample size, the researcher was able to gain an in-depth information on the lives and meanings the participants ascribed to their experiences. Also, it was easier for the researcher to establish a rapport with the participants due to the small sample size and was able to address the research objectives thoroughly. As noted by Crouch and McKenzie (2006), in order to get an in-depth information on the lives and manifest meanings of the participants, researchers must get “close” to the participants, establish a fruitful relationship with them and address the research problems thoroughly. As such, a smaller sample size is needed to achieve these, it enhances the validity of the study by giving the researcher enough time to probe further and deeper into the research problem or objectives (Crouch & McKenzie, 2006).

There are several assertions when it comes to generalization in qualitative research. For instance, Green and Thorogood (2010), assert that the appropriate way of generalizing in qualitative studies is in terms of conceptual generalizability and transferability. Conceptual generalizability is about the concepts emphasized in the study to inform an understanding of similar issues or concepts to the readers. Transferability deals with the extent to which the findings from the study are transferable to other settings (Green & Thorogood, 2010). Lincoln and Guba (1985), also define transferability as the ability of future researchers to identify the key

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characteristics from the context of the study that could be transferred to a different study.

In addition to the above, Mayring (2007), also argues that there are many possibilities for generalization in qualitative research and these depend on the expected results, the objectives and statements to be made from the research. Mason (1996), on the other hand, argues that what is key in qualitative research is the need for the findings to relate to the social world in some systematic manner and throw more light on the phenomena being studied. King and Horrocks (2010), refers to this as the ability of the researcher “to provide sufficient rich detail that a reader can assess the extent to which conclusions drawn in one setting can transfer to another” (p.161). It also helps readers to see how the data might have reasonably reached the conclusions they had (King & Horrocks, 2010). According to Gheondea-Eladi (2014), with the appropriate coding and data analysis method and sampling, the findings from a qualitative research are generalizable.

This study describes in details, the background of the study areas which gives readers an idea of the living conditions in those places. Thus, much contextual information has been given with key concepts such as well-being and patriarchy clearly defined. Based on the information and data provided, the findings can be generalized to typical population groups with similar characteristics represented by the participants in the study areas. The data collection procedures and analysis have also been given in a clear and concise manner. The theoretical framework used has been well explained as the various capitals of the theory were sampled or deduced from the data provided by the participants. These provisions to a large extent, is enough to allow other researchers replicate or transfer the research into different settings with similar characteristics to the study areas.

3.4 Methods of Data Collection & Instrumentation

The primary source of data collection for this study were in-depth interviews with the participants and observation. A semi-structured interview guide was used in conducting the interviews. The use of a semi-structured interview guide allowed the researcher to freely probe the research participants for more information on particular points. As captured by Gibson and Brown (2009), it is flexible to explore other topics that could emerge during the study using a semi-structured interview guide. Before

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the in-depth interviews with the participants, the researcher pretested the interview guide through focus group discussions. Two focus group discussions were held with the women. With the men, only one focus group discussion was held and this was done during one of their usual evening gatherings. After these, a one-on-one interview was conducted with each of the participants. Pretesting the interview guide helped the researcher to get familiar with the questions and to know which of the questions worked well. Questions that also seemed “strange” and unclear to the participants were identified during the pretesting phase. Some of the questions were rephrased, more were added and others were also eliminated. Thus, the pretesting helped the researcher to prepare very well for the individual interviews.

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 to an hour although, a few of the interviews went beyond an hour. Whilst the researcher did the interviewing, the research assistant did the recording. The services of the translator only came to play for the interviews that were conducted in the local language. In such cases, the researcher asked the questions in “Twi” (Ghanaian local language) which were then translated into the “Buli” language for the participants. Thus, the participants responded to these interviews in “Buli”. Each of the interviews done in “Buli” was immediately translated back into the “Twi” language by the translator.

The researcher learnt a lot from her observation sessions whilst taking notes on the general living experiences in the villages. The observations were usually made on the days when the interviews were not conducted and on other occasions, after the interviews. Thus, the researcher used these days to take random walks through the villages, visited most of the homes and the farms whilst noting the events that occurred around. The data obtained from the focus group discussions were not different from those which were gleaned from the in-depth interviews except that the interviews provided detailed information. The notes taken from the observations made were compared to the data from interviews to check for consistencies. The researcher went back to the participants whenever clarifications were needed after comparing the notes and the transcribed data.

3.5 Data Analysis

This involves “making sense out of text and image data” as the researcher goes deeper into understanding the data and making an interpretation (Creswell, 2009:183). Creswell’s (2009) six steps in qualitative data analysis served as the guide in analyzing the data. These steps and how they were applied in the data analysis are explained below.

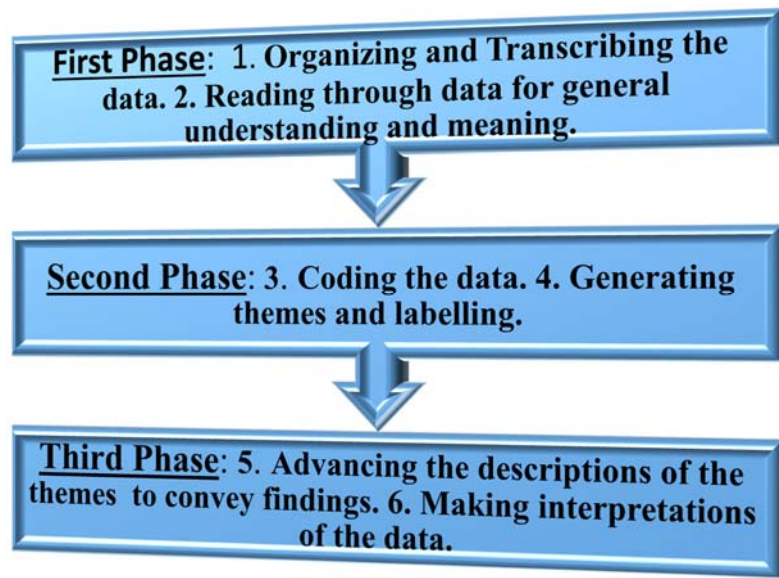


Figure 4. Data Analysis Steps. Adapted from Creswell, (2009).

Firstly, the data was organized and transcribed. This involved the translation of each interview conducted from the “Buli” and “Twi” languages to English. The transcribed data was organized according to the research questions for this study.

Secondly, the researcher read through all the transcribed and organized data. This was to grasp, reflect and have a general understanding of the data. This also helped the researcher in getting familiar with the data.

The third step involved the coding of the data. The data was broken down into meaningful text segments and labelled with the appropriate terms. Thus, the researcher generated codes from recurring constructs or common statements that were made by the participants which were also in relation to the research questions. For instance, all the female participants were of the same view that marriage, money and lands were some of the key resources that enhanced their well-being. These common constructs for example were captured as codes.

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The fourth step was the grouping of the codes into themes. This was specifically done taking into consideration the theoretical framework (Community Capitals Framework) of the study. Each of the seven capitals were the themes used for the analysis. All the codes generated that highlighted the perspectives of the participants were thoroughly studied to categorize them under the appropriate themes. For instance, land which was mentioned by the female participants as playing a positive role in their well-being was a code that was captured under the theme, natural capital. Another example is that, all the male participants were of the perception that the lack of resources such as hospitals, pipe-borne water and good roads contributed to the challenges that negatively impacted the well-being of the women and even affected them as well. Hospitals, pipe-borne water and roads were some of the codes that were categorized under the theme, built capital.

For the fifth step, the researcher went through all the themes that reflected the views of the participants to study how they answered the research questions.

The final and sixth step involved conveying the findings of the analysis and making interpretations. A detailed discussion of the themes, quotations marked from the data, illustrations and perspectives of the participants were done at this stage. This step was also the most difficult and time consuming aspect of the analysis. A tabulated form of the data analysis was done using the Nvivo software for qualitative data analysis. This software was only used to help the researcher create a table for the codes and themes and not for the actual data analysis.

3.6 Validity

According to Creswell (2009), qualitative validity means “the researcher checks for the accuracy of the findings by employing certain procedures” (p.190). It is also about how realistic the researcher’s findings are. There are two types of validity; transactional and transformational. Transactional validity involves an active interaction between the research study and the participants. Some of the strategies to achieving transactional validity are member checking, trustworthiness, credibility, transferability, confirmability and triangulation (Cho & Trent, 2006; Lincoln & Guba, 1985). According to Cho and Trent (2006), transformational validity as the name denotes, is a “progressive, emancipatory process leading toward social change that is to be achieved by the research endeavor itself” (p.321-322). As a result, this calls for

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the researcher to be more reflective, empathetic and engage in a deeper understanding of what is being researched or the research participants (Cho & Trent, 2006). Some of the methods adopted in maximizing the validity of this study are described below;

Triangulation

This refers to the use of multiple methods in the study in order to check for pitfalls or flaws that may arise from other methods (Cho & Trent, 2006; Creswell, 2009). Gathering data for this study was done through three different methods; focus group discussions to pretest the interview guide, in-depth interviews and participant observation. By gathering data through these different methods (in-depth interviews, focus group discussion and participant observation), the researcher was able to compare the information or data that emerged from the study. This also helped in checking for pitfalls or flaws from the data gathering process. This was particularly useful during the pretesting of the interview guide through the focus group discussions. Here, potential flaws or questions that could have negatively affected the individual interviews were revealed, enabling the researcher to adjust and make modifications to the interview guide. For example, the question, “could you describe the relationship between you and your husbands?” created lot of discomfort for the women during the focus group discussion. This was evident in their silence and facial expressions they showed. The researcher got to know that the women felt very uncomfortable with the question as they saw it as an invasion into their private lives hence, the question had to be modified to for instance “how would you describe the relationship between other married people or couples in the villages”.

An unstructured observation schedule (participant observation) was employed to help the researcher gain an insider understanding of the living and life situations in general in the villages. This greatly helped in reflecting on the relationship between what was also observed and the research objectives. Again, this checked for minimizing bias through reflecting on the roles and position as a researcher and contributed to less influence of the researcher’s personal meanings into the findings of the study. This is described in details in section 3.9. For instance, by keenly observing some of the events and having lived in the villages for a while, the researcher was able to tell how consistent the observations made were with the information given by the participants. The researcher also tried as much as possible to seek clarifications and understanding on some of the observations and experiences made in order not to generate personal

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interpretations that might be different from those of the participants. For instance, in presenting a gift to the chief for his warm welcome, the chief vehemently refused to accept the gift. The researcher had thought the chief was simply not into accepting gifts from strangers. It was later learnt and understood that a chief by custom in the village, was not to directly accept gifts from people whether strangers or not. Doing so was seen as a sign of disrespect to the chief and lowering his status as well. Gifts were to be channeled through one of the elders or servants of the chief. The researcher was finally able to get the gift to the chief through one of his elders. In another instance on a farm in one of the villages, the researcher observed a group of women sorting out groundnuts with the exception of one older woman who was completely isolated from them. She did the sorting out of the groundnuts alone and never spoke to anyone as the rest of the women were doing. The researcher learnt that the woman had been accused of being responsible for her husband's death and had gone through the widowhood rites. As such, she was treated as an outcast and was hardly spoken to by the villagers for fear of incurring a curse. This observation clearly confirmed what the participants told the researcher on the effects of the rites on the women and how they were treated.

On the whole, triangulation also enabled the researcher to check for the trustworthiness of these different sources of data collection. A thick description of the study areas have been given in addition to a detailed account of the study procedures. This could also provide the readers with an in depth background of the study for understanding the results well.

Member Checking

This involves a process whereby the data collected is played back or sent to the participants to check for their perceived accuracy and reflections. However, member-checking is not advisable if there are reasons to doubt the integrity of the informants or participants (Lincoln & Guba, 1985, Cho & Trent, 2006). Most of the participants of the study, except the chief and workers of the NGO had no formal education and hence could not speak, read and understand the English language. For these reasons, it was impossible to send the transcribed data to them to recheck for its accuracy and whether it reflects their true perceptions. However, the researcher after transcribing the data from each interview went back to the participants to seek clarifications and to go through their responses with them whilst in the study area. This gave the

participants the opportunity to determine if what has been transcribed truly reflected their perceptions and to clarify some aspects when the need arose.

Transformational Validity

As the name denotes, report of the study will be available to organizations that work with the villages in the district. This could throw more light on the living conditions in the district and serve as a guide to creating effective and positive interventions as well. In this sense, making reports of the study available to organizations in the district could help bring positive changes and interventions in the area. Also, through publications from this report, the study areas could be known not only in the academic realms but also to others who are within and outside Ghana. This also puts the study area in the limelight which could attract the attention of governmental, national and international organizations to its unique cultural values and characteristics. This whole research is a unique experience for the researcher who also has the dream of making a positive impact in the lives of the women in the deprived areas of Ghana. The exposure could be useful in achieving this dream. However, the research questions explored and the meanings the participants assigned to some of the concepts such as well-being, culture, and religion could help readers gain an understanding of the world view of the participants and the study areas.

In addition, a thick description of the study area and an in-depth information on the data collection procedures and analysis have been outlined in this report. Thus, readers would be able judge how the findings could be transferred to other contexts or settings with similar characteristics like those of the study area. The readers could also see and judge in a reasonable manner how the data was analyzed to reach the conclusion that has been drawn. The findings from the study also strengthen those from other similar studies in the poor rural areas of Ghana and other African countries at large.

3.7 Reliability

Reliability in qualitative study means “the likelihood that a similar piece of research would elicit similar kinds of themes” (Green & Thorogood, 2009:221). It also indicates that there is consistency in the researcher’s approach across different projects and researchers (Gibbs, 2007; Creswell, 2009). Some procedures to ensure reliability in qualitative study include cross checking the transcribed data for accuracy, comparing the data with the codes and being transparent in the research process.

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To increase the reliability of this study, a clear account of the research procedures and data analysis have been outlined to give readers a transparent view into the entire research process. Also, the researcher crosschecked and compared her transcribed data with those of the research assistants to check for consistency in the transcription process. Discussions were made in this regards as well as on the coding processes. Where some inconsistencies were identified, the recorded interviews were referred to for verification purposes. Finally, the use of quotations from the interviews also reflect the interpretations generated from the study. Thus, readers have the opportunity to make an assessment of the results and to judge how reliable the interpretations are.

3.8 Positionality and Role as a Researcher

Qualitative research requires inquirers to explicitly identify any bias, personal background, values and culture that may shape the interpretation of the study (Creswell, 2009). Reflecting on your roles as a researcher is to be done both “inwards” and “outwards”. It explores “the intersecting relationships between existing knowledge, our experiences, research roles and the world around us” (King & Horrocks, 2010:125). Positionality in research describes the researcher’s world-view and their position adopted in relation to the research being studied. This could be influenced by the values and beliefs centering on sexuality, gender, geographical location, social class, religious faith and race (Foote & Bartell, 2011; Sikes, 2004).

The researcher was highly aware of the gender issues prevalent in some of the regions in Ghana including the study areas. As most of the villages in these regions are still highly patriarchal in nature, there was likely to be some power issues arising during the data collection procedures. Consequently, being a female researcher and with the responsibility of interviewing the male participants, there was likely to be some conflict of roles, power issues and the extent to which the male participants could open up. The researcher had thought about these possibilities carefully before the data collection began. To control these situations, the researcher had a male research assistant who could also speak and understand the local language of the people to assist with the data gathering. Whilst it was easier interviewing and interacting with the female participants, it was not quite easy with the males. When the researcher met the male participants for the first time, they were a bit hesitant to talk. They asked the researcher questions such as why she was still schooling at her age and why she was not with her husband. The researcher took her time to explain to them the importance

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of the study and why she was in their villages. Also, the presence of the male research assistant helped a lot as the men came to understand that the researcher was not alone after all but had some sort of a “masculine support”. Subsequently, they opened up and began to share their experiences with the researcher. Most importantly, the long stay of the researcher in the villages also generated trust and with time, the male participants opened up even more and interacted freely with the researcher.

Also, the researcher was very conscious of how she presented herself in the villages. Taking the stand of a learner, the researcher explained to the participants what the whole study was about in order to increase the understanding of their roles as participants. By doing this, the participants understood that the researcher was interested in learning about their experiences on well-being. As such, the participants were in that “powerful” position of having to pass on knowledge to the researcher. Thus, the researcher’s ability to successfully gather a rich and meaningful data largely depended on the participants. Due to the educational differences and background, the researcher avoided being overly-academic. Efforts were made to speak in simpler terms to the understanding of the participants. The researcher also learnt some of the basics of the Buli language and lifestyle of the people and applied them during her stay in the villages. These made it easier to blend in with the people.

Furthermore, in terms of social status or class, it is generally perceived that people from the cities or urban areas lived very well. Even so, those with international exposures were seen as very rich. The researcher reflected on these before the study began and was highly conscious of how she carried herself throughout the study period in the villages. The researcher did not see herself as better than the participants and did not live lavishly but adopted their lifestyle in relation to for instance, clothes and food. Thus, the researcher carried few clothes and was almost always in the same clothes throughout her stay in the villages. She also ate the staple foods that were eaten in the villages. The researcher also participated in most of the activities held in the villages such as attending community meetings, women’s meeting and visiting them on their farms. These helped a lot as the participants gradually saw the researcher as part of them rather than being just the supposedly rich outsider who had come to their village.

In addition to the above, the researcher had carefully reflected on the issue of religion before visiting the villages. The researcher was aware of the different religions in the

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villages and had carefully thought through on how to relate with the people. This was important especially when she was to be hosted by a friend who was also one of the religious leaders. In order not to create the impression that the researcher favored one religion over the other, there was the need to be religiously sensitive. The researcher did not disclose her religious affiliation to the participants. Thus apart from the host, no one else knew what religion the researcher belonged to. The researcher kept an open mind in order to “flow” along with the different religious requirements when the need arose as the participants selected came from different religious backgrounds. For instance, when the researcher had to interview the Muslim participants, she covered her hair throughout as the participants did. At times, she had to enter into some of traditional homes without her footwear as were the requirements. This helped a lot in interacting with the participants from the different religious backgrounds. The researcher also made a conscious effort to pay homage to the leaders of the different religions as often as possible to interact with them.

Again, the key concepts used in the study were clearly and well defined so that they were identified unambiguously during the data collection process. Generally, it is believed that all research is done from a particular point of view by the researchers who could carry along their subjective meanings and values into the study (King & Horrocks, 2010; Banister et al., 1994). On this note, the researcher was also conscious of her personal and subjective views that could come to play during the data collection process in order to suppress them. For instance, the researcher as her personal view, believes strongly that both males and females should be given equal opportunities to enhance their potentials. However, the data gathered from the male participants proved otherwise. They held the belief that women and men shared different roles and under no circumstance should the women be valued above the men. This was evident in for instance, the fact that it was only the women who were accused of being witches. As such, there was no local term for being a wizard in the villages whilst there was a term for being a witch. Only women were made to undergo the painful widowhood rites whilst the men were exempted when they lost their wives. The men preferred to educate their male children rather than the females. These were some of the issues that could have caused the researcher to “impose” her personal and subjective views on the participants or influenced the interpretation of the data. Being aware of these, efforts were made on the part of the researcher to stay open minded throughout the

study. As such, the researcher focused on her roles as a student and a learner to remain objective and not to allow her personal views and values to interfere with the data gathered.

3.9 Ethical Considerations

Ethics are generally standards of right and wrong and are concerned with what individuals ought to do in fulfilling their moral duties (Washington State Board for Community and Technical Colleges, 2010). There are four principles that guide the ethics in research namely; non-maleficence, beneficence, autonomy or self-determination and justice. Non-maleficence means avoiding harm or danger to the participants, beneficence deals with the need for the research to produce some positive benefits to the subjects. Autonomy and justice means respecting the decisions of the participants and treating all people equally (Murphy & Dingwall, 2001). These principles are to guide researchers to be transparent in doing research, to protect the data collected and to avoid doing harm to the participants (Flick, 2011).

Ethical clearance was first sought from the Human Subjects Ethics Sub-Committee (HSESC) in the Hong Kong Polytechnic University. This was done before the researcher left Hong Kong to begin the study in Ghana. Consent forms were created to explain the aims and purpose of the research as well as the rights of the participants in the study. Since most of the participants could not read and write except for the chief and workers of the NGO, the researcher had to explain everything on the consent form in Twi, the common Ghanaian local language to the participants. This was further interpreted in their local dialect (Buli) by the translator to the participants who wanted to speak Buli for the interviews. As stated earlier in this report, all these were done by the researcher on her initial visit to the villages. However, before the interviews began, the participants had to be reminded and briefed again on what the research was all about. Most of the participants were unable to append their signatures on the forms. As a result, only their initials were taken and their consent was sought verbally. However, for those who could read and write the English language, they were able to sign the consent forms to indicate their approval to participate in the study.

To ensure anonymity, the identity of all the participants have been hidden. The names of the participants and the specific villages where the study was conducted are not mentioned in this report. A log book was created where all the participants were

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assigned numbers from one (1) to ten (10) to identify each participant and what they said. For instance, the first female participant was named “Participant 1” or P.1 for short and so on. The same thing applied to the male participants who were also assigned numbers from one to ten. Though the two workers of the NGOs interviewed did not have a problem with their names being disclosed, the researcher thought it wise to hide their identities to maintain consistency as far as anonymity is concerned for all the participants.

Again, the participants were given the opportunity to choose the venue for the interviews. Most of the interviews were held either early in the mornings or in the evenings in the homes of the participants. This was common especially for the women who left their homes very early for the farms and returned in the evening. Some of the women were also interviewed on their farms. For the male participants, the interviews were often conducted in the afternoons when they took a break from the day’s work. The men usually sat under shady trees in the villages to chat. Only a few of them were available in the evenings for the interviews.

Permission was sought from the participants in recording the interviews and taking pictures. Some of the interview sessions were also video recorded to create a short documentary for presentation purposes. In this case, only the participants who were comfortable with the recording and gave their consent were featured in the video. The researcher assured the participants that the videos will be deleted after all the presentations have been done. However, the audio recordings were immediately deleted after the data had been transcribed. The presentations form part of the researcher’s plans to disseminate the findings of the study. All references used have been duly acknowledged as well.

Chapter 4 Use of resources and their impact on the well-being of rural women

This section talks about the findings for the first research objective which is stated above. These findings are presented thematically and have been connected to the theoretical framework used. Whilst the women described how living was like in the villages, every aspect of their lives that related to the theoretical framework (Community Capitals Framework) was captured alongside. Thus, highlighting how the various capitals (Natural, cultural, human, social, political, financial and built capitals) helped the women in enhancing or improving their well-being. The disadvantages and challenges encountered from these capitals have also been incorporated into this section.

4.1 Natural Capital

This was seen as the most important of all the resources according to the participants. Not only did natural capital play a key role in enhancing their well-being but it 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, medicinal gains and aesthetic purposes. These are highlighted below;

4.1.1 *Lands and Water*

As observed by the researcher, there were vast stretches of lands in the villages. The rich and fertile soils made farming a lucrative venture in the villages. It was gathered from the interviews with the women that most of the main crops like yam, millet, maize and groundnut which sold very well in the district's capital came from these villages. According to all the women, the availability of these vast lands were their most treasured assets. This was because 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 what they would eat. With farming being their main occupation, the farm produce were also sold to generate income to meet their personal needs and those of their families. For instance, most of the women used the income generated to pay school fees, buy clothes and books for their children.



Picture 3: One of the millet plantations in the villages.



Picture 4: A section of vast area of lands.

Again, some of the lands were water logged which made it easier to dig boreholes to serve as a source of drinking water for the villages. The women used the water for washing, cooking and watering their backyard plants. This was very important for the women as they had the sole responsibility of cleaning and maintaining their homes, water formed a key component in fulfilling these responsibilities. Though, the women admitted that they had to cover long distances from their homes to go and fetch water, it was far better than having to travel to other villages to fetch water like they used to do before. Water was no longer a thing to worry about, they did not have to buy water

Chapter 4 Use of resources and their impact on the well-being of rural women or pay for any water bill. The burden of having to go to other neighboring villages and joining long queues before getting water was a thing of the past now. This had taken most of their time and by the time they got to the markets to sell their goods, it was rather too late to sell much. As a result, they were unable to make much from their sales to fully cater for their needs. Thus, the presence of the borehole in their villages took away all these challenges as they had more time for other activities like work on the farms, selling in the markets and trading. These contributed to making living quite comfortable in the villages and helped in improving their well-being. For instance, the more time they spent selling in the markets, the more money they made.



Picture 5: The borehole serving as the source of drinking water in the villages.

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. My first son was able to complete his basic education because of the money I made from selling millet”.

P.6 “As a woman, you can only get access to a land through your husband or father. You cannot live comfortably without a land because we get almost everything we need, including food from it. This is why we say that when you get a land, hold it like an egg”.

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P.4“You can see we do not have many boreholes here but we are very content of this one that we have. At first, we had to walk to neighboring villages to fetch water. It was so exhausting and we return with extreme bodily aches and weakness. Now, we do not have to worry over this anymore because of the borehole. We are really happy about this.”

4.1.2 *Wild Plants*

There were some wild plants in the villages that provided the traditional sources of food for the villagers. For example, 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 “woota” leaves are highly nutritious and was mainly served with “tuo-zaafi”. As indicated earlier in the background of the study area, the staple foods in the villages are “Tuo-zaafi” and pounded yam. “Tuo zaafi” is prepared from powdered maize. As maize and yam were cultivated in the villages, it was not difficult having access to them. The “woota” stews and soups were often used in eating these staple foods. They did not have to buy them from the markets which saved them money.

Also, the shea nut trees were not planted in the villages. However, they were very common in the villages and grew on their own in a particular season. Whenever the nuts were ripped, they fell to the ground to be collected by the women. The nuts were dried and later processed into shea butter. The shea butter was used as cooking oil, hair and body cream. The shea butter also helped the women to survive during the harsh harmattan or dry seasons that came with skin dryness and cracked lips. The usefulness of the shea butter for the skin during these seasons cannot be over emphasized. The shea butter kept their bodies moisturized against the dryness. It was also used as a massaging cream. Apart from making the skin smooth and soft, it served as an effective treatment for skin diseases such as rashes, black spots and eczema for the villagers. Thus, the women did not have to spend money on cooking oil and body creams. They were able to get these from their natural resources.

Again, the women got firewood from cutting down trees and some were burnt to produce charcoal as well. These were used as fuel for cooking as the women had no access to the modern equipment used in cooking such as electric stoves and Liquefied Petroleum Gas (LPG). Apart from these benefits, the women also sold the shea butter, firewood and charcoal to make extra money to cater for themselves and their families.

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This also meant that the women saved a lot of money from not having to purchase these items essential for living.

In addition, the branches of some of the trees were used as chewing sticks to make the teeth white and stronger rather than the use of tooth paste and brushes. Due to extreme financial constraints, the women could not afford buying tooth paste and brushes on a constant basis. They had to resort to the chewing sticks which they asserted were very potent in cleaning the teeth. The women again indicated that the plants, leaves and grass that grew around their compounds served as foods for their husbands' cows and donkeys. This saved the women a lot of time from going deep into the forests to cut grass and leaves for the animals. They escaped walking in the scorching sun to do this and hence, saved a lot of energy for other chores. To them this burden being taken away was a thing to be extremely happy about.



Picture 6: "Woota" leaves



Picture 7: Shea Nuts

P.5 “Shea butter is what we all use on our skin in this place. We don’t have to buy them. I heard that many of the body creams the women used in the big towns bleach a lot. You will never see such a thing here. The shea butter makes my skin beautiful and it is good for the weather conditions here.”

P.2 “There are so many things to gain from the environment here. You just go behind your house and you will get edible leaves to use for a meal whether for soup or stew. This has helped the women a lot. There is no need worrying over how to get important ingredients to cook for the family.”

P. 9 “There is money in selling the shea butter, the charcoal and even the firewood. Though, it is not much, I am able save to buy clothes for myself and learning materials for my children.”



Picture 8: A group of women working on their groundnut plantation.

4.1.3 *Medicinal Values/ Herbs*

Another way natural capital enabled the women to survive in the villages was the availability of the many plants which they used as herbs and medicines. These were actually the main traditional sources of their medicines as they could not afford the orthodox ones. Although, each of the villages had a clinic where some of the women indicated they visited when sick, most of them still preferred their traditional medicines to those prescribed at the clinics. The reasons being that, the orthodox medicines were slow in curing their sickness unlike the herbs that worked quicker and faster. Most importantly, the traditional medicines were affordable and easily accessible.

There were different means from which they got their traditional medicines. Some of the medicines were produced from the leaves of specific plants and trees. Others were from the roots of some of the plants. The herbs were sometimes boiled or chewed in their raw state depending on the type of sickness it was to cure. With other sicknesses, different types of herbs were mixed together. For snake bites for instance, a specific herb was chewed and the liquid from it was smeared on the affected area. This helped the victim to vomit the poisonous substances and to reduce any swelling that would occur as a result of the bite. Other sicknesses the herbs were used in curing included

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headaches, fever, skin diseases, excessive bleeding during child birth and stomach aches. Some of the women had also specialized in using the herbs for curing diseases. They were referred to as herbalists. Although, being a herbalist was mainly practiced by the men, only a few of the women were into this venture in the villages. They were consulted and often paid for their services. For these women, the herbs were easily accessible, affordable and produced a “quick action”. Due to the nature of the farming and energetic activities they performed, the herbs worked better for them. The ability to stay strong and healthy meant a lot to them. Being sick meant they could not take care of their families and to go about their businesses. This was something the women were bent on avoiding.

P.3 “When I have stomach pains, they give me medicine from the clinic which sometimes make me stay in the house continuously for three days. I can’t do this, how can I take care of my family when I am sleeping in the house. That is why I prefer to boil the herbs, by the next morning I will be fine and strong to go about my daily activities.”

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 break down or fall sick so I chew the herbs every day and that gives me a lot of energy and strength to work every day.”

P.10 “People in the big cities think these herbs are dangerous compared to the “white man’s medicine (orthodox medicine). You should try them and see. That is what we all use, they work for us and you can easily get them and that is why you see us this strong performing all these activities.”

4.1.4 *Aesthetic Benefits*

This mainly stemmed from the beauty that natural capital provided to their environments. The availability of the numerous trees and plants served as decorative purposes. The women admitted to purposely planting specific trees and plants to serve as hedges for their homes when they were unable to build the mud walls. For instance, these hedges protected their homes from animals such as goats that could easily enter into their compounds to destroy their backyard gardens. According to the women, they also got a sense of privacy from these hedges. As people gossiped a lot, the hedges prevented people from seeing the activities that went on within their compounds.

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Also, the woods from the trees they fell were used to create sheds where the people relaxed after the long day's work on their farms. To escape the extreme heat in their rooms especially in the afternoons, most of the villagers preferred sleeping under these sheds to get fresh air. It was not surprising that almost every household had a shed built either in the front or behind of their houses. Large trees that were planted in the center of the villages also served as places for community meetings and for special occasions like festivals, naming ceremonies and enstoolment of chiefs. The women often met under some of these sheds in the evenings when they had finished with their chores for the day. They usually met at the venues for the village meetings. At times, they planned and met in front of their houses. This was done on a rotational basis. For instance, if they met under the shed at the house of one of them in the previous week, it will be at the house of another the following week. During these meetings, they talked and discussed about common issues of concern to them. It was an opportunity to say all that they had on their minds as they were often not allowed to participate in decision making at both the family and community levels. The women indicated that the serene atmosphere created by the natural make up of their environments, coupled with their evening meetings meant a lot to them. These meetings were the "alone" time for them where they did not have to be attending to their children or husbands. The fact that they were able to discuss their dreams, aspirations and hopes was a source of happiness to them. They got to put their grievances or problems such as quarrels with their husbands encountered within the day behind them. They often felt rejuvenated and relaxed for the next day's job. According to them, it was a period where they got away from the troubles of day and planned for better ones ahead. The women indicated that most of the husbands in the villages limited the number of friends their wives could have and even banned them from meeting with friends. As such, those who had the opportunity to attend such gatherings to meet friends cherished the moments.

The researcher observed that the men also enjoyed meetings under these sheds. However, apart from the couples who met together under these sheds, the meeting places were different for both the men and women. When the researcher asked some of the male participants why this was so, they indicated that the women would not be able to comprehend the issues they discussed. They further added that, inviting the women to such gatherings was likely to create confusion as they always had different issues and complaints on their minds. On the other hand, the women felt happy about

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this arrangement as it was the only moment they got time for themselves. Whilst the meetings of the men were usually characterized by the drinking of “Pito” (a special fermented local drink manufactured from millet), it was different for the women. They often met with their big bowls of groundnut, sat in pairs or in groups to chat. The researcher even got to interview some of the participants under these sheds.

P.3 “My elder sister who works in the city always comes here during the holidays. She tells me the city is so crowded and one does not enjoy any fresh air. I do not know if this is true because I have never been to the city before but I love it here. It is so peaceful here...when I am tired, I sleep under the shed and I get some good rest”.

P.9 “We do not have television here so one of the ways we get to make ourselves happy is through these meetings under our sheds and the big trees. We laugh a lot talking about our day, challenges and relationships. The inspiration I get from the gathering keeps me going all the time...”

P.5 “The trees that we use as hedges for the houses are very good. They help protect our back yard gardens as the fowls and goats cannot get in to destroy them. Without these hedges, they always get in to destroy our backyard farms which is very sad”.

P.7 “You know we are not many in this village and people can gossip a lot. They always want to know what is going on in another person’s compound. It is either you build a mud wall or plant the hedges around your house. This has helped in creating some privacy for us. Unless people come to visit you, they will never see what goes on in your house”.



Picture 9: The researcher with some of the participants under their sheds.



Picture 10: One of the trees under which village meetings are held.

4.1.5 *Building materials and wooden carvings*

All the women also mentioned how they were able to get building materials from their environment without having to buy them. They used clay dug from their villages to build their mud houses. Roofing sheets were made from dried leaves from trees or wild plants. As stated earlier in the background of the study area, housing structures in the villages were mostly made of clay and with dried leaves as roofing sheets. Although the women were not responsible for the building, they had the duty of collecting the clay and dried leaves for the men to use in building their houses. According to the women, this saved them a lot of money and lifted a heavy burden of having to worry about where to sleep or accommodation. To them, this was one of the most important benefits or resource they got from natural capital that made living in the villages stress-free and made them happy.

Again, natural capital enhanced their creativity as they were able to carve a lot of structures or materials from the woods they got from the forest around them. Whilst it was mostly the men who did the carving, a lot of the women also helped by polishing the finished products. However, a few of the women actually did their own carvings without any help from the men or their fellow women. Most of the wooden carvings served as kitchen equipment used in cooking and preserving farm products. For instance, mortar and pestle were carved using wood. These items were used to “beat” harvested millet, to grind pepper and maize into fine powdered forms and to pound yam as well. According to the women, having these kitchen tools also saved them a lot of energy and time. This was because, most of them did not have to cover very long

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distances by foot to the district capitals where electrical machines were used for the grinding. Kitchen stools and benches were also made from the woods. The researcher observed how these resources gained from natural capital also positively affected the financial capital of the women as they indicated how most of their financial burdens were cut off. Thus, some of their basic needs relevant for their well-being were directly obtained from natural capital without any financial commitments.

P.1 “Cooking is the work of the women here. You need some major tools to make cooking easier. The mortar and pestle are very important. These tools make the preparation of our staple foods easier because we eat them every day.”

P.5 “Housing is very essential. You can imagine how your life will be if you do not have a place to lay your head. We are lucky in this village because we can get all the materials we need to get a place to sleep. The fact that I have a place to sleep at night gives me such peace within.”

P.8 “You do not have to struggle to build a house here. We can easily get all that we need for that. Unlike in the capitals and cities where building a house can take over a year or more, here it takes three days and at most, a week.”



Picture 11: Carved Mortar and Pestle

It is important to note that despite the above benefits, the villagers were involved in some practices that endangered their natural resources. The researcher observed that most of the trees that were cut down for fire wood, wooden carvings and for their buildings were not replaced or replanted. Most of the forests were without trees leading to the high rate of deforestation in the villages. These actions also contributed

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to the frequent flooding during the heavy rains in the villages. Apart from these that were by human actions, there were also some challenges that the women indicated that all the villagers had less or no control over. As these disadvantages were emphasized by all the women, they needed to be captured here. These mainly stemmed from the climate and seasonal changes. They were of the view that they could no longer predict the seasons and climate. The rains did not show up when they were expected. If at all the villages had rains, they were not enough to support the growth of their crops and yields. The women expressed great concerns over these factors as they invested a lot of time and energy into farming. Consequently, to get lower yields or harvest at the end of the planting seasons was very painful to deal with as their food security was threatened as well.

Furthermore, the climate changes and extreme weather conditions led to droughts. Water was hard to come by during the dry seasons. The northern part of Ghana is a very hot and dry region. According to the women, it could be extremely hot and dry to the extent that it was impossible to work for longer hours in the scorching sun. In addition, the dry season came with some health problems such as dehydration, headaches, cracked lips, skin rashes and bodily pains. Bush fires that destroyed their farms were common during this season. However, some cases of the bush fire that occurred in the villages were partly from the doing of the villagers as well. The researcher learnt that most of them failed to control or put out the fire they used after cooking in their farms. This sometimes led to the fire outbreaks they encountered.

P.10 “The seasons have changed lot. Now, we don’t get rains as we used to. We are always thinking and wondering if our crops will do well since we cannot predict what a particular season will hold anymore.”

P.4 “The droughts can cause bush fire and if you are unable to put it out quickly, you might lose your farm and other properties. We have seen this happen a lot of times in this village and it is not something that anyone would love to experience.”

P.6 “We don’t have the big machines (referring to tractors, ploughs etc.) that the farmers use in Accra. The only equipment we have are hoes and cutlasses. When the lands become dry like this, it becomes difficult ploughing them with a hoe. At the end of the day, you get sores in your palms and all sorts of pains because you are using man power.”

4.2 Built/Physical Capital

As stated earlier, built capital such as roads, hospitals, factories amongst others are constructed by humans and usually contribute to other community capitals. Thus, built capital is important to meeting the needs of the members in a community. Built capital was one of the community capitals mentioned by the participants as very important in enhancing their well-being. Though the villages were highly under-resourced in terms of built capital, there were just a few built/physical facilities present. These are highlighted below;

4.2.1 Clinics

Each of the villages had a clinic. Though there were no doctors stationed at the clinics, they were managed by community health nurses headed by a senior nurse popularly known as the “the In-Charge”. The clinics were mainly responsible for delivering maternal care to the pregnant women and treating diseases like headaches, stomach aches, Malaria and bodily pains. Severe health problems were referred or transferred to the District hospital in Sandema.

All the women were of the same view on how helpful the clinics had been to them especially in terms of the maternal care. They got access to free health care and medications under the National Health Insurance Scheme operations as explained in section 1.5.4. The availability of these clinics have greatly improved the well-being of the women. Being in good health, according to the women meant everything to them as they were solely responsible for taking care of their families. To the women, falling ill for even a day negatively affected their productivity and responsibilities. This meant they were unable to work on their farms, do their selling, and perform house chores and to go about their daily activities. For these reasons, the clinics have been of enormous assistance to them meeting their basic health needs. Occasionally, the clinics also distributed treated mosquito nets to every household especially, to the pregnant women to help prevent Malaria.

In addition to this, the women also emphasized how the existence of the clinics had helped them to save their monies for other things that otherwise would have been used in paying for the health care services. This stemmed from the fact that they accessed free health services and medication at the clinics. Most of the women admitted that they never would have visited the clinic or any hospital for that matter if they had to pay. This also explained why some of the women relied on herbs to treat their health

Chapter 4 Use of resources and their impact on the well-being of rural women problems. The researcher found out from one of the nurses that it took a lot of effort and time to convince most of the women to be coming to the clinics though some were and are still adamant to go to the clinic. At a point, they had to start distributing soaps freely to those who visited the clinics as a way to encourage the others to come.

Furthermore, the women indicated that the clinics have not only been of benefit to them but also, their families as they responded to the health needs of all in the villages. The clinics have ended the painful experience of having to cover a long distance on foot to the district hospital to receive healthcare. In spite of these benefits, the clinics were also highly under resourced. There were not many health personnel to attend to the villagers, they occasionally run out of medicine and they lacked medical assets like ambulance. All the clinics used a motor cycle popularly known in the villages as “MotorKing” which served as an ambulance to convey patients to the district hospital when the need arose.

P.1 “At first a lot of pregnant women were dying here when giving birth but since the clinic came, it has reduced. Me for instance, I do not like using the traditional birth attendant because I heard it could be very dangerous so I always go to the clinic when I am pregnant.”

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 so I can return to my daily chores.”



Picture 12: The “MotorKing”, the only ambulance for the clinics in the villages

4.2.2 *Schools*

It was obvious that the women had come to the understanding that education was key in having a bright future which they related to securing a good job, becoming rich, travelling abroad and living in the big cities and towns. According to the women, they learnt about the relevance of education from the campaigns embarked upon by some of the NGOs that worked in the villages. They watched videos and attended seminars on education and they were enlightened by them. One of the main problems with schooling in the villages had to do with educating a female child. Most of them indicated that they were denied education because their families preferred to invest in the education of the males or their brothers whilst they were pushed into early marriages. A few of them for lack of financial support, were unable to further their education. It was against this background that the women mentioned that they were bent on ensuring that their female children went to school. To them, it was something to be proud of. They believed that women were more concerned about family welfare and well-being. As a result, investing in the education of their female children would pay off very well in the future. They will return home to take very good care of them and the other members of the family.

Despite having this belief and determination, the women lamented on the problems they had been dealing with in having to convince their husbands or the men on the need to educate the females. With the men having the ultimate power in the villages, the women said they could not have any say or influence on why the female children must go to school. This difficulty was further cemented by the belief that a woman who went higher in education was tagged as being over ambitious and abandoning or delaying the very essence of womanhood which is marriage and child birth. This was so because it was a strong belief that the men held and it was also worsened by the frequent teenage pregnancies in the villages which resulted in many of the girls dropping out of school. The men were actually convinced that these girls would end up becoming pregnant and marrying anyways so there was no need in wasting resources to educate them. The women mentioned that the problem had been in existence for a very long time and it was one of their major worries that pointed to the disadvantages they suffered in the villages. At this point, the researcher wondered why the NGOs did not include the men in the villages on their “educate the girl child”

Chapter 4 Use of resources and their impact on the well-being of rural women campaigns. Perhaps, this could have changed their perceptions on the need to educate the girl child.

P.5 “I have seen what education has done to some of the women I know in Bolgatanga. Their lives have changed to the extent that they pretend not to recognize me when they come to visit their parents here. I want all my children to go to school to become big people in the future”.

P.7 “I don’t know why our men think it is only the boys who need to go to school. They will never use money on the girls all because they think they will get pregnant and marry. If you want your girl to keep going to school, you have to be ready to take all the burden.”

P.2 “As for taking the girl to school, you are not allowed to talk about it at all. Money is hard to come by so we just do as our husbands say. You dare not challenge them. This is how it has been so we are getting used to that life here.”

4.2.3 Motorable Roads

This was one of factors that the women indicated was a huge problem for them. The villages had no motorable roads to connect them to the main cities and market centres. Only small pathways have been created in the villages to connect them to the houses of one another. 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. This was even more challenging for the women as most of them could not afford a motor or bicycle. They had to cover long distances on foot from their villages to the district capital and market centres. They had no option than to carry their heavy loads and walk to the markets and most often in the scorching sun. Thus, they were unable to easily transport their farm produce to the market centres to sell. As a result, their finances had been negatively affected. They were unable to sell as much produce as possible leaving them financially challenged. For instance, after walking from the village to the main markets to sell their goods, they had to walk back. They were already tired by the time they got home. Yet, they had to cook the evening meal, feed the children and serve their husbands. After these, they were responsible for cleaning the house and ensuring that the younger children have had their baths and put to bed before they were able to attend to themselves. This was their routine daily and they got very tired with less time

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to rest. Most of them indicated that this had given them some health problems such as poor eye sights, headaches and bodily pains.

Also, the women stated that there had been instances where people had lost their lives due to this problem. Those with severe health problems that the clinics could not treat were mostly not able to get to the district hospital on time using the motor king or bicycle. The women claimed that the entire villages were very concerned about their lack of motorable roads. According to them, the government had for many years made several promises through the District Assembly to help but was yet to fulfil those promises.

P. 1 “Where is the road in this village? No commercial vehicles come here. We have a problem transporting our goods to the market to sell and because of this we do not get enough money. Most of the times, all our produce get spoilt as we keep them here for too long.”

P.5 “It is not an easy life for the women in this village. Most of us do not have money to buy the motor or bicycle so we have to walk and walk with no rest. Even a simple task of grinding the corn and millet takes over 5 hours from the village to Sandema and back.”

P. 8 “My bicycle has been spoilt for many months now and I have not had money to fix it. I have no choice than to walk to Sandema to sell. It is very tiring and by the time I get home, my whole body will be aching.”



Picture 13: Some of the pathways created in the villages

4.2.4 *Water and toilet Facilities*

These were also some of the main concerns raised by the women. The villages had no pipe born water. In each of the villages there was one borehole that served the entire

Chapter 4 Use of resources and their impact on the well-being of rural women villagers. They used the water from the borehole for drinking, washing and cooking. The women complained that there had been several occasions where they had to deal with all sorts of stomach problems. Blaming this on the lack of pipe-borne water, they indicated that the water from the borehole was not treated and contained germs. They also indicated that one borehole serving the entire villagers was not enough even though it was better than when they did not have any at all. Often, there was a long queue at the water site. Some indicated that they sometimes had to wait and fetch the water very late in the night when most people were asleep just to avoid the queues. During the extreme dry seasons, the water was not enough water as it almost dried up. Some of the women were then compelled to go to the neighbouring villages with their older children to fetch the water.

Again, the villages had no toilet facilities. They usually resorted to using the bushes around them to attend to nature's call. 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. According to the women, the burden of taking care of the sick solely fell on them which came with a lot of stress and anxiety. Until, they nursed the sick back to good health, they were unable to attend to their daily duties.

P.10 "The borehole has helped us a lot but we have several challenges with it. You will often see small animals (germs) swimming in the water when u fetch it. We don't have any choice so we use it like that. We have no water elsewhere."

P.7 "In the dry season, there are usually long queues as the water is not enough for all of us. It almost gets dried up because of this weather. It can take the whole day to get water and this could cause us to miss the early morning market that people usually buy a lot of things. At the end of the day, you go the farm very late too, everything just becomes disorganized."

P. 9 "All of us use the bush as our toilet facility...and it creates a lot of inconvenience. There was a time I went to the bush and I didn't know there was a man there. It was after I had finished that I saw him. Since that time, I always try to hide when I see the man. I am embarrassed that he has seen my nakedness."

P. 2"You can imagine how the bush will look like if all of us in this village go there. It is very dirty and an eyesore. We have not been able to build toilet facilities here, we need help."

4.3 Financial Capital

This was mentioned by all the women as one of the most important resources that enabled them to live well apart from what they gained from natural capital.

4.3.1 Farming Activities

According to the women, their main financial resources came from their farming activities. Thus, financial success was highly dependent on a bountiful harvest. The women were mostly engaged in groundnut, maize and millet farming. They planted these crops at different seasons of the year. Sometimes when the rainy season was promising, they planted both. At the end of each season, the women harvested these crops, preserved some for food and sold the rest in the towns within the district capital. Most of the women also had marketers who came to buy their produce to be sold in bigger markets outside the northern region.

Although, all the women complained that the money they made did not entirely take care of all the family needs, their greatest joy came from their ability to provide food for their children. To them, once they had food to eat, there was hope to live as well. This ensured sustainability and survival and it caused them to worry less over the survival of their children. Thus, this came first to paying educational expenses and catering for their personal needs as they received less support from their husbands. In cases where their children were females, most of the husbands paid no attention to their education at all due to the negative perceptions they have about girl-child education. This also explained the reason for which most of the girls were pushed into marriages early.

P.7 “When you are sick, it is money, food too, it is money. Everything is money-money so I have to work hard towards that. With the sales that I make from my millet farm harvest, I am able to provide food for my family and that is the most important thing to me.”

P.4 “You cannot survive without farming. That is what everyone does. Farming has taken a lot of financial burden off me. Since my husband died, farming is what has sustained me and my seven children.”

P.5 “There are people who come all the way from Accra to buy my maize in the markets. I am always sure that at the end of the harvest, my maize will be gone. This is how money gets into my pocket to cater for the needs of my family and myself.”

4.3.2 *Other Income-Generating Activities*

Apart from farming, all the women in the villages were also engaged in one income-generating activity or the other. Some of the women were involved in petty trading such as selling local beverages, porridge and vegetables. Others also sold shea butter, fire wood and charcoal to make extra money. According to the women, engaging in other activities to generate income was a must as it encouraged self-dependency and averted the danger of borrowing from others. There was a negative stigma attached to borrowing in the villages. Women who borrowed were seen as lazy, not serious and less focused in life. Consequently, all the women did something extra for money to avoid being stigmatized in their villages. Borrowing was seen differently from receiving assistance from family and friends who willingly helped.

P.9 “I do not get much support from my husband. Here, it is the woman’s responsibility to ensure that the family survives. It is the small-small money I get from the shea butter and porridge business that I am able to take care of the children. This makes me happy as I do not have to be worrying all the time over how my children will survive.”

P.3 “A real woman is someone who is seen as hardworking and independent. People in this village dislike women who go about borrowing. The only way to avoid that is to work extra hard and that is what I do. At least I am able to get what I need to keep the family going and that makes me very happy.”

P.6 “There is no way you can survive here doing farming alone. You can see for yourself that all of us are involved in various activities. I sell firewood and charcoal in my village here and in the next village. Through this, I am able to afford certain items like soap for bathing in the house.”

4.3.3 *Loans & Remittances*

The women also indicated that another key source of their finances came from loans they received from NGOs. The loans they received enabled them to set up small scale businesses. However, most of the women said they had stopped receiving the loans due to their inability to repay them on time. Some of the women had relatives working outside the villages and receiving remittances and monthly allowances from them was instrumental in the upkeep of the family. These relatives had relocated to other areas in the Greater Accra (Ghana’s capital) and the Ashanti Regions in search for greener

Chapter 4 Use of resources and their impact on the well-being of rural women pastures. They were mostly involved in kebab business which was often done by the males and the “kayeyei” business, for the females. “Kayeyei” is a business venture where the females carried goods or items for people from the market centers to various destinations for a fee. The fees depended on the distance from the market center to the final destination. The kebab business had to do with selling roasted meat at drinking pubs or joints. The women stated that they added their remittances to the money they got to meet their various needs. A few however added that, it was not all the time that they got remittances in the form of money. They sometimes received clothes, food items and other necessities for the home which also lifted a huge financial burden off them. These remittances were often sent through friends on a mobile wallet money to be given to the women. This was because most of them did not have phones and if they had at all, there was no electricity in the villages to charge them.

P.8 “The money I get from my son is what I usually use to buy school materials for his sister in school. This is what has kept her in school otherwise she would have been in the house by now so the money helps a lot.”

P.4 “When you receive money from your child or relative from the city, everyone gets to know in this village. It is sign of respect and blessings from God. I use the money I get from my brother to take care of myself and pay my medical bills for my leg pains whenever I visit the district hospital.”

4.4 Political Capital

Political capital has to do with the issues of power, distribution of resources, decision making, rules and regulations (Flora & Flora, 2014). This was one of the sensitive issues and the main reason for which most of the women did not want to be interviewed in the presence of their husbands and the other men in the villages. According to them, it was likely to create intimidation or fear in them to speak the truth or fully open up in their presence. It was also linked to the patriarchal nature of these villages and likewise other villages in the northern part of Ghana. This system has been tagged as one of the key reasons behind the numerous disadvantages that the rural women in the northern part of Ghana went through. The women complained about their inability to participate in decision-making that concerned their families and themselves. They had no absolute control over their lives as everything centered on getting the approval of their husbands. Some of these issues are outlined below;

4.4.1 *Power and Decision-Making*

As indicated earlier on, the ultimate power in the villages rested with the men. The women were only to obey and acted as observers during village meetings. If the women were allowed to make any suggestions at all, then they should be consistent with those of the men. This had resulted in the women losing their voice, confidence and self-esteem. The women indicated that even for meetings organized by organizations outside the villages, they found it extremely difficult to fully contribute and to express their genuine views. One of the women painfully recounted an incident where a woman was beaten by one of the men in the villages after a meeting with an NGO for expressing her views. The woman had suggested that they should also be given the same opportunity as the men to cultivate yam which was more lucrative compared to the other crops that were sold in the markets. Since the cultivation of yam was mainly reserved for the men, one of them did not understand why the woman made that suggestion hence the beatings she received after the meeting.

Decisions at the household levels were mainly taken by the men. According to the women, they only had to listen and execute the decisions taken by their husbands. Decisions on issues like what to eat in the house, what to buy, whom to educate, the number of children to have amongst others were all determined by the men in the various houses. 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. They learnt this from their mothers and the elderly women in the villages. The only exceptions were for those households headed by women who had lost their husbands and lived alone with their children. In such cases, these women were left with the sole responsibility of taking care of the children, their welfare and was not under the authority of any one.

P.6 “It is seen as very wrong for a woman to challenge a man in this place whether in the house or in public. If you try anything like that, your life will be miserable. You will be seen as disrespectful.”

P.5 “Mine is to listen and obey my husband. Most of the times, I wish I could also express my views but since they will be contrary to those of my husband’s, I better keep quiet. I do not want to be tagged as disrespectful and therefore, losing my position as a wife.”

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P.3 “When we attend community gatherings, it is a sad scene. We only sit there and watch them decide on everything. If they do not want us to talk, I don’t know why they even invite us to those meetings.”

P. 9 “We have so many things in mind to say but we cannot. If we try, we will either be seen as arrogant or disrespectful. We feel like we are not as important as the men and so are our views. It is not surprising that many of the young ones are running from here to the cities.”

4.4.2 *Distribution of resources*

Lands

Resources such as lands were controlled by the men. This also explained why only a few of the women owned lands which they had painstakingly acquired from their late relatives. Although the women were allowed to farm on separate lands from those of their husbands or the men, they were usually given smaller sizes. They emphasized that those lands did not become their property as they could be taken away from them at any point in time. This also meant that they could not cultivate their 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. The women said that if they would be given sizeable portions of lands at all, that would be after the men had cultivated on them severally and had utilized all the nutrients in them. This made it extremely difficult to cultivate on such lands as the crops did not grow well. 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. This was in addition to the duties they had to perform in their homes such as cleaning, cooking, taking care of the children and washing. The women claimed that they had no time to rest at all or to engage in any leisure activity.

P.5 “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 land I am currently farming on was given to me by my husband after 7 years of farming on it. It has lost all the nutritional values making cultivation very painful and at times wasteful.”

P.7 “Anything big and valuable are worthy to go into the hands of the man but not the woman. This is one of the things I hate in this village, it makes life so difficult. What

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is wrong if I am given a large farm land but no! that goes to him and I end up doing
all the work too.”

P.10 “We cannot cultivate on the same lands, we cannot plant the same crops and we
cannot do anything about it. This worries me a lot. It is always about the men and I
wish I was born a man sometimes.”

Domestic Animals

The domestic animals reared in the villages were goats, cows, hens and mostly guinea
fowl popularly known as “akonfem”. The interviews with the women indicated that
most of these domestic animals were owned by their husbands or the men. Only a few
of the women said they owned some of the domestic animals. However, they added
that they usually owned hens which were far cheaper compared to the Guinea Fowls
and the Goats. This was also a clear indication of earning less when they were sold
compared to the men who owned and sold the goats and guinea fowls. In spite of this,
the women were responsible for feeding the animals. This involved cutting grass from
the bush for the goats, getting dried maize for the hens and guinea fowls. For the
animals that were allowed to go on free grazing, the women were responsible for
ensuring that they returned to the house.

P.10 “I wake up early in the morning to feed the animals and perform all other house
chores. However, when it is decided that we will slaughter one for food, my husband
gets the bigger portions of the meat.”

P.3 “It is very uncommon to see a woman own so many fowls or cows. Where will u
get the money to even to buy them? I own only five fowls now, 3 hens and 2 cocks. I
hope to breed them to become many if only my husband does not ask me to use them
for food since that is what he does.”

4.4.3 Financial Proceeds from crops

The women stated that they had no absolute control over the financial proceeds
generated from their farm lands. They had to give an account of what they had earned
to their husbands. Most of the times, the money was shared with the men taking more.
The women at the same time had to save from the little they got and to use some for
their upkeep and those of the children. On the contrary, they were of the view that the
men did not have to account to them on the sales made from their proceeds and they
gave them nothing out of that. Some of the women revealed that they had seen their

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husbands spend more on alcohol and the concubines they had outside their villages. Hence, their refusal to give them money or to take care of the children. Consequently, they had also begun to hide some of the money they made from their husbands. A few of the women also mentioned that their husbands gave them money. However, they gave as little as GHS 5 (five Ghana Cedis) which is equivalent to HK\$ 9.7 to be used as chop money for the whole week. They said this money barely took them through a day's meal and it was as good as not being given anything at all. When they asked for more, they were seen as being greedy. As a result, the women have been plunged into extreme financial crisis which had caused their involvement in multiple income-generating activities in order to survive.

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 "chops" the money. I am helpless in this situation, if I refuse he might marry another woman."

P.4 "When he sells his animals I don't get to see the money let alone know how he spent it. He hides the money and I suspect he has been using it on his girlfriend in the other village. People have been telling me this. He leaves me and the children to suffer."

P.9 "For the fear that my husband will leave me, I cannot say his matter oo. (meddle in his affairs). Anytime I try to ask for money, he will say that I like money too much so he will go and marry a woman who will not disturb him with money. I have stopped asking, I am only working hard to fend for myself and the children."

4.5 Social Capital

This centered on the interactions and relationships that existed between the villagers. These interactions also extended to other villages, organizations and associations. These interactions and relationships brought the women together. Apart from creating a strong bond between them, there were a lot of benefits the women gained from these associations. Social capital was held in high esteem as collectivism is the way of life in the villages. Family and communal living were seen as more important and above individual needs and desires. Where people became more individualistic, they were tagged as selfish and even cursed.

4.5.1 *Family Ties*

The women considered this as the strongest aspect of social capital compared to their relationships with friends and other organizations. They added that every struggle and hard work they did was for their families which took the first place in their lives. They referred to family as their husbands, children, aunties, uncles and any other person related to them by blood. Family members gave them a sense of belonging and helped in times of difficulties such as when they got sick, financial challenges, loss of a loved one amongst others. They got to share their problems with them as well. Also, one of the most important reasons for keeping close ties with family members was the assistance they provided in raising the children. Every other family member had the right as much as the biological parents in raising a child especially in the areas of discipline, moral and social responsibilities. According to the women, this took some burden of them in terms of finances, time and energy. There were instances where some of the children were sent off to live with relatives in other towns in different regions. In these cases, the relatives took the children as their own and raised them until they came of age. Whenever a family member died, closer relatives had the responsibility of taking care of the children if there were any and stepping in to act as their mother or father depending on who had died.

Again, the women also emphasized the relationships they had with their husbands as a key aspect to their well-being and thriving. To them, establishing a good and loving relationship with their husbands was important in securing their marriages. This stemmed from the value placed on marriage and the stigma attached to the women who were divorced by their husbands in the villages. Some of the reasons that could cause a woman to lose her marriage were attributed to disrespectful attitude, laziness and adultery. Such a woman was never respected in the villages. She was seen as a failure and stood the chance of losing valuable assets such as lands if she never owned any herself. She could also lose her position as the first or favorite wife if the husband got a second wife. When this happened, the peace, security and unity in the house was threatened. This was an incident of which most of the women expressed their displeasure. It is for these reasons that the women said they worked hard at maintaining their marriages. Being married and maintaining it contributed to proving their worth as women. It also earned them a good reputation and respect in the villages and also with their in laws. The women indicated that having a good relationship with their

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husbands did not only increase the love they had for them but also cemented their positions as wives in the homes. However, they added that winning the favour of their husbands was not an easy thing to do. It meant doing their bid at all times whether they liked it or not. For instance, some of the women mentioned that they could not go anywhere or participate in any activity without the approval of their husbands. They had limited or no say at all in the number of children to have and what to use their monies for. Failure to obey their husbands was a sign of gross disrespect and threatened the stability of the marriage.

P.3 “If not for my fiancé where would I have been? My late father’s family took everything we had, I was left with nothing when I got married. He gave me part of his land to farm. I don’t joke with my marriage at all otherwise if I get sacked, I would have no place to go.”

P.1 “I can also boast of a son who has completed the big school (referring to university). He went to stay with my brother in the city who took very good care of him. I didn’t not have to worry about him at all. Now he is going to work to take very good care of me.”

P.7 “In this village, we struggle a lot before we get money so asking for financial help from people is difficult. Most of them will say they don’t have even if they do. You can only get your close relatives who will be willing to help you...but for my sister, my daughter would have died at the hospital in Bolgatanga.”

4.5.2 *Friends*

These were people who were not related to the women by blood in any way. However, they were very close to one another. The women disclosed that they often formed such friendships with those women whom they shared similar experiences with and were part of the same groups or associations. They drew strength and encouragement from one another. According to the women, just knowing that they were not alone in a certain challenging situation gave them the hope to endure. It allayed their fears and gave them less worries over their problems. Together, they participated in activities organized within the organizations or associations they attended together. Some of these are captured below.

P.4 “There is a saying that, there is a friend who sticks closer than a brother. I had no one to turn to after my husband’s demise. It was my friend in the same association

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with me that has been by my side. She is here when I am sick, helps me on my farm, she treats my children like her own. I trust her more than any other person in this village.”

P.6 “Friends are also important. You only have to make sure you pick the right ones. Good friends are hard to find. My friend encourages me a lot and I share my secrets with her and we do a lot of things together that make me happy.”

4.5.3 Associations/Organizations

There were different types of organizations or associations operating in the villages. Some of these were the Widowhood association, Women’s Organization, the Disabled peoples’ and Orphans’ organizations. There were two other NGOs that delivered services in the villages captured under the pseudonyms NGOs A and B. Whilst all the other organizations were formed by the villagers themselves, NGOs A and B operated at the district level from which the two villages benefited from their services. Some of these organizations were not effective due to factors such as mistrust, irresponsibility, political interferences amongst others. However, there were other religious organizations that acted as key wings of the religious bodies in the villages that were also making positive impacts. The roles of these NGOs and their impacts on the well-being of the women and the villagers at large have been fully captured in section 6.

The widowhood association as the name denotes included the older women whose husbands were deceased in the villages. Younger women who had lost their husbands were not part of the association as it was believed it could jeopardize their chances of remarrying. The rationale behind this was that they were still young looking and should remarry. Hence, joining the association meant they had given up all hope of marrying again. Headed by their leader and an assistant, the women met twice within a week in the evenings. Their meetings were usually characterized with songs, dancing and discussions of their problems. The women deliberated on how best to solve their problems. The NGOs also created intervention programs for the women who found it difficult in dealing with their loss and those going through depression. Some of these included counselling and making them active participants in their activities.



Picture 14: Some of the widows in the villages

Also, there were monthly contributions of two (2) Ghana Cedis (4.00 Hong Kong Dollars). The contributions were used to help one another within the organization. For instance, if a member or her child got sick, a specific quota was given to her as a way of offering assistance. A member whose child gave birth or lost a loved one also received financial help. They also helped one another on their farms. If a member was too weak to do any farming, she was helped by other members of the association. A day within the week was set aside where some of the members were selected to work on the farm. The women asserted that being part of the association made them very happy and active. According to them, after the death of their husbands and their elderly children also left home, life became very boring. Attending the association's meetings was also a way they got to manage the grief or got over the death of their husbands. This enabled them to worry less and minimized their chances of getting depressed. Most of the women whose husbands were still alive said they also benefited indirectly from the association. Thus, they either had their mothers or in-laws as members of the association. For instance, they benefited from the contributions made to members whose daughters gave birth. Thus, for one who had her mother as a member benefited whenever she gave birth. In addition to this, they did not have to carry all the burden of taking care of the "old ladies" as they called the widows in the villages.

P.10 “I find it very difficult getting over the death of my husband. Being part of this association helps me a lot. I have been managing little by little. Programs the organization organizes gives me hope and takes my mind off my grief most often.”

P.1 “This association has been of great help to me and my mother. My mother suffered a lot from the widowhood rites when my father died. She locked herself in the room and hardly came outside. She will not talk to anybody and ate less. Since she joined the association, all these have stopped. She goes to the farm, she smiles with everyone and the crying has totally reduced.”

P.4 “This association is a way we adopted to help ourselves. Nobody cares about all the pains we go through after performing that widowhood rites. We meet to share our pains, inspire one another and make ourselves happy whilst we wait for change to come.”

4.6 Human Capital

Though education and training are important aspects of human capital (AFD, 2006), what was evident in the villages were the training the women gained through experiences and skills development. Almost all the women had not had any form of formal education. A few however went through secondary education but dropped out along the way. The villages viewed such skills and training as special because not everyone was privileged to acquire them. As a result, those with these skills were also much respected and honored in the villages. To these women, this brought much contentment and happiness given that, the women were not accorded as much respect as was given to the men. Some of the training gained and skills developed are described below;

4.6.1 *Hair dressing and Dressmaking*

This was one of the special skills and training acquired by a few of the women in the villages. This training was basically acquired in the district capitals or in other cities outside the region. Acquiring training in hair dressing and dress making usually took a minimum of one year and a maximum of two years. This depended on how fast one was able to acquire the skills. There were only a few of such women as the majority with such skills had migrated to the cities in the other regions of Ghana. The women explained that this was so because it was more lucrative to work in the cities with such skills than in the villages. The women admitted that these knowledge and

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competencies gained were of great economic value to them. They could not solely rely on farming as that was seasonal. These special skills supplemented their income as they earned extra money from that to support their families and themselves.

4.6.2 *Soap Making/Production*

Another skill or training considered as special in the villages was the production of different soaps. The commonly produced one was the “Alata” soap which was a blend of different types of soaps. The popular one used in the villages was the “Alata” soap because it lasted longer. Most of the women revealed that despite the usefulness of soaps, they could not afford them all the time because they were expensive. Some indicated that they have had experiences where they had to go without soap in the house for weeks. These contributed to some of the reasons for which this skill was considered as special and highly advantageous for the women who possessed them. The women mostly sent the soaps to larger markets in the district to sell for money. A few of them also had contracts with marketers from other towns who made orders for the soaps. However, the women added that though the orders were not made often, they got money which enabled them to meet their needs and those of their families. Other women from within and outside the villages who wanted to learn about the soap production paid the women money to learn from them.

P.9 “I am able to buy learning materials for my son because of the savings from my dressmaking business. People do not sew many clothes in this village but I get jobs from other villages which have helped me a lot. I no longer worry about how to get money to take care of my children.”

P.3 “There is no money to go to school. I never went to school but I was lucky to stay with my hairdresser aunty in Bolgatanga so I trained with her. People usually invite me to their houses to braid their hair. The money I make is far better than what I earn from my ground nut sales.”

P.6: “I learnt how to produce the soap from a woman at Bolgatanga. When I am not working on the farm, I engage in the soap production and send them to Sandema to sell. I use that money to take care of my children.

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. In

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addition to generating income, the respect that came with the attainment of such skills made the women feel very proud of themselves. To these women, it felt really good to be called upon during festivities to sew peoples' dresses and make their hair. During traditional marriages, naming ceremonies and festivals, they became highly sought after. Most of the women mentioned they would get these skills if they had the opportunity. Others also indicated that they would let their daughters acquire them as well. The researcher noted that they were just a few of the women with these special skills in the villages and many yearned to be like them. As at the time of the data collection, the women with these special skills had started training other younger women.

P.7 "I command a lot of respect as the only one who can braid hair. Sometimes, it puts a lot of pressure on me during the festivities, it is worth it as I make some good money. I love braiding and making our women look beautiful brings me some joy and satisfaction."

P.6 "Dressmaking is a very good business but it takes a long time before I get my money. It is like I am doing "susu" (local term used for saving money with individuals or small groups) Most of the times, I make clothes for people on credit and I have to wait until they harvest their crops and sell them before they pay."

4.7 Cultural Capital

The culture of a people makes them unique and distinct from other groups of people. There were a lot of cultural values, beliefs and traditions that the participants held dearly and would always be a part of them. Some of these included marriage rites, naming ceremonies, festivals and religion. The women mentioned how some of these resources helped them in various ways in coping with their challenges and enhancing their well-being. These are described below;

4.7.1 Marriage

This was seen as one of the most important values or practice for the women. Marriage thus served as a resource that helped the women to deal with some of the harsh realities of the life they had in the villages. Although the women did not have the sole responsibility of choosing the men they wanted as husbands, they became extremely happy when they were given men they could call their own. Marriage came through

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either an arrangement between two different families, betrothment (betrothal) or with force (Forced marriage).

An arranged marriage was where two different families mutually agreed to marry off their children. Their parents would take this decision on behalf of their children without seeking their consent. It was believed that the parents or the elderly were wiser in making such decisions and in this case, the couple to-be could not object to their decision. Marriage by betrothal was when a girl from infancy was betrothed to a man to marry when she came of age. Usually, this was done by the girl's family as a way to pay off debts owed to the future husband's family. Apart from this, the future husband was also required to take care of the girl until she came of age. He was bound to certain responsibilities such as giving the family money for their upkeep or even working on their farms. For this type of marriage, the man did not pay any dowry. As soon as the wife came of age, he just went for his wife.

Forced marriage occurred when a group of older women ambushed a young girl often between the ages of 16-20 years and sang marital songs for her whilst she was paraded through the village. Before this was done, the would-be husband had already gone to see the women and made his intentions of marrying the girl known to them in secret. Thus, the girl was never informed beforehand. The girl was then carried to the house of her prospective husband and this was also done without the knowledge of her parents. After about three (3) days, the prospective husband took some gifts and went to inform the family of the girl on her whereabouts and his intentions to marry their daughter. This was done to abate the fears of her parents over their "missing" daughter whom they had not seen for the three (3) days. The parents then accepted the man's gifts to indicate their approval and to begin the marriage rites. Once the final rites were performed, the marriage was sealed.

Since all the female participants stated how marriage had been of great help to them, the researcher wondered if they also agreed on the concepts of the forced and arranged marriages. The women expressed different opinions on this. Only a few of them stated their dislike of being forced into marriage or their parents arranging the marriage for them. To most of them, marriage was a big deal in the villages and conferred a lot of respect on the women irrespective of the medium through which the marriage was organized. Marriage provided an avenue for acquiring land which the women also saw as their greatest asset. If a woman was unable to inherit any land from her father, the

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only easier way to acquire one was through marriage. The marriage acted as a safe haven where the women got protected from any danger under the leaderships of their husbands. An unmarried woman was therefore seen as cursed or bewitched. Such a woman was often mocked and not allowed to participate in any major activities organized in the villages. Thus, although the means of the marriage may not be acceptable, almost all the women saw the marriage itself as a great resource that helped them in coping with life in the villages. This is evident in their statements below;

P.5 “You can talk to any of the unmarried women so you know what I am talking about. It is embarrassing, if you don’t have a husband, no one respects you. It does not matter whom and how you marry, the most important thing is that you have a husband to avoid mockery.”

P.7 “The thing is that getting a land as a woman is very difficult here but when I had my husband, I was able to get access to his land to farm on. He is now helping me to find my own land.”

P.8 “We are women but we are also humans with choices to make but it doesn’t work like that here. I wish I had the opportunity to choose my own husband because I knew whom I wanted to marry. How much can you do as a woman to survive here, you need a man to help you. Whatever man you are given, whether you like it or not, you take it like that.”

P.1 “Marriage is very important, it has helped me a lot. I was once not respected at all, I could not attend important gatherings because I was not married. All these have changed now since Baba married me. I can attend any gathering I want and people respect me too.”

4.7.2 *Religion*

Religion was one of the resources emphasized by the women as a way they dealt with some of the disadvantages and challenges they went through in the villages. Religion to them, was a spiritual means that connected them to supernatural beings who had the powers to see and know beyond the physical, controlled destinies and solved very complex issues that human beings could not. Their belief in such beings depended on what religious body they belonged to. There were three main forms of religion in the villages namely; Traditional, Islamic and Christianity religions. There were various means used by the participants in reaching to these supernatural beings. The traditional

Chapter 4 Use of resources and their impact on the well-being of rural women believers for instance worshipped their supreme being through media like trees, river bodies and lesser gods that often came in the forms of wooden carvings. The Islamic religious groups who made up the Muslims worshipped their Supreme Being Allah, through Mohammed whilst the Christians worshipped God through Jesus Christ.



Picture 15: The Church in one of the villages



Picture 16: The shrine of one of the traditional worshippers.

In one of the villages, the majority of the women were Christians and the others were Muslims and traditional worshippers. In the other village however, the majority were Muslims followed by the Christians and traditional worshippers. The researcher noticed that there were a few churches that had sprang up in the villages where the Christians worshipped. However, there were no mosques as all of the major ones were located in the district capital. As such, the Muslims worshipped in their rooms or anywhere they found convenient but the researcher was told preparations were underway to build a mosque. Most of the traditional believers had also mounted small shrines within their homes for worship. These shrines housed their various gods that

Chapter 4 Use of resources and their impact on the well-being of rural women were represented in the forms of wooden structures. Though the researcher was allowed to enter into some of the shrines, permission was not granted to take pictures of the items inside. However, permission was given to take picture of the exterior of the shrine. Some of the media through which they worshipped were also located at the outskirts of the villages. These were common with those who worshipped through the river bodies and trees for instance.

Coming from different religious backgrounds, the women admitted that religion gave them a sense of spiritual connection, strength, endurance and perseverance to go through the challenges they faced. They were of the belief that the supreme beings they worshipped permitted all things whether good or bad and also had the ability to come to their rescue at any time. Thus, even in the face of problems such as illnesses, death of loved ones, disasters like bush fires and floods that destroyed their properties and barrenness, they had the belief that the supreme beings would comfort and solve all their problems for them. Some of the participants gave instances where their supreme beings had been able to cure them of deadly diseases and blessed them with children. This belief gave room to less worrying and the courage to go through some of the painful experiences they encountered.

Another important reason for which the women valued their religion or supreme beings was their ability to execute judgment, justice and protection. The women believed that most of their problems were also caused by unseen evil forces and wicked people. For these evil forces and beings, they handed them over to their supreme beings to judge them and to give them justice. They also asserted that they were protected from these forces which also gave them the peace of mind to go about their lives without fear. To them, this created a healthy environment to function and enhanced their well-being as projected by their voices below;

P.1 “I feel very happy when I go to church. I do not need money to go there. At church I am taught that God will take care of all my needs and worries. Whenever I go through a challenge or a difficult period, I pray to God, I don’t think about it to be sad and I feel so better and happy doing that.”

P.5 “I used to think so much that I became like a sick person because I was childless. It was the most terrible period of my life. Everything changed when I went to see the

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“Tinangsunyona” (herbalist or priest of a shrine). Today I am a mother of 4 children. I am happy and my marriage was saved. Everyone respects me now.”

P.10 “I became so scared of witches when one confessed to being responsible for my father’s death in this village. Living in fear is not good and healthy at all. Ever since I started visiting the mosque, the fear has vanished. I have learnt that Allah is able to protect me from all evil. I live boldly without any fear.”

P.8 “People here are very scared of the gods of the land. You can leave your item here and nobody will take it for fear of being struck or attacked by the gods. They know very well that they will be instant justice when they steal. This has brought sanity and moral uprightness in our youth.”

4.7.3 *Festive Occasions*

Festive occasions such as naming ceremonies and festivals were periods that brought great joy to the people. These celebrations called for unity and peace amongst family members and the villagers as a whole. It was a taboo for people to continue to hold onto to grudges or bitterness they had against one another during such occasions. For most of these women, these occasions provided the long time opportunity they waited for to make peace with their “enemies” and to settle all the differences they had. Some of the means through which they settled their differences was through the presentation and exchange of gifts. For instance, during the naming ceremony of a child, gifts were presented to the mother and the newborn. All the women wore white attire to signify the victory and purity of the birth of the new baby. The occasion was characterized by singing and dancing that could continue for at least three days. The ability of a woman to become a mother in the villages was highly dignified and likewise, the naming ceremony. Most of the women believed that celebrating in good faith, the birth of another woman’s child could bring fortune and good luck to them, especially those who were barren.

The main festival celebrated in the district and the villages for that matter is the Feok festival as described in section 1.6.5. The festival brought together a lot of the villages in the district hence, the women revealed it had a lot of good things to offer. For instance, it was during such gatherings that they got to establish new acquaintances with people from the different villages. Most of these acquaintances led to marriages and business opportunities. Also, the festival provided an opportunity for the women

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to make a lot of money which boosted their economic status. Most of them prepared food and local drinks to sell on the festival grounds. Those with skills such as hairdressing and dressmaking also made some substantial amount of money during this season. A lot of people sewn new clothes and made new hair styles for the festival. Thus, the demand for these services were higher during this season compared to any other. The women spent a lot of time throughout the year preparing just for this festival which is celebrated in December every year. The season also spiced up their marital relationships as almost all the women admitted to getting items they had requested from their husbands from the beginning of the year. Apart from having fun and making merry, monies generated helped the women to cater for their families. They were able to save to meet their basic needs for their well-being.

P.1 “I for instance, the festival is the only period I get to enjoy myself. I meet a lot of people from other villages, make friends and establish business connections which help with my trading business.”

P.7 “It is very difficult to get gifts from men in this village. The best time you can have a new cloth is during a naming ceremony or the festival. My husband bought this cloth for me (points to the cloth she is wearing) when I had my last born and it has been three years now since he gave me anything.”

P.4 “I am a hairdresser. People never come to braid their hair because they cannot afford it. I have to farm to supplement my income but I make money when the festival is approaching because most of the women would have saved towards it. This takes care of most of my needs.”

P.10 “People think those of us here in the north are very violent and tribalistic but that is not the case as you have seen for yourself. An occasion like the festival is an avenue to enforce peace, unity and harmony amongst us. Several tribes and villages come together to plan the future of our villages.”

Although the above resources derived from cultural capital helped the women to enhance their well-being, there were other traditions and cultural practices such as the widowhood rites, funeral rites and witch craft accusations that all the women were unhappy about and called for their abolishment. There were however divided opinions amongst the male participants from the different villages. Through the efforts of the NGOs, almost all the men in one of the villages expressed the same negative reactions

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like the women towards these traditions. However, those in the other village expressed otherwise. All the men interviewed in this village were of the view that the traditions of the widowhood and funeral rites and the witch craft accusations needed not to change. According to them, these traditions made them stand out and had been in existence for a long time. Hence, they did not understand why they should be abolished.

The researcher thought that the men felt this way because these traditions did not affect them directly like they did for the women who had to go through all the shame and pains they brought. For instance, the researcher observed that whilst the villages had a local word for a witch which they referred to as “Sakpagsa”, there was no such local word for being a wizard. Thus, the men were exempted from the possibility of being accused of being wizards and hence, did not have to go through any rituals. This made the women solely vulnerable to the witchcraft accusations which subjected them to excruciating pains from the rituals. Some of these traditions described as negative by the women and threatened their well-being are highlighted below;

4.7.4 Widowhood Rites

The widowhood rite was performed when a woman’s husband died. This was mainly done to ascertain whether the widow was guilty or innocent of the husband’s death. On the whole, it was to prove how pure the woman had been to the dead husband. This rite usually lasted for a period of three days and was marked with several rituals. During this period, the widow’s hair was shaved, her private part was also shaved and covered with shea butter leaves. Boiling water and cold water were poured on the widow simultaneously. When the widow reacted painfully and suffered burns, it was an indication that she had a hand in the death of the husband otherwise, she was declared innocent. After this, the woman was then given a calabash and escorted to a refuse dump. She was made to wear nothing except for a special triangular-shaped traditional “pants” to cover her private parts. Thus, her breasts were exposed. Whilst dressed like this, she was followed by the villagers to the refuse dump.

The widow was then expected to eat and drink using the calabash that was given to her whilst left alone on the refuse dump for some time. From the refuse dump, she was examined thoroughly by a group of older women tasked to spearhead the ritual to check for black ants’ bites on her body. If the widow was bitten by a black ant when she was on the refuse dump, it indicated that she had also been unfaithful to the

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husband when he was alive. If no bites were seen, then she was the faithful wife. The calabash, which was used as a symbol of marriage in the villages was then taken from the widow to signify her separation from the dead husband. The villagers believed that the refuse dump was where the deaths of people in general were deposited. As such, the widow being taken there was to cleanse her from anything associated with death and to finally part ways with the dead husband. A widow found to be guilty of the death of her husband was treated as an outcast. Such a woman never stood the chance of being married by another man from the village. Those who could not endure the trauma after the rituals relocated to other villages.

4.7.5 *Ritual Bath*

The ritual bath which was supervised by a male or a female ritualist was done when a charge of adultery was levelled against a woman. This was regardless of whether the husband was dead or alive. The woman was partially stripped naked wearing only the traditional pants (the same used in performing the widowhood rites). She was then taken to the river side and made to bath in the open. She was then made to carry a pot of water containing some herbs from the riverside to walk through the village. It is believed that a woman guilty of adultery would have holes beneath the pot and so the water would be dripping on the body and onto the ground as she moved through the village, leaving the trail behind her. Thus the whole village got to know that she had committed adultery. Such a woman was instantly divorced by the husband and sent back to her family. The shame she suffered was also extended to the family members.

4.7.6 *Funeral Rites*

A funeral rite or ceremony is not a negative tradition in any way. It was performed as a way of honoring the final exit of the dead into eternity. All the women agreed that the funeral rites should not be abolished. However, they called for an urgent modification to it because of the way the rite was gendered in the villages. The way a dead man was buried differed greatly from how a dead woman was buried. The women admitted that these differences only showed the lower value and dignity that was placed on the woman even in death in the villages.

The funeral ceremony performed for a deceased male took a week as compared to three days for a woman. This stemmed from the belief that, the man and woman are not equal as such the contributions made by the man far exceeded that of the woman

Chapter 4 Use of resources and their impact on the well-being of rural women when both were alive. Also, a woman who died was buried naked whilst a dead man was adorned in “batakari”, also known as “fugu” or a smock with a hat.



Picture 17: The “Batakari” or Smock.

The “Batakari” is a traditional dress made from strips of a special fabric known as “kente”. It is either made by hand or machine. This smock which is expensive is mostly worn by the chiefs and people in the northern part of Ghana and also during august occasions like the enstoolment of a new chief, festivals and the inaugural of community or district projects. By adorning the dead man in this rich traditional dress, it indicated how his deeds were well appreciated and hence, the honor bestowed on him. The women admitted that burying a woman naked was very degrading and lowered their dignity. According to them, it showed how they were not respected and appreciated in their villages.

4.7.7 Witchcraft Accusation/Rituals

The witchcraft rituals were performed on two different occasions; one during the burial of a dead woman and the other, when the accusation was levelled against a woman. Although the women lamented over how the burial was conducted for a dead woman, what was even more hurtful was the fact that the burial was often accompanied with a ritual to ascertain whether she was a witch or not. This was a necessity because they believed that if she was a witch, the ghost would return to haunt them or even cause havoc to her family and the villagers. To determine this, a male ritualist or a chief priest was made to enter into the dug grave meant for the burial of the woman. The dead body was gradually lowered to him. Upon receipt of the body, he would then break the fingers of the deceased. When the dead body did not react to the breaking of the fingers, she was declared innocent and was buried. However, if the body reacted (that is the slightest movement whether by facial expression or not) to the breaking of any of the fingers, it meant she was a witch whose ghost was likely to

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return to haunt them. In this case, a powerful witch doctor was called upon to handle the burial. He would perform further rituals to “arrest” the spirit of the dead body so she would eternally rest in peace without returning to haunt them.

The other ritual performed differently from the above was done when a woman was accused of being a witch. The ritual was to prove her guilt or innocence. This ritual was led by a witch doctor. The accused was either taken to a witch camp to go through the rituals or the witch doctor was invited to the village to perform the rituals there. The rituals that would be witnessed by the villagers began with the slaughtering of a fowl. The position of the slaughtered fowl determined whether the accused was guilty or not. The slaughtered fowl usually flattered and struggled on the ground before it died. If the fowl died with the head and body facing upwards, then the woman was a witch as accused. On the other hand, if it died facing downwards, then she was innocent. A woman guilty of witchcraft was banished from the village to go and spend her entire life at one of the witches camps in Ghana. There are about six of these in the northern part of Ghana namely; the Gambaga, Kuku, Kpatinga, Ngani, Boyansi and Nabuli witches camps. However, efforts are being made by the government of Ghana to dissolve these camps. Until an accused witch was completely purified and exorcised by the witch doctor or chief priest, she could never return to her family or the village again. The dislike of these traditions by the women are reflected in their voices below;

P.8 “It is painful to see your fellow woman go through these pains. How can you drag a woman naked in public? I don’t understand why our men feel or think it is ok to do this. I have not gone through this personally but I have seen it happen and it is very sad.”

P.2 “We need help, this witchcraft thing must be abolished immediately. I am very worried as I am growing old. It is only the old women who are always accused of being witches. They took my mother away because she was accused of using her witchcraft to kill my brother. I never saw her again. I fear for my own life too.”

P.4 “We suffer so much and work a lot as women but we are not appreciated. No respect at all, they bury dead women without any clothes on and do a lot of painful things to us in the name of tradition. I always say that God will punish these people one day.”

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Note

On the 31st of May, 2017, Ghana was saddened by the news of the lynching of a 67 years old woman accused of being a witch. This incident occurred in the Upper East Region where this study was conducted. The full story can be read at this link: <https://think.com.gh/old-woman-accused-of-witchcraft-lynched-by-community-in-tindongo-upper-east-region/>.

Chapter 5 The Perceptions of rural men on the well-being of women

This section covers the findings from the second research objective. The men from the two villages gave different perceptions with regards to the well-being of the women. Their perceptions were centered on issues such as power (patriarchal system), the daily activities of the women, marriage and relationships, traditions and cultural values amongst others. These were some of the main issues that kept the women at the disadvantaged end. These have been categorized under the appropriate capitals used as the theoretical frame work for the study.

5.1 Natural and Built Capitals

Natural and Built capitals are captured together as all the men in the villages shared the same views and concerns on them just like the women. They all agreed on how natural capital had been of a great benefit to them. For instance, having access to vast lands for plantation, wild plants like the shea nut that has created job ventures for the women and many more as seen in section 4.1. However, they emphasized how difficult it was to manage the challenges of natural capital as they had less control over that. For instance, they could not control the heavy rains that came yearly. The rains sometimes destroyed their crops, their houses and caused flooding. Sometimes, the rains never came when they were expected in the rainy seasons. Consequently, they lost a lot of their crops and monies they could have made from selling them. They said they had to deal with these challenges every year. According to them, these issues were not only the major concerns of the women as they, and the entire villages were also affected.

The men were also particularly concerned about how the villages lacked basic amenities such as hospitals, pipe-borne water, roads, electricity and schools to improve the well-being of the entire villagers. Most of the men made reference to the fact that their clinics were highly under resourced. Consequently, some of them had experienced the pain of losing their loved ones. They also complained bitterly about the lack of motorable roads for the same reasons that the women gave in section 4.2.3. This had affected their finances as moving to and from major markets was very difficult. They indicated that the motorcycles they had helped them a lot with their

travelling. However, it was a big problem for the women who had no motorcycles but had to travel on foot. The men blamed the government for not paying attention to their villages that were far behind in terms of developmental projects and basic amenities. They stated that until the government came to their aid, there would not be any development in their villages.

P.9 “There are many problems here; no light, hospital and water. Not only do we suffer as men but the women go through a lot. Can you imagine walking from here to Sandema on foot? It will take your whole day and that is what the women experience.”

P.7 “It is like we are not part of this country. They come here to make a lot of promises during the elections period and when the voting is over, they forget about us. The government has done nothing for us. This place is like a desert.”

5.2 Financial Capital

5.2.1 Monetary Gains

Clearly linked to the patriarchal system, all the monetary gains that came to the house were controlled by the men or the husbands. This was regardless of who earned the money or worked harder for it. All the men were on the same page when it came to why they should be in charge of the financial resources. They were of the view that the women would spend the monies on material accessories such as clothes, shoes and hairstyles. As such, they were incapable of keeping or saving money. However, the researcher realized that this assertion was in sharp contrast to what the women had said on financial capital where they invested in the welfare of their families. Thus, material things were the least on their minds whenever they got money. Instead, they had accused the men of spending their monies on alcohol and their concubines whilst disregarding the welfare of their families.

Again, the men added that they kept every money they got from their farm produce and gave very little to the women in order to control their impulse buying. Some also gave reasons that they gave the lands to the women for farming hence, they had the right to enjoy the financial gains that came from those lands. A few of the men whose wives were engaged in other income generating activities such as selling firewood and shea butter had to give an account of their daily sales to them. At the end of the month, they took a higher percentage from the money and gave the rest to the women. Some of the men also said that they kept and saved their monies in order to remarry or take

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second wives. They held the views that the women had no right to disagree with this arrangement since they knew their positions as women in the marriage. At this point, the researcher also understood why a few of the women had stated that they often hid part of the money they made from their husbands.

P.8 “I share the money whenever it comes and of course I take the bulk. I am older than the woman and besides, I am the man here so I see no problem with this at all.”

P.6 “What is wrong with you? (Referring to the researcher). As I said earlier, I gave out the land to my wife to use for farming so why shouldn't I benefit financially from it. I am the owner and actually, everything on that farm belongs to me.”

P.3 “Who doesn't know the love women have for material things. This love is even more than what they have for us. Give them money now and they will go about buying clothes upon clothes for functions. If you do not control them, they will bring you down financially.”

5.3 Political Capital

5.3.1 Patriarchal system

As stated earlier, most of the villages in the northern part of Ghana are patriarchal in nature. It is the core aspect of the way of life in the villages where power resides with the men. This was one of the issues that most of the men interviewed shared the same perceptions on. According to them, men were created to be in charge, to control, lead and to be the symbol of headship with the women submitting to their authority. Most of the men in the villages were of the view that no woman, at any point in her life should be given any position that will give her power or authority. They mentioned that women by nature, were soft-hearted and should not be given any challenging roles. Others also mentioned that not only would these roles stress them out but they were also more likely to give up or not perform well. To them, these were some of the reasons for which they were hesitant to even send their female children to school for fear that they would drop out early, get pregnant or even fail their examinations.

The expectations of the men were that the women will be “women” and should stay in their domain of taking up traditional roles such as giving birth and caring for the children, cooking and washing. These were the only areas where they allowed the women to be in control. They took joy and pride in being the heads of the homes and their wives and children accorded them that respect. Whenever they had to make

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decisions, they did not feel the need or essence to involve their wives. They further added that to involve the women in decision-making or to take their suggestions meant giving up their authority to them. They said this would lead to the women disrespecting them, taking them for granted or might even take them for fools. The researcher made reference to some of the women who held higher and challenging positions in the country to indicate how far the women could go when given the same opportunities as men. Shockingly, all the men except for one, thought that these women got their positions through rendering sexual favors to the politicians and the “big men” in society as they called them.

The men were of the opinion that they saw no reason in the women worrying about the patriarchal system, knowing very well that it had been part of them since time immemorial. According to them, it was a tradition handed down to them by their fore fathers. As such, it should be valued and preserved. To them, there was no connection at all between the patriarchal system and the well-being of the women. What a woman needed to attain well-being was a successful marriage, children and the ability to provide food for her family. They stated that these had no connection whatsoever with the men possessing absolute power in the villages.

In terms of the distribution and ownership of resources such as lands, almost all the men in the two villages agreed that the women should have access to lands because of how valuable they were to the women in food production and their livelihoods at large. However, they were quick to add that there should be differences. Thus, the woman must not own many lands and rear more animals than the man. Otherwise, this will make the women very powerful. As such, what the men mostly did was to “rent” a land to the women for farming for some number of years after which they took their lands back. Another means was for the men to make use of the lands for many years to exhaust all the nutritional values before giving them to the women. In this case, the women got to own the land but were not able get any value from them.

A few of the men also made reference to the fact that some organizations had visited the villages and tried to encourage them to involve the women in decision making, give them leadership roles amongst others. However, their interventions were not effective as the men claimed they lacked an understanding of their traditional values. In their view, the organizations should have rather concentrated on what they termed as the more serious problems in the villages such as the absence of basic amenities

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(portable water, hospitals and roads, etc.) instead of trying to change traditions. Some of the men could not hide their frustrations when they were speaking on how often the organizations and certain individuals from outside their villages felt they knew all and had the right to come and teach them about their traditions. Moreover, their concentration had always been on the women and often excluded the men from their interventions. To this end, they had always criticized the way in which these organizations operated.

P.4 “A man and a woman can never be the same. That is how the creator made it. We cannot change this. It is the man’s duty to lead and control. What do you think will happen in the world if we turn this around? There will be confusion and chaos because we know women and how they are.”

P.7 “These organizations are not in this village and yet, they just show up and come and tell us what to do. They think they can use some few days to change something that has been in existence for several years. If they don’t understand how we do our things, they don’t ask, they just talk and talk.”

P.1 “The women themselves will laugh at you if you allow them to take over the house. You will lose their respect and your male counterparts will look down upon you. A man must be a man and he should never give up his authority for anything.”

5.4 Social Capital

On the whole, all the men in the two villages shared the same perceptions on how important social capital is for the well-being of the women. However, they gave different views pertaining to the factors like local associations or organizations and friendships.

5.4.1 Local Associations

Local associations like the widowhood association, the orphans’ organization and the disabled people’s organization existed to help the women and the entire villages. They applauded the women of the widowhood association for bringing comfort to the widows in the villages. Most of the men who had their mothers as members of the association said it had brought great relief to them. Thus, they did not have the responsibility of ensuring that their widowed mothers were happy. Again, they did not have to farm or be financially committed to them as the members of the association helped one another in this regard. The other associations like the disabled people and

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orphans organizations included both the men and women in the villages with the men occupying the leadership roles. For such organizations as these, the women received help as much as the men did. The researcher observed that the men were happy with these organizations not only because of the benefits they brought to the women but what they also had to gain from them. To this end, they stated that they often allowed their wives some time and break to attend meetings with the associations. A few however indicated that, they hardly gave permission to their wives to attend the meetings of non-local NGOs because they could not be trusted.

P.6 “I like the organizations. I can see the help they have brought into my mother’s life. You know it can be very difficult living with these old people so I am glad she has something doing to keep her busy and happy at the same time.”

P.10 “We are leading some of these organizations ourselves so we know what goes on in them. The women are helping themselves very well and it is a good thing for us because we are not there all the time. However, what I dislike about the women’s association is how they keep long or waste time at their meetings. Sometimes, I have to go and call my wife home.”

P.3 “As for the organizations, they are very good. The women love them. They perform a lot of activities there; dancing, singing and discussing about how they can help one another. It is sign of unity and love.”

5.4.2 *Friendships*

Again, the men shared their views on the friendships the women kept. Most of the men believed that a woman was not supposed to keep many friends as this could create a lot of problems. As women, they were unable to manage friendships well as they mostly met to gossip and to discuss personal marital issues. They stated that they knew this because when these women had problems and ended up fighting in public, they brought out all of their secrets. This also resulted in the women not talking to one another for a very long time to the extent that, some of these incidents had to be resolved before the chief. As a result, most of the men who were married mentioned that they restricted their wives from keeping friends and if any at all, just a few. Some of them also mentioned that they made sure to know the friends their wives kept in order to control their movements. In their opinion, the women should rather stick to

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keeping close relatives as confidants and friends but not outsiders. By outsiders, they meant non-relatives and people outside their villages.

P.2 “You can only look forward to more troubles if you allow these women to keep friends. If they are not gossiping, they are quarrelling and everyone will hear all their secrets in public. Through one of these public fights, a man discovered that his wife was planning to run away with another man. Is this good?”

P.4 “I know my wife has just one friend who is even a relative. I don’t allow her to bring any stranger to the house in the name of friendship. This way, I am able to monitor her. I don’t want anybody to come and pollute her mind. This has happened before in this village”

5.4.3 *Daily Activities*

A few of the men also linked their refusal of allowing the women to have many friends to the daily activities they performed. The women in the villages had more to do in terms of daily activities compared to the men. Thus, the women hardly had any time to visit friends. These men indicated that by the time the women had finished with their daily chores, it would have been very late in the night to engage in any activities with friends. According to them, the women would love to channel their energies into something useful such as attending organizational meetings rather than to gossip with friends. Although these men agreed that the women were overloaded with work and house chores, they felt it was a normal thing for the women whose make ups were built for such chores. They stated that the women were only performing their duties as were expected of them and hence, they needed no help from them.

Contrary to the above perceptions, all the men in one of the villages said they were now getting concerned about the work overload of the women. They mentioned of how they easily got weak and tired. Apart from one man who stated that he had been trying to help his wife with her daily activities in the house, the rest stated that they found this very difficult to do. According to them, they would feel very shy to for instance, be in the kitchen with the women, feed or bath the children. To them, it would be an eyesore and a disgrace to be seen helping with the house chores. They said they would become an object of mockery to their fellow men who might think they had been charmed or had taken “love portion” (medicine meant to cause someone to love

another person so much to the extent that they are willingly to do anything for them). For these reasons, they were reluctant to offer any help to the women.

P.6 “How do you expect a man like me to be seen sweeping, cooking or bathing a child? It is unheard of. That is strictly the work of the woman. The men in this village do not entertain this otherwise, you will become a laughing object”

P.5 “Although, we are now worried and concerned about the work overload of the women, we find it very difficult to help. It will be seen as a disgrace to be helping a woman with her chores. News travel fast and if the men in the other villages hear this, we will lose our respect completely.”

5.4.4 *Marriage*

Marriage was seen as very important for the women in all the villages. The men were highly aware of this and shared their views. This was one of the issues for which the men had the same perceptions. They were of the opinion that, they did women a great favour by marrying them. The Muslim men who were permitted by their religion to marry more than a wife said they had taken the shame off a lot of women. Some of them said that they sometimes had to be begged by the parents of the women to come and marry them. Others also revealed that their wives were even betrothed to them when they were children. They saw marriage which meant a lot to the women as a union that liberated them from being assigned names such as witches and cursed ones. They stated that they did not marry them for free as they had to pay their dowry or bride price. This had cost them some cows and money depending on who their brides-to-be were. For these reasons, they said the women owed them their lives, respect and humility. In their opinion, marriage should not come with mutual benefits. As the men who paid for the dowry, they deserved to be served by the women accordingly. They further added that the women themselves knew they could be divorced easily if they ever disrespected them or committed adultery. As a result, the women worked very hard at keeping their marriages. To them, the women in the villages seemed very desperate when it came to marriage.

With regards to the kind of marital relationships they had with the women, some of the men did not open up. However, the others revealed that they strictly assumed their headships over the marriage and had their own way of dealing with issues within the marriage. They said they did not share a lot of time together with their wives as they

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would only end up complaining and talking about unnecessary things such as dresses to wear to upcoming funerals, festivals and naming ceremonies. They added that they also had the right to discipline the women if they did something wrong. The disciplinary actions came in the forms of beatings, reporting the women to the family head or chief, and to send the woman back to her family for some days. Some of these perceptions could also explain why the women said they valued marriage a lot however, they had to painstakingly work at keeping it.

P.3 “I do not know what this outside NGO told my wife when she attended their meeting sometime past, but she started talking to me anyhow as if I was her mate. I slapped her very hard and that disrespectful attitude disappeared. I married her and she did not marry me.”

P.2 “Marriage is no joke for the women here. As a man, I can delay my marriage but not for them. Once you get old without a man, people will start pointing fingers at you. This has made marriage very easy, once you tell any woman you want to marry her, she will just agree without any difficulty.”

P.5 “There should always be that boundary of power in the marriage. You don’t have to stoop so low for the woman lest, she takes you for granted. Let her know you are in charge.”

5.5 Human Capital

5.5.1 Education and Special Skills

The men shared similar views on human capital and how it related to the well-being of the women. They were of the view that it was a plus for the women who possessed special skills such as dressmaking, hairdressing and soap production as they earned the maximum respect compared to the other women without such skills. According to them, they supported the women who were into such ventures as these were the skills purposely meant for them. The married men whose wives were into these ventures said they felt very proud of them. Again, the monies they made from these ventures also went into the upkeep of the home.

According to the men, it was far better for the women to be involved in such activities rather than attaining formal education. They saw it as a waste of time for women to attain higher educational standards when at the end, they were expected to marry. In addition to this, such women became very pompous and disrespectful in the end.

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Some pointed out that even if a woman attained the highest educational level and had no husband and a child, she was never respected. In their opinion, the most important things in the life of a woman were for her to have a peaceful marriage, bear children and take care of her family. The men stated emphatically that they would rather invest in the education of their male children which they believed had higher prospects than educating the females.

P. 5 “You know it is nice to see a woman do ‘womanly’ things. What is all this education when you don’t get a good marriage? Even you that you are going to school, do people respect your school or marriage (referring to the researcher)? All they need are good husbands.”

P.8 “Some of the women here are very much into sewing, hairdressing and other things. These are very good for them. They bring money home and makes us proud. Not everyone is capable of having such skills.”

P.1 “There are many young girls in this village who fell pregnant when going to school. Now they are all in the house doing nothing. They have just wasted money. This is why we rather prefer to send the boys to school.”

5.6 Cultural Capital

There were divided perceptions between the men in the different villages on the cultural and traditional practices. For the men in one of the villages, a few expressed great concern about how some of the practices placed the women in painful experiences. They said they began to change their minds and be concerned after some of the religious bodies established in their village and some of the NGOs enlightened them on the dangers of such traditions. However, they mentioned it was not easy for the religious bodies and some governmental agencies to get them to have a change of mind. It took them many years to accept this. The majority of the men in this particular village no longer supported practices such as the widowhood rites, witchcraft and the adultery accusations rites. However, those households with traditional worshippers still held strongly unto them. As a result, the women from such households went through the practices when the need arose.

According to the men in this particular village. They said they came to this realization after the religious bodies and NGOs organized seminars and documentaries on the practices. It was then that they saw the excruciating pains the women went through

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and the long psychological impacts they got from going through the rites. For instance, some of these men who had lost their mothers or wives in recent years said they allowed them to be buried in clothes rather than burying them naked which was the norm. Although the men said they were still learning or trying to understand why they should educate their female children, a few of them had completely stopped pushing them into early marriages. They revealed that they were no longer into the practice of betrothing the girls to other men at a younger stage. Rather, they encouraged them to learn good home practices and virtues such as learning how to cook, hard work and respect from their mothers so that they could easily get men to marry them when they came of age. However, the men indicated that there were challenges they faced because of their refusal to support these traditional practices. For instance, most of the men they were friends with in their village and the other villages around had severed their friendship. They were no longer willing to offer them any help that they usually did when they were friends. One of the challenges also had to do with the clashes between them and the men who still supported the traditions. According to the men, they have become helpless as these supporters far outnumbered them. However, not disturbed by this, the men hoped that with time, their friends would join them to completely abolish these negative cultural practices in the villages.

P.10 “I never knew how the women felt going through the widowhood rites until I watched the video. When we are doing it here in the village, they are not allowed to talk. What I heard in the video was very sad so I have decided not to support it again.”

P.6 “I would not be happy if they did it to my sister. Besides, the church here has taught us a lot on how bad the practices are. Our fellow brothers from the traditional side are not happy about this but we will continue to support the women until they are completely freed from these bad traditions.”

P.4 “At first we thought we were helping to get rid of the bad women in the village; the witches, adulterers and husbands-killers. However, it was realized that they would go through all the painful experiences involved only to be proven innocent later. By then, a lot of harm has been done to the woman. These bad practices must end.”

The men in the other village held the opposite views when it came to these traditions that dehumanized the women. They strongly held onto the views that the traditions of the widowhood rites, witchcraft and adultery accusations should be maintained.

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According to them, they were the only traditions that cleansed the village of the wicked women. They held this principle that evil begets evil as such, the women deserved to go through the practices. In their view, the women were not merciful in perpetuating those crimes such as killing people and destroying lives through their witch craft hence, they were not shown any mercy when they went through the rites. The men in this particular village indicated that no organization had been able to convince them on why the practices should be abolished. The researcher later found out that there have not been many interventions from both the governmental and non-governmental organizations in that village due to the resistance from the men. There were also not many religious bodies in this particular village as compared to the other village where a few of the men no longer supported the practices.

Again, the men had no idea of how these traditions could affect or affected the well-being of the women. For instance, they thought that a naked woman being paraded in the village for committing adultery should not be seen as shameful. To them, if she was not shameful in committing the act, she should likewise, not feel ashamed going through the rites. They also cited instances where performing some of these rites actually caused some of the women to confess to committing various crimes in the village. They felt this was a good thing as some fear had been instilled into the women who would not dare to engage in any unacceptable behavior. Some of them added that they went to the extent of completely dissociating themselves from the families of women who became victims of any of these traditional rites.

The researcher decided to enquire from the men on the possibilities of going through the rites themselves on the basis of being wizards, adulterers or widowers. However, some of the men angrily responded that none of such a case has ever been reported in the village. Moreover, they claimed it was a normal thing for the man to have more than one wife or a concubine. For men being wizards, they vehemently ruled that out. Instead, they mentioned that a man could only possess some supernatural powers that made him a chief or high priest, spokespersons for the gods and soothsayers. They did not classify any of these under witchcraft. Although, they also admitted that some villages around them had stopped the practices, they rather assigned this to threats and fears of being reported to the police. According to them, this was the handiwork of the NGOs. For these reasons also, they hardly allowed organizations to operate in their village.

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P.3 “The rites are very good. Can’t you see how peaceful our village is? The rites have brought self-control and discipline. If you will practice witch craft, not in this village or better still don’t be caught.”

P.2 “We do not need to get rid of the traditions but rather the evil women who bring destruction to the village. We will pass these traditions on to the next generation. There are some young ones who are being trained by the chief priests to lead these rites when they are no more.”

P.1 “When people say we should ban these traditions, I don’t get them at all. Are they saying it is a good thing for the women to attack their fellow human beings with witchcraft or to disrespect their husbands? I have heard other villages are trying to abolish them but we know it is because they fear the police.”



Picture 18: The researcher with some of the male participants.

Chapter 6 The roles of NGOs in promoting well-being

There have been several NGOs that had worked in the villages in the past years. However, at the time of the data collection, there were only two of the NGOs that operated effectively in the areas. To protect the identities of these NGOs, their names have not been given here. There were also other organizations which under the guidance of the NGOs were formed by the villagers themselves to help one another. These included the Widows Association, Disabled People and the Orphans' organizations. These organizations have brought many positive changes into the lives of the villagers in the Upper East region including the specific study areas. The NGOs have been very active in one of the villages where the study was conducted compared to the other. This was clear when the participants from the two villages shared their views on the roles of the NGOs and how they had benefited from them. However, they also shared some of the pitfalls or problems they had with the NGOs. The researcher also spoke to the two workers from the NGOs who threw more light on their activities in the villages and the challenges they encountered. These are captured below;

6.1 Education and Entertainment

Some of the roles played by the NGOs were in the areas of education and training. They had volunteers and workers who went to the villages to educate them on some of the cultural practices and traditions that they saw as harmful. The education was done through organizing seminars, talk shows and drama. The participants confirmed that they usually came around once or twice in a week or during special gatherings to talk to the villagers and to educate them on the negative practices such as the Female Genital Mutilation, Widowhood rites, witchcraft accusations which were performed in the villages. For instance, one of the NGOs had been very instrumental in calling for an end to the practice of Female Genital Mutilation. In the two villages where the study was conducted, the practice had been completely abolished. This notwithstanding, there were still some of the traditions (widowhood, adultery, witchcraft rites) that the villages still practiced. The two workers from the NGOs mentioned that they were still working hard in their quest to enlighten the villagers to stop those practices. In collaboration with the religious bodies in one of the villages, they confirmed to having made a little progress as most of the villagers including a few of the men, had begun to realize how destructive the practices are. However, this

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was not the case with the other village. They also called for the empowerment of the youth and advocated for the rights of the women in the villages. They educated the villagers on the existence of HIV/AIDS, gender issues and those related to the persons living with disabilities and how they should be treated in the villages. The workers told the researcher that the organizations have been able to successfully get the men to be helping with the household chores and to interact freely with the women in public in some of the villages in the district. However, they were yet to make any breakthrough on this in the study areas.

Also, one of the NGOs has a radio station from where they educated and provided entertainment to the villages. Operating as a non-commercial entity, the radio station provided the villages with information, news and other events that occurred within the country as a whole and at the international level. The station organized interesting and educative programs such as health talks where the villagers had the opportunity to call in to contribute. Also, they were able to share some of their challenges or problems on air with the hope that they will get to the attention of the political leaders and stakeholders. They provided their listeners with local and international music to entertain them. Since the villages had no access to electricity, they stated that they usually used the wireless mini radios that they charged with batteries to listen to radio Builsa.

P.4 “We enjoy the radio station a lot. They educate us on many things such as healthy living, HIV/AIDS and living in unity with one another. Through the station, we get to hear about things happening in the country.”

NGO Worker 1 “Through our activities, we have been able to bring a lot of changes in the villages. The much talked-about FGM has completely faded out. We are gradually making progress with the other negative traditions.”

P.9 “We do not have electricity here, let alone to buy television to watch. It is this radio Builsa that entertains us. With our ‘walki-talki’ (wireless radio), we get to listen to good music.”

6.2 Training/Empowerment

The NGOs also embarked upon training programs for the villages. The training programs which covered the women the most also factored in the youth of the villages. They organized ICT skills and training exercises for the youth. They also provided

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remedial classes and library services to the high school leavers in the villages. The participants mentioned that they often gave permission to their young children to attend the classes in the district capital on days when the volunteers from the NGOs were unable to come to their villages. They were of the view that they had seen the many positive changes in the lives of their children since they started participating in the activities of the NGOs. Through their activities, most of the stubborn youth in the villages had been tamed.

The organizations had also established a vocational training centre where they taught the women of the villages soap making and dressmaking. As stated earlier on, these were some of the other ventures that the women were engaged in to earn extra income to take care of their families. The NGOs also helped the villages to form their own associations as a way of enhancing participation and to empower them. These associations were the widowhood, orphans and disabled people associations. With these associations, the villagers totally assumed the leadership roles. They discussed their own problems, challenges and planned for interventions. Sometimes, when the challenges were beyond their capabilities, the NGOs stepped in to help.

6.3 Micro Finance/Loans

The NGOs operated a micro finance system where they provided loans to the individuals and groups who were involved in various income-generating activities in the villages. The workers mentioned that they had procedures they followed in giving out the loans to those who needed them the most. Whenever they went on their usual visits to the villages, they interacted with the villagers and inspected their farms or some of the projects they were involved in. At other times, individuals and groups from the villages who wanted to embark on a project also visited their office to have discussions with them and to apply for the loans. After thoroughly studying the applications, they gave out the loans to those who qualified and had higher prospects in pursuing the projects. Some of the participants revealed that they were once beneficiaries of the loans. They mostly invested the loans into their agricultural activities and shea butter production. According to the participants, they were given flexible payment terms to repay the loans with lower interest rates. In seasons where they had bountiful harvest or made large sales, they were able to repay the loans. However, a few of them indicated that they were unable to pay for the loans they took. As a result, they were no longer qualified to take the loans. At the time of the data

collection, almost all the participants said they had lost interest in taking the loans. They gave reasons pertaining to climate change that negatively affected the growth of their crops, lower sales of the crops and their inability to meet the deadlines in repaying the loans. Other factors they highlighted were mistrust and favoritism. These have been captured under section 6.4.

NGO Worker 2 “The training exercises we provide have given most of the women jobs to do. They can now have some money without totally depending on the men. We give out loans with flexible payment terms to support their projects as well.”

P.3 “The NGOs have been of a great assistance to this village. They have trained a lot of the young ones who are now doing something useful in the district capital. When my son completed junior high school, he was just loitering around aimlessly. He joined the program and he now works in Tamale.”

6.4 Challenges/Problems

Despite the many benefits that the NGOs brought to the villagers, they also spoke about some of the problems they had with them. These centered on mistrust, favoritism and political interference. The researcher followed up to seek the views of the NGO workers on the problems the participants had highlighted. The workers linked the problems to some of the challenges their organizations faced. These are discussed below.

6.4.1 *Mistrust / Favoritism*

This was one of the problems that almost all the participants said they had with the NGOs. According to them, the NGOs showed favoritism in delivering their services especially in the areas of loans and the distribution of other items such as mosquito nets and farming tools. They stated that the representatives who were in charge of these activities usually gave them to their friends and relatives but left them out. Whenever, names were to be written to receive benefits, they were not included. For instance, some of them were of the view that they had never been beneficiaries of the farming tools as it operated on the ‘whom you know and who knows you’ basis. A few of the participants said they were no longer actively participating in the activities of the organizations because of the above reasons. They added that, some of the organizations they established themselves had trust issues and had begun showing favoritism. For instance, one of the villages had an all women’s association where they

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made monthly contributions to help themselves. However, their treasurer absconded with the money they had contributed for years and had since not been seen. This led to the collapse of the association. Eventually, this affected their commitment to the other associations in the villages with a few refusing to make contributions. All these had led to the participants' mistrust of the NGOs.

P.5 "I have been in this village for so many years now and I have not received any farming tool not even a cutlass. Meanwhile, some friends of mine keep getting them every year. It shows how selective the people are, how can we trust them?"

P.3 "This woman was bold enough to run away with all of our monies. Look at how we struggle to get money, only for this to happen to us. Now, there is no effective women's association here except for that of the widows. Many people have joined other associations but are no longer making contributions."

6.4.2 *Lack of funds and Political Interference*

The NGO workers revealed that one of their main challenges had to do with the lack of funds. Although, they received some funding from some groups and organizations, they were still under resourced. For instance, one of the NGOs receives funding from the German and French embassies. As their activities covered numerous villages, they were unable to meet all the needs of the villagers. This had also caused them to be selective in delivering their services. According to them, some of the villages did not understand their need to be selective in giving out assistance to those who really needed it. Consequently, they had been accused by some of the villagers of showing favoritism. They further added that, pledges and promises made by the government and some individuals were hardly fulfilled which sometimes left the organizations in extreme financial difficulties.

The NGOs also faced the challenge of being used as a means to get to the villages for votes by some political leaders. The NGO workers stated that they were highly pressurized during the election periods. These were periods when political parties made the most donations and pledges with the hope that they could compel the villages to vote for them. At other times, they were compelled to lead some of the political figures to go and make donations in the villages with the hopes of winning their votes. The Participants themselves also made mention of this. The government officials and

candidates would make a lot of promises to the villagers. However after the elections, they were hardly seen in the villages let alone to fulfil their promises.

NGO Worker 1 “Funding has been one of our major challenges for many years now. We do not get funds at all apart from one or two bodies that sponsor us. Making these rounds in the villages require a lot of resources. However, due to insufficient funds, we are unable to work as effectively as we are supposed to.”

NGO Worker 2 “We receive a lot of pressure and interference from different political parties during the elections period. Our organization knows a lot of the people in the villages so they come to us. We cannot turn them down too and yet, they will not redeem their pledges. This is also one of the reasons for which the villages have lost trust in us.

6.4.3 *Resistance from the Villages*

The NGO workers also stated that they have been receiving a lot of resistance from some of the villages hence the ineffectiveness of their interventions there. Although, most of the workers and volunteers with the NGOs come from the region and should have easily been welcome, it was not so. Often, they had been branded as the ‘recalcitrant sons’ of the land who dared to change traditions. Consequently, their interventions geared towards changing the negative traditions have proven futile. This was the situation they faced in one of the villages where the study was conducted. This was also the same village where the men maintained that the traditions of the widowhood and witchcraft rites should never be abolished.

NGO Worker 2 “It is very difficult trying to convince some of the villages to eschew certain practices. These are traditions that have been in existence for years so it is not easy convincing them at all. I remember two of our volunteers were chased with cutlasses when they visited one village some time ago.”

NGO Worker 1 “Most of the villagers had the view that we should rather help them with material things and not to change traditions or their beliefs. Often, it is easier getting to the women than the men, it is extremely difficult to convince them. In some of the villages, it took us years to enlighten them on the negative cultural practices.”

Chapter 7 Discussion

7.0 Introduction

The findings are mainly discussed in line with the theory; the Community Capitals Framework. Whilst the discussion highlights how the women made use of the resources under the different capitals to enhance their well-being, it also reveals some of the pitfalls of the theory. It also addresses how the concept of patriarchy plays out in the various capitals as far as the lives of the women are concerned. The roles played by the NGOs and the perceptions of the men on the well-being of the women have also been discussed here. This section also highlights some of the major issues that the findings revealed such as the meanings that both the men and women assigned to well-being and their differences, what pertains to womanhood in the villages and the roles played by the women agencies available.

Again, the findings of the study also revealed major issues that highlight some weaknesses of the theory. The findings showed that some of the assertions of Flora and Flora (2013) on the various capitals may not work in all communities; thus the availability of the capitals in a community will lead to a healthy ecosystem, a vital economy and social well-being. The theory does not capture factors such as cultural beliefs and values, the level of development in a particular community, the location of the community, the challenges associated with the capitals amongst others that could negatively affect how the various capitals could aid in achieving a healthy ecosystem, social well-being and a vital economy as were seen in the findings. These are some of the factors that the theory failed to address. It is on this premise that paying attention to context is very important in the application of theories such as the Community Capitals framework. These have been discussed in details in section 7.4.

7.1 The meanings of well-being to the women and men

Judging from the findings, it was clear that both the men and women had different meanings, except for the references they both made to marriage and taking care of the children, which they associated with well-being. The researcher noticed from the interviews with the women that, they associated well-being with three main factors namely, being able to take care of the needs of their families, having the physical strength to go about their daily activities and having a positive social relationship. It

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was obvious that the ability to cater for the needs of their families, especially in the area of provision of food meant a lot to them. Apart from food playing a vital role in the survival of human beings, what made their worth more visible as women was their ability to keep their homes together in providing a three-square meal for their families. As seen from their expressions, this made the women happy and brought respect to them. Secondly, staying physically stronger (Physical health) was tantamount to well-being for these women. This stemmed from their responsibilities in the daily activities they performed as revealed in the findings. Being women who had the duties of performing all the chores in their homes, there was no room to fall ill or break down. This also explained why they took herbs as energy boosters to stay stronger in order to go about their daily chores. The researcher observed that whilst the men had the opportunity to rest in their homes, mostly sleeping under sheds behind their houses or visiting friends to chat, it was a different case with the women. After their work on their farms, they had to continue working in their homes; cooking, bathing the children, preparing their husbands bath and many more. Given that, they had no assistance from their husbands meant that they had to do everything on their own whether they were sick or not. Consequently, they had no room for breaking down and to ensure this, they took their herbs for energy every day. Finally, being in a positive social relationship meant well-being to the women. Receiving the needed support and care from relatives, friends and other family members minimized their burdens and made them happy. It is important to note that, the women specifically related this to their marital relationships with their husbands. The reasons being the high status placed on marriages in the villages and how unmarried women were mocked and seen as cursed. To these women, having men to refer to their husbands was an escape from mockery and lower social statuses in the villages. Being married and sustaining their marriages made them happy. The respect it brought and most of them gaining lands through this avenue gave them the peace of mind to stay well in the villages.

For the men however, they linked the well-being of the women to mainly having sustained or successful marriages and the ability to manage the home very well. From the perceptions of the men highlighted under the findings, women who were divorced were seen as being bad or evil. The researcher noticed that the men had these views because divorce in marriages were seen as the doing of the women. Disrespectful attitudes and adultery were the two main causes of divorce in the villages. These

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charges as noted by the researcher, were levelled against only the women. The men felt that having a successful marriage was all a woman needed to stay well and to be satisfied in life. Again, the ability of a woman to maintain or manage her home very well meant well-being to the men. Thus, the women being able to cook, take care of the children and being submissive to their husbands were enough to enhance the well-being of the women.

Although, both the men and women referred to having a successful marriage and being able to take care of the children as meaning well-being, the men were more drawn to the traditional roles of the women. However, the meanings the women attached to well-being were more of welfare-oriented; generally being concerned about their welfare and that of their families and friends. This further reiterates the fact of how the men in the villages subjected and limited the potentials and strengths of the women to only traditional roles. With the women being more concerned about the welfare of their families, it could imply that when they are given the necessary resources, they would be invested towards this end.

7.2 Womanhood and the roles of women agencies in the villages

As briefly highlighted in section 1.7.5 on the general roles of the women in terms of socialization and training, this section discusses in details, the interactions that exist between the women, what constitute being a “woman”, the existence of women’s agencies and how these contribute to the well-being of the women. The findings revealed that instilling the values of respect, submissiveness and other qualities of being able to cook very well, taking care of the children were the responsibilities of the older women and mothers in the villages. Whilst the mothers were expected to inculcate these values into their female children, the older women generally had to ensure that this was done. For instance, in the households where there are older women like the grandmothers and mother-in-laws, they corrected the mothers whenever they faulted in performing their roles. It is believed that these older women have gained more experiences and knew about the traditions of the villages compared to the younger women. Consequently, the younger women and children were expected to be obedient and learn from the older women. Thus, respect was to be given to any one deemed older or elderly in the villages. The interactions existing between the women, their sisters, mothers-in-law and other women in the villages were based on respect and trust. However, it is important to note that trust could be broken when the

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relationships existing between some of the women go bad. For instance, the instances given by the men on how some of the women turned to reveal all the secrets of their fellow female friends when they had a fight.

The mothers-in-law commanded a lot of respect and influence in the villages because of the roles they also played in the success of marriages. Being the mothers of the husbands the women are married to, disrespecting or displeasing them could lead to an end to one's marriage. Thus, they have the power to assess how good a wife a woman is and in convincing their sons on whether they are worth keeping or not. The researcher observed how the mothers-in-law were given special treatments in the various homes. For instance, after serving the meals of their husbands first, they went to those of their mothers-in-law before the children. In the absence of the men, these women were served first. They were also not allowed to perform any household chores, their baths were prepared for them and clothes washed for them. In short, these women were to be treated and accorded the maximum respect as one would give to her biological mother.

In some of the households where the men had more than a wife, the women were expected to live in peace and harmony with one another. The roles and chores were distributed with the senior most wife being given lesser roles. In the same way, the junior wives were expected to respect their senior wives as they came to meet them in the house first. The women being aware of the consequences of being disrespectful and quarrelsome (divorce, being negatively tagged), they endeavored to live at peace with one another in the villages. Thus, these traits were associated to being a good woman. In addition to this, the women were expected to be hardworking and this reflected in how their homes were kept and managed. In the homes, where the children and younger women were tagged as being disrespectful, the older women and mothers were seen as having failed in inculcating the right values into their children or performing their duties. Similarly, women who were divorced by their husbands were seen as failures in the marriages. Unless such women became single as a result of losing their husbands, it became very difficult for them to remarry in the villages. This also explains why being a good woman was associated with one who had or has a successful marriage and as such, increasing their social status and respect in the villages. In general, as observed by the researcher, exhibiting a noble character and qualities of avoiding quarrels, borrowing, gossiping amongst others, fetched a good

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name for the women. All those who were unable to live up to these standards were seen as evil, bad and cursed. Obviously, this gives an understanding of the kind of society that the women live in and how societal norms, systems and values have an influence on their behaviors and interactions.

Furthermore, the researcher found out that the only effective women organization in the villages was the widows association. Although, the women association was in existence, it was not as effective as it used to be. This was as a result of issues related to trust and how some of the leaders absconded with the contributions made by the women. As a result, the women preferred being in the company of the friends they had, seeking help, inspiration and encouragement from them rather than being committed to the women organizations. The associations did not face any resistance from the men or in the activities they performed so long as they were within the scope of the prescribed activities for women in the villages. For instance, the Widows Associations were created to help the women deal with the pains and grief of losing their husbands. Contributions made were geared towards the welfare of the members. As stated in the results section, the women even took turn in helping members with their farming activities. These activities neither interfered in their roles as women nor challenged the male supremacy in the villages as such, they faced no resistance from the men. The same applied to the women associations which had the agenda of helping one another in the villages, making contribution to help members who had babies and funerals amongst others. However, the researcher observed that the men mostly had problems with the NGOs or international organizations that came to their villages with the purpose of changing their traditions or to cause the women to rebel against them in the name of empowerment. This explains the resistance that most of the NGOs face in some of the villages. Again, this draws attention to how the men need as much attention as the women in the efforts of enhancing the well-being of the women. There is the need to begin from educating the men to renew their thoughts and perceptions as far as the well-being of the women is concerned. By so doing they would gradually understand how the well-being of the women is connected to them and help in the positive ways to promote that.

7.3 The role and impact of men's perceptions on women's well-being

Just as the roles of the older women and mothers generally pertained to raising their female children to become good women, conforming to the values and norms of the

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villages, the men had the same responsibility towards their male children. However, their roles were only limited to teaching the boys how to become men in the villages. A boy respecting the elderly and older people in the villages was still the responsibility of the mothers and older women. The men ensured that the boys were usually exempted from helping with any house chores in their homes such as washing bowls. They were not allowed to perform any role or duty that was deemed as feminine even when it came to the cultivation crops. The researcher observed on her visits to some of the farm lands that, the boys were usually on the fathers' farmland helping and being taught how to cultivate crops such as yam. The men and fathers took their sons along to learn whatever trade or income generating activity they were involved in. For instance, if a father was a carpenter, he made sure to take his son with him to his work place to observe and learn. They did this with the hope and belief that their sons will take over from them when they died. One other important thing the men taught the boys was giving them an orientation on the properties they owned such as farm lands and animals. Some of the fathers went as far as telling their sons about certain household or families that were indebted to them and the conditions involved. When the father is no more, such a son could lay claim to whatever was owned the father when he comes of age or becomes a man. The boys were taught to be bold and courageous through some activities they were allowed to perform. For instance, whenever a snake was spotted in the farm lands or around the homes, they boys were tasked to kill it. Whenever there was a quarrel between a boy and a girl and regardless of whether it was the doing of the boy or not, the girl was made to apologize to the boy. Some of these instances are meant to teach the boy of the power he has over the girl and the need for the girl to be submissive. Thus, the differences in power and interactions existing between the men and women were instilled in them from a tender age. These values and norms become so entrenched in their thoughts that they continue to guide their behaviors and interactions in the villages. This also implies the difficulty that may be encountered in reorienting the mind sets of the men. Whilst this process may take a long time, it is certainly a possibility.

The findings on the perceptions held by the men threw more light on the experiences shared by the women on their well-being. It is worth noting that most of the perceptions they held had their root in the patriarchal system. Their understanding of the concept of being a man meant power and control over everything. Not only did

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they underestimate the capabilities of the women, but they were also stuck to the belief that they existed only for marriages, child birth and their associated roles. Thus, the power the men possessed was mainly used to subdue the women and thereby, placing them at the disadvantaged end. Even when all the men had acknowledged and admitted to being concerned about the work overload of the women, they still insisted they were made for such works. The above also gives an insight into the kind of relationship that exist between the men and women in the villages. It is such that the women could not freely express their concerns or grievances to the men. It was clear from the revelations made by the women that fear had contributed to this. How else could the men not know that the women felt devalued by not being involved in any decision that was taken? This confirms the assertion made by Flora and Flora (2013), that those who possess the power and the degree to which they have it can affect the quality of a community's life. In addition to this, there were many other issues which the men saw differently from the women. For instance, contrary to what the women said were the good benefits from having friends, the men rather thought otherwise. Where the women linked friendships to inspiration, help, comfort and happiness, the men linked them to gossips and troubles. Most of them insisted on maintaining the negative traditions in the name of purging their villages of the evil and wicked women. In whatever ways that their actions negatively affected the well-being of the women was not a concern here at all. Indeed, the accounts given by the men support the assertions made by Bull et al., (2013), Adusei & Bull (2013), Andvik (2010), FAO (2012) and Lyima-Macha & Mdoe (2002) in their studies and those by concerned organizations that, the men mainly contributed to the challenges the women faced in the rural areas. However, these same men did not see any connection between their actions and the well-being of the women. For instance, they determined the number of children the women should have. Whether it endangered their lives or not, they did not see how they contributed to this. All they knew and understood was that these women were just fulfilling their roles in child bearing. By solely controlling the financial resources in the house, they did not see how that affected the life of the women in any way. In short, the men did not know that their actions could positively or negatively affect the well-being of the women. To them, they were just being "women" who did "womanly" things. Thus, they disagreed that the patriarchal system played a major role in the disadvantages and silences of the women in the villages. Rather, the men blamed the government for not

providing them with the basic amenities they needed to survive in the villages. According to them, this was accountable for all the problems, challenges and disadvantages the women and all of them encountered in the villages. Clearly, by just putting the blame on the men and having not sought their opinions as seen in the previous studies was not only injurious to the men, but to the women as well. As revealed in this study, the men lacked an understanding of how their actions and roles were connected to the well-being of the women. This calls for a sense of urgency to also pay equal attention to them in the efforts geared towards improving the well-being of the rural women. It is time to move beyond the “blame game” to actually address the root causes of the problems of the rural women in settings like the study areas. It is imperative that the interventions and the crusades being organized to address this should involve the men as well rather than just focusing on only the women.

7.4 Discussion of findings in relation to the theory.

On the whole, the participants indicated that the various community capitals played key roles as far as their well-being was concerned. However, the women also emphasized how important some of the capitals were to them more than the others. For instance, natural capital was mentioned by the women as being the most beneficial to them compared to the others. As seen from the findings, this capital formed the basis of their livelihoods 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 this same natural capital. Building materials such as woods, thatch and mud used for their houses came from the natural resources in the villages. It was not surprising that the men also held similar views with the women on how beneficial the natural resources were to them. This could also stem from the fact that the men themselves also benefited enormously from them. For instance, they also farmed on the lands and even got financial proceeds from what the women earned from their farming.

The importance of natural capital to the women also confirms the findings from some of the previous studies. For instance, it confirms the findings from Adusei and Bull’s (2013) study on the resistance resources amongst the women in a village of Northern Ghana, where lands were the greatest asset of the women. This was due to the enormous gains such as foods and places of residence that the lands provided as seen

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in this study. The great dependence on natural capital by the participants in this study is also consistent with those of Ashong and Smith (2001), and Akudugu et al., (2012), where the rural poor depended so much on natural capital for their livelihoods. It is also important to note that, natural capital was connected to most of the other capitals. Thus, it was used to produce others like the financial, human and built capitals. For instance, farm products and shea butter from natural capital were sold for financial gains or to generate income. As indicated by the women, they used some of their income to cater for their physical needs and the educational expenses of their children. Due to not being formally educated, some of the financial gains were also used to invest in their human capital ventures like soap making, hair dressing and dress making. In all of these, natural capital formed the basis.

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 ecosystem. To a large extent, the accounts given by the women on natural capital and how it was linked to the other capitals provided them with a vital economy. This explains why the main occupation in the villages is farming and why agricultural activities formed their main economic backbone. Although the women still lamented over their financial challenges, the little they got on a daily basis to cater for their families made them happy and took away their worries. Not only did natural capital serve as aesthetic purposes but it also provided medicinal values to the participants. Using their own herbs and traditional medicine to heal sicknesses like headaches, snake bites and stomach pains saved them a lot of money and made them healthy. 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) theory that the availability of the capitals also led to a healthy ecosystem.

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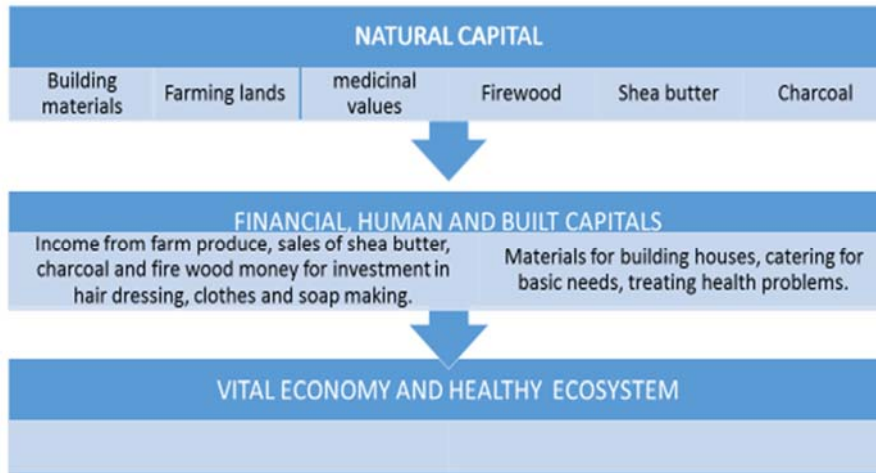


Figure 5: Linkage between Natural and other Capitals for a vital economy & healthy ecosystem.

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 meant for investing in natural capital in these 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 at large to promote economic development. For instance, raw materials like the shea nuts could serve as sources for oil and shea butter productions on a larger scale. 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. The availability of the forests could be helpful in meeting the demands for biofuel, shelter, food and fiber as the population keeps increasing.

Also, 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 by

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themselves when the need arises. One of the reasons for which the villagers are unable to do this could be due to the fact that the natural resources are mostly used for their subsistence living or livelihoods only. For instance, the UN Environment Programme (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. This sort of skills and training gained will also have positive implications for investing in Human Capital in the villages. As postulated by the theory, human capital develops the attributes of people and contribute to their ability to earn a living whilst strengthening community organization, their families and self-improvement.

Furthermore, the women made mention of the medicinal values they got from natural capital. They affirmed preferring these herbal medicines to the orthodox ones because they work better, faster and are affordable. Indeed, the researcher had observed a few cases in some of the households in the villages where the sick had been placed on the traditional medicines and got well. For these people, visiting the clinic was not an option at all. The use of these traditional medicines is prevalent in many villages in Ghana. This is also an area where the government and concerned ministries could pay attention to. Drawing from the knowledge of the traditional herbalists in these villages, more research could be carried out into plant medicines to improve and promote their usage. This would not only strengthen, but give a stronger sense of direction to the development of traditional medicines and herbs in Ghana. Resources and training services could also be offered to the Traditional Herbalists in the villages to provide quality and effective medicines which are prepared under hygienic conditions as well.

The importance of natural capital notwithstanding, the patriarchal systems in the villages posed some challenges to the women where they were unable to fully benefit from the natural resources to their advantage. Lands which were seen as valuable assets to the women were controlled and owned by the men. Where lands were to be allocated to the women at all, they were given smaller portions which negatively affected the amount of yields they got and consequently, their income from selling them. Working for longer hours on their own farms and having to assist their husbands on theirs also took a lot of energy from the women and put their health at risk. As evident from the findings, the women did not even have control over the financial

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proceeds from the farm. The men or their husbands took over their monies and decided on how they should be allocated. The fact that farming was done on gender basis placed the women in a position where they were unable to cultivate crops with higher financial prospects compared to the men. These are consistent with the assertions of Hlormdor (2015), Kavane (2011) and Bugri et al., (2016) on patriarchal systems in most rural areas in Africa where they argued on how farming had gender or sex valences in these areas. They also indicated that in these areas, the women faced extreme challenges in acquiring lands. Some of these limitations posed greater challenges to the women in the villages who had to painstakingly manage the little resources they had to cater for the needs of their families.

There were some negative impacts from natural capital which the villagers had little or no control over that could also affect their ability to have a healthy ecosystem, a vital economy and social well-being. The harsh weather conditions such as drought, extreme heat and heavy rains affected their crops which led to lower yields and lesser income. The fact that they had less control over some of these natural disasters made this a major problem for the entire villages. To make the availability of natural capital become more relevant to the women in the villages, these specific challenges need to be addressed. Through the creation of interventions along these lines, the women could be enabled to fully access and benefit from natural capital without any restrictions from their villages.

Contrary to the importance the women attached to natural capital, the one of the least value to them was human capital. As stated earlier, two of the key components of human capital are education and training. Almost all the women lacked formal education and indicated that it would be of no importance to them at their present ages. This also explained why they were not involved in any formal occupation. As was the case with rural Australian women, they hardly completed high school or had any higher educational qualifications. As a result, they lacked the experience and qualifications which limited their prospects of getting paid jobs (Australian Longitudinal Study on Women's Health: ALSWH, 2016). The kind of informal education and training the women received in the villages pertained to how to take care of their families, cooking, washing, and adopting their societal values. The education and skills obtained helped them in their day-to-day affairs or daily life in the villages. Given that only a few of the women had the special skills of soap

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production, hair and dress making, majority of the women did not have any significant gain from them except for the few.

These barriers to the investment in the education of the females are also embedded in the patriarchal systems in the villages. The men preferred to invest in the education of the males rather than the females. As stated in the findings, the men felt that, education was of no importance to the women who by cultural demands were to stick their roles of childbearing, cooking and managing the home. This resonates with Alabi et al., (2013), argument that stereotyping, cultural and religious practices have placed women at risk and relegated to the background as far as decision making and education are concerned. These beliefs and practices consequently, favor the education of boys than that of the girls. This is also not far-fetched from Belshaw (2001), assertion that African women in general are less educated and as such, do not earn much. This again, explains their lesser representation in most of the economic and social domains. In addition to this, the researcher also observed that the only school available in the villages lacked the necessary resources such as learning materials and text books needed for effective learning. The classroom blocks could not accommodate all the children as some had to study under the trees. Whenever it rained, it was a holiday for the students. These contributed to the poor performance of the students in the national examinations and hence their inability to further their education. This calls for attention from the government and the various organizations concerned to intensify their campaigns on educating the female child. Efforts must be made to improve the learning conditions in such rural areas whilst establishing more schools as well. It would also help a lot if educational policies were revised to make education in the rural areas affordable. This would enable many parents put their children in school regardless of their sex and gender.

In addition to the above, others like social capital saw the women being part of various associations and organizations from which they drew strength and inspiration from one another in challenging times. They also had their friends and family members who gave all forms of assistance to them as highlighted under section 4.5. As indicated by the Well-being Aggregate Report (2011), factors such as interpersonal relationships have great positive influences on well-being. For instance, friends and family relatives provided company in good and bad times and supported each other emotionally, financially and materially. The benefits they women derived from social capital were

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also linked to other positive factors captured under cultural capital like religion, festivals, naming ceremonies and marriage. Regardless of their religious affiliations, they all believed in a Supreme Being and relied on some of sort of a supernatural power to deliver them from their afflictions, to offer protection, justice and the hope that their problems would be over someday. Marriage as seen from the findings was clearly a valuable “asset” to the women. Apart from increasing their social status and respect in the villages, they were saved from the agony of mockery. Festivals were occasions where the women made new friends, reunited and made peace with their “enemies”, and saw an increment in their finances through sales made amongst others. Maintaining a cordial relationship with their husbands, being submissive, obedient and respectful were also important in maintaining their marriages. Consequently, the women endeavored to abide by these values. 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 the 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), Social capital worked hand-in-hand with the other capitals to enhance the social well-being of the community members.

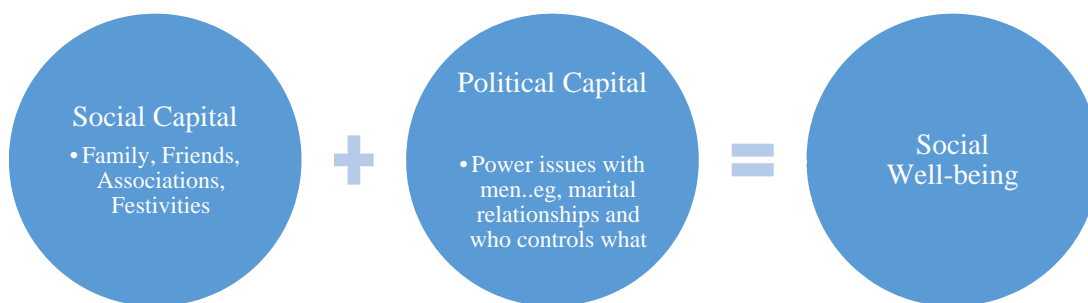


Figure 6: Social and political capitals on social well-being.

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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 that could arise in those settings like the study areas. Thus, the theory just assumed that every community regardless of their location and characteristics will or should automatically have positive benefits from the availability of natural capital. As it was revealed in the findings, there were so many challenges that also made 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 in building 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 the severe deforestation in the villages. These contributed to the frequent flooding during the rainy seasons which often destroyed their farms and properties. They used the bushes and forestry as their toilet facilities. The researcher on several occasions saw this happening in the villages. This could also explain the frequent occurrence of the cholera cases the women complained of. Furthermore, natural disasters like the bush fires could also be as a result of the actions 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 could contribute to a healthy ecosystem, social well-being and a vital economy. Thus, contrary to what the theory suggests, it may take more than just the mere existence of natural capital to positively exhaust its benefits, especially in settings such as the study areas.

Although, the women benefited from social capital as discussed in the above, again, the patriarchal nature of their villages made it difficult for the women to fully explore other social ties outside of their villages. As seen in the assertions of the men in the villages, they controlled the number of friends their wives or the women should have. Some went to extent of completely preventing their wives from having friends. According to them, the women should be more focused on their families and on their responsibilities. This confirms Whitehead's (1984) argument on how some rural societies subjected women to enclosed kinship ties and structures where they were unable to dominate, exercise power and control resources. However, the men were free to engage in extra kinship, household and familial group activities that lead to

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stronger ties with other men and hence, stronger male solidarity compared to the women (Whitehead, 1984). This is also consistent with Bevan and Pankhurst (2007) assertion that the men are able to engage in formal and local institutions outside and beyond the household whereas the women were unable to do this. In rare cases where the women were made to participate in local or traditional institutions, they often have lesser voice than the men. To add to this, there could also be issues centering on the extent to which social capital could be a burden to the people as well. This is based on the observation made by the researcher and some of the stories shared by the women in particular. For instance, Participant 10 and also a widow who had seven children told the researcher that four out of the children were for her late sister. With the little money she made from her farm produce and selling porridge, she had to use that to cater for all the children. Even though, her late sister's husband had migrated to Accra in search for greener pastures, she said she hardly heard from him and only sent a meagre amount of money once in a year. She said it was extremely difficult and stressful taking care of them. The researcher who often bought porridge from her established a rapport that enabled her to often visit her in the house. It was observed that all the seven children constantly shared two bowls of whatever meal that was prepared. The girls ate separately from the boys. For instance, the four boys would share a bowl of tuo-zaafi and soup whilst the three girls also shared same from a different bowl. The researcher who observed their demeanor after the meal knew without a doubt that they were not satisfied. All the girls were not in school whilst only three of the boys, two being for Participant 10 and the other, for her sister were in school.

In connection to the above, these are villages that function on the premise of communal living where the emphasis is placed on being one another's keeper or helper. Participant 10 could easily send her sister's children to their father in the city however, she feared the possibility of being labelled as a wicked, selfish and an insensitive woman. Consequently, she was compelled to endure all of that burden and stress because of this societal value. There were many in the villages in similar situation like Participant 10. Comparatively, in the urban areas where the concept of family dwells on individualism, the degree of responsibility that one has towards the extended family is limited. As a result, the burden of having to bear the needs of other family members could easily be avoided. Thus, the theory misses out on such societal values like the

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ones in the villages that could lower well-being rather than enhance it. The way social capital is portrayed in the theory might just work perfectly with the communities that do not believe in communal living. However, in settings such as the study areas where this values works, there could be a lot of problems and stressors generated by social capital.

Again, 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 for a community and its people to live healthily. As indicated by the theory, built or physical capitals also helps in easily accessing other capitals. For example, had the villages proper road networks (built capital), they would have easily transported their farm produce and other goods to the markets to sell for money (financial capital). The participants also blamed the government for not investing in built capital which explained why their villages lacked hospitals, roads, pipe born water and electricity. The failure of any government in providing these basic resources for its citizens also has negative implications for their ability to have a healthy eco-system, a vital economy and to promote social well-being. The excruciating pains and aftermath of the negative cultural practices like the widowhood and witchcraft rites did not also create the enabling environment to promote well-being.

It is also important to note that some of the negative cultural practices like the widowhood rites were spearheaded by some of the older women who came from within or outside the villages. Many may wonder why being women themselves, they never sympathized with the widows. The data gathered on the negative cultural practices implied that these older women felt that they had the responsibility to protect their traditions. The researcher also learnt that most of these older women had been victims of these practices. This could also explain why they felt other women could survive the practices as they also did when they went through them. Being older women, they had the responsibility of instilling values such as respect, obedience and submissiveness into the younger generation of women. These values were held dearly and cherished by the women especially in their relationships with the men. This felt responsibility could have also played a key role in how these older women boldly spearheaded those painful cultural practices. Most of the men supported these cultural practices and to these older women, they were only obeying and submitting to the

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men; the very values they were tasked to instill in the younger women. These are entrenched cultural beliefs and perceptions that would need a lot of efforts and orientation to get especially, the men to see the dangers involved. It is obvious that the underlying factor and motivation for the perpetration of these practices boils down to patriarchy. The men who had the power to end the practices still supported them to reinforce their ultimate authority in the villages, the women had less or no option at all than to submit. Regardless of how these practices affected the health and well-being of the women, almost all the men still called for their maintenance. This is in alignment with the Farre's (2012) assertion that the men still had enormous power and control over the lives of the women. In many societies, these men continue to have the final say and conclusion on issues related to the lives of the women. It requires combined efforts from the villagers themselves, stakeholders and organizations and most importantly, getting the men on board to abolish these practices completely. Fortunately, some of the NGOs in Northern Ghana had started embarking on this crusade at the time of the data collection.

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Figure 7: How human actions and beliefs lowers their general well-being and quality of life.

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 are 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. As seen from the above, the theory pays no attention to the unique differences in beliefs, values, cultures, location of a particular community and its level of development. These are some of the key issues that could negatively

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influence or affect the attainment of a vital economy, social well-being and a healthy ecosystem as the theory portrays. There is therefore the need to pay attention to these and the context within which the theory can operate. As the findings have shown, not all the countries and communities such as is the case of Ghana and the study areas for that matter, may be meet all the requirements postulated in the theory to successfully achieve social well-being, vital economy and a healthy ecosystem without any challenges. If Ghana reaches the point where equal opportunities are created for the rural women, when the men change the erroneous perceptions they hold and all organizations come on board to help, it would be better country for all to live in.

7.5 NGOs and their roles in promoting well-being.

On the whole, the findings also draw attention to the positive changes that the NGOs are making in the rural areas. The importance of the NGOs in promoting the well-being of the villagers resonates with the social capital aspect of the theoretical framework. The women by being part of these organizations benefited from the services they provided in the areas of entertainment, loans, education on good health practices amongst others to enhance their well-being and that of the villages at large. These organizations had achieved success even in the areas where governmental agencies had failed. For instance, despite Ghana's laws on abolishing FGM and early marriages, some of the villages were still practicing them. As indicated by the participants, it took the efforts of the NGOs and some of religious organizations to completely abolish FGM in their villages. The men in one of the villages assigned their change of mind towards abolishing the negative cultural practices to the religious bodies and NGOs. This could also imply the lack of confidence and mistrust of the people had in the government and political leaders to provide them with the basic resources needed for survival. As noted by the participants, they made promises that were never fulfilled. This could perhaps explain their rebellion towards the country's laws.

Despite the above roles played by the NGOs, interactions with the participants in villages indicated that the NGOs have not made much of a positive influence on the relationship between the men and women. Whilst the NGOs had been effective in the areas of training, entertainment, education, financial assistance amongst others, they were yet to positively make an impact on how the men interacted with the women and vice versa or the power issues existing between them in the villages. As revealed by

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the women, they still had to be totally submissive and dependent on the men or their husbands. They could not make any decision without consulting them, neither did they have any influence on their own financial resources. Thus, the women are still being completely relegated to the background as far as their relationships with the men are concerned even after being enlightened on their rights from the NGOs. The men still maintained that they should be the possessors of absolute power in the villages. According to them, their traditions whether positive or negative made them unique and outstanding. This was so because of the NGOs mainly focusing on the women as stated earlier. Without bringing the men on board, the women still went back to the status quo in the villages even after all the empowerment and advancing their rights.

Summarily, given the significant roles that these organizations play, there would be the need for a strong collaboration between them and the governmental organizations to deliver effective services to the vulnerable groups like those in the villages. Most importantly, in a notoriously religious country like Ghana, most of the religious bodies are actively involved in delivering services to improve the well-being of the poor such as those in the study areas. Although, the researcher was unable to delve deeply into the activities of the religious based organizations, they seemed to be promptly responding to the needs of the people in the villages. There is therefore the need for the religious organizations to be involved in policy making at the national level to improve the lives and well-being of the rural dwellers.

7.6 Summary and Conclusion

The study was focused on the well-being of the rural women in Builsa District in the Upper East region of Northern Ghana. The three main objectives of the study were to identify the factors that enhanced the well-being of the women, the roles played by the NGOs in this regard and the perceptions held by the men on the well-being of the women. By these objectives, the study also addressed two major gaps in literature regarding the well-being of the rural women in middle income countries such as Ghana. The first was the literature gap on how these poor rural women were able to survive or thrive amidst their challenges. This explained the emphasis of the thesis on the factors that enabled the women to thrive. All the literature reviewed on the well-being of the women pointed their challenges to the system of patriarchy in the rural areas. However, they never sought the opinions of the men who were being assigned

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the major blame for the challenges of the women. The thesis has addressed this gap in the existing literature as well.

Section one provided a detailed background on the concept of well-being and concluded that it was best explained by those experiencing it themselves. As a result, the research design used was phenomenology with the data collection methods of in-depth interviews and observation. These were key in taking the accounts from the participants themselves on their well-being. This section also covered a detailed description of the study area. Section two presented the literature review and the Community Capitals Framework by Flora and Flora (2013). Literature was reviewed on the studies that covered the well-being of the rural women in Ghana and in other countries as well. Section three talked about the methodology, the participants and the processes involved in gathering the data. Sections four, five and six highlighted the findings from the objectives of the study and followed by the discussion and conclusions in section seven.

Although the findings revealed several disadvantages and challenges that had silenced the women for years, they also showed how they gleaned resources from the various capitals to enable them thrive. Thus, they found ways and means to enhance their well-being regardless of those disadvantages. Some of the NGOs and religious based organizations also stepped in to offer diverse assistance geared towards promoting the well-being of the women and the villages at large. Most of the accounts given by the men on the well-being of the women differed from what the women themselves gave as seen in section 5.0. These differences in the meanings and perceptions attached to well-being could have significant implications which have been outlined in section 7.2. The specific conclusions from this study have to do with firstly, the possibility of the poor rural women being able to thrive regardless of the disadvantages and challenges they faced. It is possible for the poor rural women to thrive regardless of the disadvantages and challenges they faced. The women utilized the resources identified to enhance their well-being. This points to the fact that they have the ability to transform resources into assets for their benefits. This is worth noting given that the villages lacked a lot of the basic resources needed to enhance well-being, By whatever means possible, they needed to survive and this was how the importance of the various capitals in the villages helped them to do so. Secondly, the perceptions of the men on the well-being of the women were strongly connected to the entrenched

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systems of patriarchy (men), traditional beliefs and values in the villages. As seen in the discussion in section 7.4, this system of patriarchy reflected in the social, financial, cultural, human and political aspects of the lives of the women. Hence, it requires a lot of efforts on the parts of the NGOs and other concerned agencies to create interventions directly aimed at addressing the challenges in these different aspects of the lives of the women. For instance, the men should be educated and made to understand how their absolute power or belief in patriarchy in these aspects of the lives of the women have negative implications for their well-being. It would also mean encouraging and calling the villages to abolish those values and beliefs that threaten the well-being of the women.

Also, one of the main and very important revelations from the study is how regardless of the perceptions held by the men, they completely lacked an understanding of how their actions affected the well-being of the women. As a matter of urgency, there is the need to actively involve the men in order to create effective interventions and programs for enhancing the well-being of the women in settings like the study areas. They should be involved in and at every stage of these interventions. This would go a long way to help bring both the men and women on a unifying page in understanding the relevance of well-being and contributing positively towards it. Without this, effectively achieving the well-being of the rural women would only remain a mirage. To add to this, the findings also revealed the importance of the various community capitals (Natural, Built, Cultural, Human, Political, Social and Financial capitals) in enhancing the well-being of the women and promoting rural development at large. Natural capital for instance, was more valued and formed a key component to enhancing the well-being of the participants as it had several positive implications for the other capitals. This to a large extent shows how important natural resources are in these rural areas. Therefore, investing in natural capital in such study areas would promote rural development and improve the quality of life for the people. This could also guide the NGOs in drawing specific resources from natural capital in equipping the women with those skills and training to financially empower the women. As seen in the findings, the villages had shea nut trees in abundance. As such, it was easier for the NGOs to train and equip the women with the shea butter processing skills. As the raw materials for the shea butter were just within the reach of the women, they easily had access to them and were able to produce and sell the shea butter to supplement

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their income. Furthermore, there is also the need for the government of Ghana in particular to pay attention to the rural people in settings like the study areas. The basic facilities such as water, hospitals and schools should be provided as well as creating more job opportunities. This will improve their well-being and the quality of life as most people have in the urban areas. On the other hand, this could help in curbing the rural-urban migration incidence in the country. As the researcher saw in the study areas, most of the youth had migrated to the urban areas in search for better opportunities.

Finally, the findings also indicated that regardless of a community's access to all the capitals, certain beliefs, values, traditions and human actions could lower the extent to which the community could achieve a vital economy, social well-being and a healthy ecosystem. As such, there is the need for more training and skills in villages like the study areas on how to effectively utilize the capitals to realize their full benefits. This also means eschewing the practices such as cutting down trees without replanting them that contributed to some of the problems the villagers encountered. The significant roles played by the NGOs in promoting the well-being of people in places like the study areas cannot be overemphasized. Consequently, when given the necessary resources such as funds and the support of government, they could be effective in creating more positive changes in several villages.

7.7 Implications and Recommendations

The findings revealed a lot that have some implications for policy making and generally on studies of well-being for the rural women like those in the study areas. Of the studies conducted on the well-being of rural women in Northern Ghana, this begins one of the first that captures the views of the men. As evident from the findings, the accounts given by the men indicated their lack of understanding on how their actions were connected to the well-being of the rural women. Thus, it was just not enough that they were blamed for the challenges of the women without being heard as implied in the literature reviewed. This makes it almost impossible to isolate the men if ever effective and permanent solutions are to be implemented to enhance the well-being of the women. It also implies that in doing this, the men should be involved at every stage since they wield more power in such patriarchal societies like the study areas. Also, this could help them understand the importance of well-being for the women and the consequences on their families, villages and the nation as a whole. By

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extension, stakeholders, NGOs, national and international organizations could be guided on how to create effective research-based interventions to better the lives of the rural women and the villages at large.

It further calls for similar future studies to cover male participants and more study areas. This is because there could be countless rural women in similar situation like the participants who were yet to receive any help. Again, there would be the need for the government to work hand-in-hand with the NGOs and religious-based organizations that mostly work in the rural settings. Given that they have been successful in reaching most of the villages, the government could draw on their experiences and skills to implement their policies and developmental projects in these areas. One of the major problems of the NGOs inability to carry out their projects related to funding. The governmental institutions and stakeholders could inject more funds into the activities of these NGOs to enable them reach the villages effectively.

Furthermore, governmental policies on well-being and the quality of life for the rural areas should also be directed at addressing traditions, beliefs and values that negatively affect well-being. As seen from the findings, traditions played key roles as far as the well-being of the women was concerned. There should be cultural specific indicators of well-being and policies for such rural areas. These policies could uphold the positive traditional values whilst calling for and ensuring the abolishment of the negatives ones like the widowhood rites amongst others.

7.8 Limitations and Directions for Future Research

The limitations of this study mainly centered on the following. During the data collection process, there were other issues that came up that could have significantly contributed to understanding the lives of the women more. However, due to limited time and resources, the researcher was unable to delve into some of these issues. One of these was the issue of female headed households. These were women who had lost their husbands and had no men living with them at all. In such households, the women made their own decisions, they were independent and run their affairs. How do these women relate with the men and vice versa? How is their well-being affected by this status? It would have been interesting to find out how different or similar the lives of these women are from the others.

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Secondly, the researcher also observed that there were some religious organizations that were involved in delivering welfare services to the villagers just like the NGOs. These organizations were part of the religious establishments in the villages. For instance, one of the churches stationed in the villages also had an organizational wing that occasionally distributed clothes and other health materials to the villagers. As there were different churches in the villages, there could be competition in terms of getting the villagers to join them. What are the motives behind the assistance they provide to the villagers? Were they just helping the villagers so they could join or become members of their churches or not. These were some of the issues that the researcher had thought about. Future studies could look into some of these issues and the roles played by these religious-based organizations. This could help in providing specific directions on how these organizations could be involved in promoting well-being in these villages and rural development for that matter.

Furthermore, some of the NGOs had educated the villagers on the need to abolish some of the negative cultural practices, they were yet to reach more of the villages that were still engaged in these practices. They had not been able to get as many of the men in the villages to change their negative attitudes and perceptions on the well-being of the women. Further studies could continually look into some of these issues or experiences of the participants for longer periods. This could trace new developments such as to understand how the changes in the seasons and times had affected the experiences of the villagers, whether their perceptions had changed or not and the general transformations that could take place in the villages as the years pass by.

Finally, the lack of data on the perceptions of the men on the well-being of the rural women as at the time of the data collection made it difficult reviewing literature on this particular subject matter. As seen from the findings, the men came up with some important and interesting thoughts that could direct stakeholders in their course of enhancing the well-being of the rural women. Future research could also focus on this area probing further into the issue and also, to cover larger population groups as well. Given their status in the villages, this could help in gleaning more information from the men in order to provide specific and effective directions to improve the well-being of the women in these areas and by extension, the nation as a whole.

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INTERVIEW GUIDE

Female Participants

Name:

Educational Background:

Occupation:

Marital Status:

Age:

Number of Children:

1. Understanding/Perceptions of well-being/Living Experiences

- How would you describe living or your life in this place?
- What is a typical day like for you?
- What does staying well/well-being mean to you?
- Aside your typical daily life, are there other things you do?
- Do you have time to do these other things?
- Do these other things mean anything to you/have any influence on how you perceive well-being?
- Are there any values that guide your living/life in this place?
- Can you describe other aspects of your life? (kids, marriage, occupation, etc)
- How do women interact with other people in this village?
- How would you interact with the men/husband?
- Are your living experiences different from the women in the other villages?

2. Disadvantages/Challenges

- Are there other things you wished you were doing/could have done apart from your daily living experiences?
- Are you able to do these things? (Provide reasons for yes and no answers).
- Are there any difficulties/challenges you encounter?
- Where do these challenges come from?
- How do these challenges interfere with your well-being?
- Are there other things that make you unhappy in this village?

3. Thriving

- What would you say are the main things that make you happy/gives you satisfaction?
- How do you manage to go through your daily activities?
- How do you deal with the challenges you spoke about?
- What are some of the things that you do to keep you strong in the midst of your challenges?
- How are you able to tell that these things have positive influences on your well-being?
- What is the first thing you normally do when confronted with a particular challenge?

- What are some of the resources/strategies you adopt to cope with your challenges?
- Are there specific help you receive from within and outside this village?
- How does living in this village help you to manage your challenges?
- What role do the people around you play in your coping experiences?
- Are you satisfied with how things are done in this place?
If yes, how do they help you to cope with your challenges? If no, what do you think should be done?
- If you had that opportunity, are there some things you would like to change in this village? Give reasons for your answer.
- Is there anything you would like to share with me?

4. **Perceptions of the men**

- Could you describe how life is like for you/living in this place?
- How do you see the living experiences of the men in the other villages?
- How would you describe the life of the women living in this village?
- How different are the lives of the men from the women? (Reasons)
- What is your understanding of happiness/satisfaction/well-being for the women?
- How do the men interact with the women?
- How would you describe the relationship between the couples in the other villages?
- How do you relate to your sisters or other women from different places?
- Are there any challenges you encounter?
- Do the women also experience these challenges?
- How do the women cope with these challenges?
- How do you see the women in this village or the others? (Understanding of what being a woman is).
- How do you resolve challenges/issues arising from your household?

5. **Roles of NGOs**

- Could you tell me about your NGO?
- How did your organization come about identifying these villages?
- What are the activities that you are involved?
- How do you go about delivering or offering services to the villagers?
- Who are your target groups in the villages (Any reasons?).
- Are you able to meet all goals with respect to the activities you perform? (Reasons)
- How are you able to achieve these goals?
- Do you encounter any challenges in doing these?
- How do you deal with these challenges?
- Is there anything else you would like to share with me?