

**MICRO-CREDIT AND POVERTY ALLEVIATION:
AN ANALYSIS OF THE PERFORMANCE OF WOMEN IN
MICRO-CREDIT ACTIVITIES IN THE KASSENSA NANKANA
DISTRICT OF GHANA**

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ABSTRACT

The poverty situation in Ghana has placed women in a vulnerable position. Women are known worldwide, to be poorer than men due to socio-economic factors. Women often have little access to formal education, decision-making, skills training and support services as well as accessibility to economic resources, among others. But women have been shown to be more reliable at managing credit, running businesses and directing resources to families. In light of this, there is a widespread of micro-credit schemes across the country to help alleviate poverty particularly among women. Primary and secondary data were obtained from 82 loan beneficiaries in order to assess their performance. A simple random sampling technique was used to select respondents from five communities; namely, Navrongo, Paga, Biu, Chiana and Kandiga. The study revealed that, women beneficiaries who channelled their loans into their businesses made profit and were able to save and improve their livelihoods. The interest rate charged was rather too high and beneficiaries had to wait too long for the loans to be disbursed to them. The time for repayment was also seen as too short. Most of the women beneficiaries were not given any training on loan management. The conclusion is that micro-credit is an important tool for poverty alleviation in the district. It is recommended that organisations responsible for the disbursement of credit should complement their efforts with the training of beneficiaries even as interest rates are reduced to enable timely repayments.

KEY WORDS: Micro-credit, micro-finance, poverty, capacity-building and women

INTRODUCTION

Micro-finance involves granting of small loans (i.e., credit) to low-income households and those who can not otherwise receive loans to set up micro-enterprises¹. It is

¹ The credit is usually provided through a number of different sources: independent non-profit organizations, community-based organisations (CBOs) and commercial financial institutions.

an effort to counter the effects of credit market failures. Micro-credit empowers women beneficiaries socially and financially to assess better health and educational facilities. Yunus (1975) has stated that one single action which will enable the poor to overcome their poverty is credit. In numerous instances, micro-credit has helped alter perceptions regarding women's contribution to economic and social development and their role in this regard. More specifically, micro-credit has led to greater recognition of women's capacity to embark on work that produces income. Loans to women have a greater knock-on effect. Children benefit from the increase in a mother's income. Women who borrow money establish links of solidarity through their involvement in lending circles and in village organizations. Studies (Berger, 1995; Khandker, 1998 and Osmani, 1998) have shown that greater financial autonomy may have wider social implications, notably in terms of a greater say for women in family matters, including family finances. Thus, in the context of wider efforts to raise women's consciousness and to mobilize them, credit may have an important contribution to make as a first step towards empowerment. Initially, women widen their contacts and consolidate their links with other women via meetings. Next, their ability to command and repay loans and accumulate savings is likely to boost their confidence and self-esteem (Sinha, 1998).

The experience of Ghana shows that micro-credit providers serve a particular geographic area or community, or a particular group of people. The loans vary from one community to the other or one geographical area to the other and are given to entrepreneurs who have not been able to secure financing through traditional sources (banking). Most of these loans come with technical support such as business training, mentoring, peer exchanges and/or networking opportunities. Although there is no standard definition of micro-credit, in practice micro-credit loans are quite small.

Studies by Sinha and Martin (1998) and Asenso-Okyere, Asante and Gyekye (1993) on the economies of less developed countries have shown that small loans are usually used for investment and retail or acquirement of new skills such as fish farming, brick making, butchery, production of art and crafts, crop farming, weaving and pottery making. Such diversification ensures that there is no over-concentration on any given activity, which may adversely affect loan repayment due to the economics of competition.

Women are usually the poorest in Ghana because they have fewer economic opportunities and are less advantaged as compared to men. Women run their households and share a greater part of the responsibility of bringing up children, yet their access to economic resources, education and training and support services are limited. They have very little or no participation in decision making. The rigidity of socially prescribed roles for women and the tendency to scale back social services, have increased the poverty level of women in Ghana and Northern Ghana in particular.

In African countries, women still receive less than ten percent (10%) of all credit reaching small farmers and only one percent (1%) of the total credit reaching the ag-

gricultural sector (Blackden and Bhanu, 1999). When females access credit, average loan sizes are smaller than those loaned to males.

Four regions in Ghana are classified as very poor. These regions are Central, Upper East, Upper West and Northern. The Ghana Poverty Reduction Strategy and Ghana Living Standards Survey indicate that majority of the poor are in the rural areas and more than 70% of the poor are women. Kassena Nankana District is one of the 8 districts of the Upper East Region. About 80% of the rural people especially women, are poor. Several attempts have been made to help lift these women out of poverty through micro-credit schemes that target mainly women. Examples are the Catholic Church credit scheme, the Naaral Rural Bank credit scheme, the District Assembly Poverty Alleviation loan, and those run by the International Fund for Agricultural Development (IFAD) through the Ministry of Food and Agriculture (MOFA). Despite all these, the level of poverty especially amongst women is unacceptably high, and very few women have accessed these schemes. Conventional banking institutions do not lend to poor people for fear that they will be unable to make their repayments on time. Therefore, the poor are refused access to credit, as they are unable to provide sufficient guarantees to secure a loan. An important research question that needs to be answered is: To what extent do women beneficiaries of micro-credit perform in terms of improved living conditions? This paper contributes to the research on women in micro finance by assessing the performance of women beneficiaries of micro credit in the Kassena Nankana District of the Upper East Region of Ghana.

METHODOLOGY

Data

Primary data were used for the study. Data from this source were gathered from the respondents using questionnaires, focus group discussion as well as observation. Questions were both structured and semi-structured relating to social, demographic as well as economic issues of the respondents. Also, questions were asked on the knowledge of micro-credit, accessibility and repayment or recovery. As such, interview schedule was used to interview women in the communities. Focused group discussions were held in the five selected communities, namely, Navrongo, Paga, Chiana, Kandiga and Biu. This involved individual women from the communities as well as some women's groups. The groups comprised small number of informants (between a minimum of six (6) and a maximum of twelve (12) people). Discussions were centered on issues such as opinions, ideas, perceptions and attitudes of women towards loan delivery, interest rate, sources of micro-credit, loan application and repayment attitude. The focus group discussion provided greater chance to confirm or deny information gathered by using one-on-one interviews. Secondary data were also used. It involved a review of available literature on micro-credit scheme. The data were analyzed with the view to locating tendencies that others have observed, pinpointing the chief areas of unexplored territory, and other problems encountered

by others (Kumekpor, 1986).

Sampling Techniques

A multi-stage sampling technique was adopted. The first technique was stratified sampling involving the selection of communities based on zones demarcated by the Kassena Nankana District Assembly. The District has five zones (Kassena Nankana District Assembly, 2004). The zones are Central, North, East, South and West zones. Simple random selection procedure was used to select five sample communities: Navrongo (Central), Paga (North), Kandiga (East), Biu (South) and Chiana (West). Respondents were then selected from the various communities randomly. In all, 80 women beneficiaries participated in the study. The allocation of sample sizes to each community was based on the loan beneficiary population. Thirty (30) women were interviewed in Navrongo whereas twenty (20) women were interviewed in Paga. The rest are Kandiga (10), Biu (10) and Chiana (10). Data analysis was done manually and the results are presented in the next section.

STUDY RESULTS

Socio-demographic characteristics of respondents

The educational status of the eighty (80) respondents indicates that only sixteen (16) people, comprising twenty percent (20%), had no formal education. The remaining sixty four (64) respondents, comprising eighty percent (80%), have ever had formal education and hence are literates. But this is not encouraging because out of the eighty percent (80%) who had formal education, only five percent (5%) have ever had middle school education, twenty five percent (25%) attained secondary education and majority of the respondents comprising fifty percent (50%) had primary education (Table 1).

Table 1: Educational status of respondents

Responses	Frequency	Percentage (%)
None	16	20
Primary	40	50
Middle	4	5
Secondary	20	25
Total	80	100

Source: Field Survey, 2005.

Despite the fact that most respondents (80%) have had formal education, they lack business sense in terms of ability to keep records and make sound investment decisions, among other things. This suggests that any attempt at alleviating poverty

among these women through micro-credit schemes may not yield the expected results if not accompanied by some kind of training. Micro-credit programs may raise living standards particularly for women and their households, but micro-finance should not be the sole instrument for poverty reduction.

Table 2: Marital status of respondents

Responses	Frequency	Percentage (%)
Married	48	60
Divorced	16	20
Widowed	16	20
Never married (single)	0	0
Total	80	100

Source: Field Survey, 2005.

Table 2 indicates that all respondents are married or have ever married. Sixty percent (60%) of respondents are married as compared to twenty percent (20%) divorcees and twenty percent (20%) widowed. Results of the discussions show that the economic burden on single parents, especially the poor, are much too great. They often take the responsibility of taking care of the educational and health needs of their children as well as clothes, shelter and food. This subdues this category of women comprising forty percent (40%) to perpetual poverty. The results provide evidence to support the argument of Buvinic and Gupta (1997) that where women are targeted with resources, it is often assumed that welfare benefits accrue directly to them and also their children, to a greater extent than resources targeted at men. Therefore, access to micro-finance by this category of women may lessen their burdens and increase their income level in order to meet the challenges described above. The remaining sixty percent (60%) of respondents who are married and may be supported by their husbands used their financial resources to enable their households to secure and improve their living conditions thus bringing a relief to their families of economic pressure which in turn leads to the realization of poverty alleviation and subsequently their empowerment.

Table 3: Status of respondents

Responses	Frequency	Percentage (%)
House wife	56	70
Household head	24	30
Total	80	100

Source: Field Survey, 2005

The figures in Table 3 show that respondents who are household heads comprise thirty percent (30%). Many service providers, based on the fact that women hold responsible positions at the household level (female headship), target women as a pov-

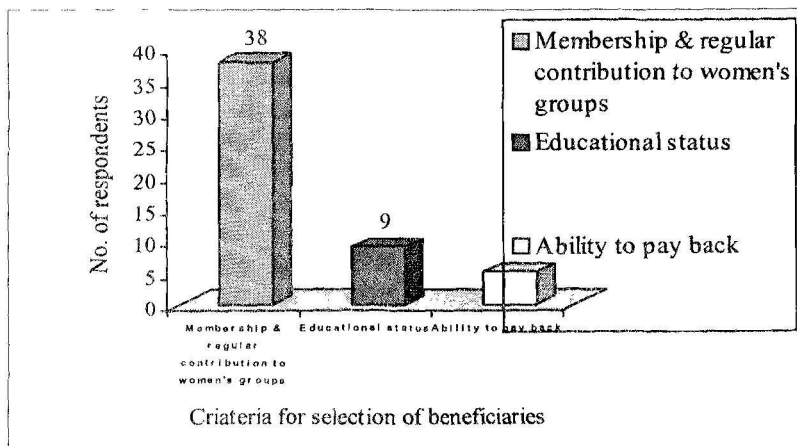
erty reduction strategy (Chant, 1997). In female headed households, women often have greater autonomy and control over resources. Well being outcomes for women and children in these households may be better than in male headed households at the same level of income. Therefore, providing loans (micro-credit) to this category of women is an important means to tackling their poverty. Seventy percent (70%) of the respondents however, comprises housewives, meaning that, when granted access to micro-credit, it empowers them economically and increases their bargaining and decision-making power. Goetz and Gupta (1994), however, argue that resources to women could be siphoned by men unless the men are also empowered. This is because men reduce their levels of contribution to household expenditure as women's access to resources increase (Bruce, 1989).

Micro credit disbursement approach

Qualification for micro credit

Results of field discussions show that qualification for small loans is based on three factors, namely, membership to a group, level of education and loan repayment ability. Figure 1 below indicates that majority of the respondents (73%) qualified to benefit from micro-credit schemes due to their membership and regular contribution to the various groups they belong to whereas 17% said they qualified to benefit from the scheme as a result of their educational background. The rest qualified because of their ability to pay back. This implies that the above criterion for giving out loans to the women is necessary for a successful and sustainable micro-credit delivery programme.

Figure 1: Qualification of respondents to benefit from schemes

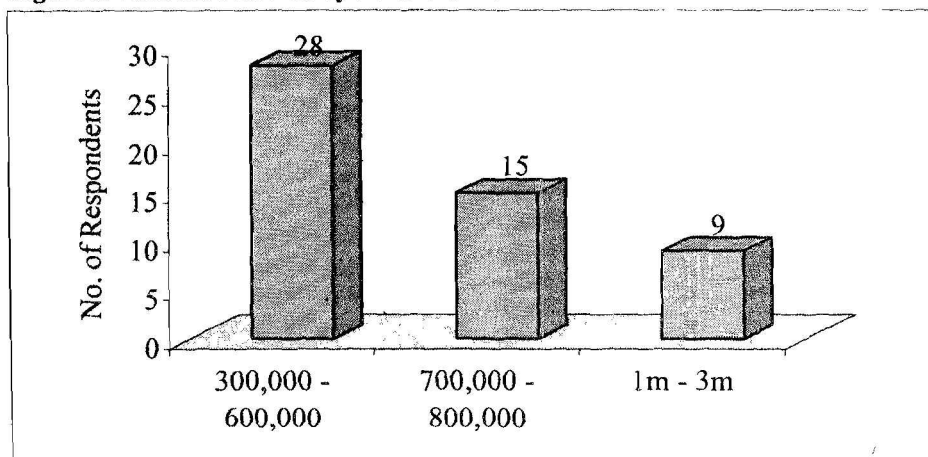


Source: Filed Survey, 2005

Credit size and interest rate

The results indicate that the amount of credit given to each beneficiary ranges between 700,000 and 3 million cedis. A maximum of 3,000,000 has been borrowed by respondents and this is dependent on the number of years of participation of the individual in the scheme and their ability to pay back on time.

Figure 2: Amount received by beneficiaries



Source: Field Survey, 2005.

Figure 2 shows that 54% of loan beneficiaries received amounts ranging between 300,000 - 600,000 whereas 29% received a loan amount totaling between 700,000 - 800,000 cedis. The remaining 17% of the loan beneficiaries received between 1 million and 3 million cedis.

The interest rate is thirty percent (30%) which was perceived by women beneficiaries to be extremely high thereby affecting their levels of savings. Only twenty five percent (25%) of the respondents are satisfied with the interest rate as compared with forty percent (40%) who said they were not satisfied. While development experts applaud the growth of micro-credit, they also warn that, the approach has some serious limitations. Also, small loans may be adequate to produce some income, but not to change significantly, a family's environment (Crossette Women's News).

Loan seasons and duration

The time for most of the loans disbursement seems inappropriate and as a result affects the performance of the beneficiaries in their productive ventures. The figures in Table 4 indicate the seasons for which loans are disbursed to beneficiaries.

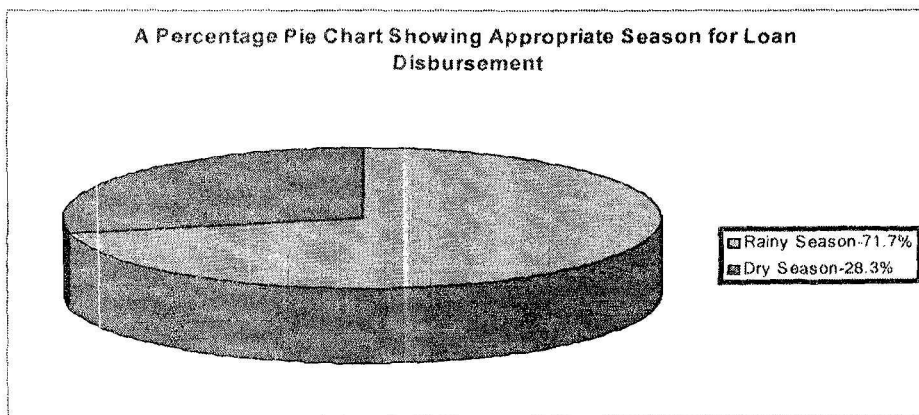
Table 4: Loan Seasons

<i>Seasons</i>	Number of respondents	Percentage
Dry Season	31	60
Raining Season	21	40
TOTAL	52	100.0

Source: Field survey, 2005.

In all, 60% of the beneficiaries received their loans during the dry season whereas 40% received their loans in the raining season. Majority of the respondents explained that they make effective use of credit when they receive it during the raining season. Seventy two percent (72%) of the women beneficiaries said they make effective use of the loans in the rainy season. This is because majority of the respondents are basket weavers and the availability of the raw material (straw) at a cheap price during the rainy season is an important factor which must be considered. Only 28% hold firm to the dry season as they engage in farming activities and is mostly after harvesting they concentrate entirely on their basket weaving.

Figure 3: Seasons for loan disbursement



Source: Field survey, 2005.

It is important to note that the size of the loans depend on the type of economic activity of the beneficiaries. As the loans are mostly demand driven, the size should be negotiated with the women's group. From the above analysis, it is cogent to note that loans should be disbursed to the beneficiaries in the raining season. This is because the rainy season coincides with farming and fishing inputs season when the need for such funds is greatest (GPRS, 2003-2005).

Loan recovery and repayment

As high as seventy one percent (71%) have been able to pay off their loan as at the time of the interview. This is attributed to the fact that, the beneficiaries recognize the benefit of being on the scheme and are aware that when they stay committed to the scheme, it is a sure way of alleviating poverty among women. They therefore paid back in time to be able to access more. This was possible because, they channeled the funds into their businesses and the profit accrued was used for repayment of loans. On loan management, majority of the respondents explained that repayment was based on returns from their businesses. The rest were unable to pay back these loans. Reasons for nonpayment varied from one person to the other. Five percent (5%) said it was not yet time for payment from the last loan they took whereas nine percent (9%) attributed their inability to pay to the fact that, they were unable to make any savings from their business.

Also, field evidence shows that the high percentage of loan repayment by beneficiaries (36 respondents) is a result of group influence. Thus, the women's group structure enhances repayment likelihood because group members use sanctions which are not commonly used by the commercial banks and by inducing information transfer and peer monitoring. Peer pressure induces loan repayment because a group fears social sanctions from community members if she defaults. Armendariz de Aghion (1999) claims that better monitoring capabilities combined with the ability to impose social sanctions can prevent strategic defaults (that is defaults in which the borrower is able but unwilling to repay a loan). Therefore involvement in credit groups like the women's group has contributed to the high percentage of repayment of loans by beneficiaries. But beneficiaries however asked for an extension in repayment period and a reduction in the interest rate.

Table 5: Meetings

Meetings	Number of respondents	Percentage
Twice a month	42	80.0
Once in month	10	20.0
TOTAL	52	100.0

Source: Field survey, 2005

The figures in the Table 5 show that 80% of the respondents have regular meetings (every two weeks) whereas 20% of the respondents meet once in a month. This implies that, the regular meetings help in their repayment of the loans as they pay in instalments at every meeting. Yaron (2001) documented that the success and sustainability of women self-help groups stems from the fact that the weekly meetings are at a mutual trust and bond among the members, which acts as a form of pressure ensur-

ing regular repayment by the members. Added to it, is the advice and encouragement during their meetings. Regular meetings of women's groups enable them to monitor each other's activities thereby leading to timely loan repayments. The results show that 87% of the respondents indicated that payment at meetings by installments and the advice as well as encouragement help them in the repayment of the loans. This makes them to also renew their loans and to qualify for applying for bigger amounts to expand the income generating ventures.

The issue of defaulting of loan by beneficiaries is retarding the development of micro-credit. This makes them unable to achieve their set objective as a revolving fund. The table below illustrates some of the reasons for defaulting in repayment of the loans.

Table 6: Reasons for Default

Reasons for default	Number of respondents	Percentage (%)
Lack of meetings	15	28
Unplanned expenditure	12	23
Disasters	10	20
School fees and hospital bills	9	17
Lack of sensitization	6	12
Total	52	100

Source: Field survey, 2005

The study revealed that, groups that did not hold regular meetings recorded low repayment rate or experienced high rate of default (Table 6). Other reasons are unplanned expenditure or emergencies (23%), disasters (20%), payment of children's school fees and hospital bills (17%) and lack of sensitization (12%). It is important to note that, women groups work against defaulting in the loans repayment. Those who default in repayment of the loans are removed from the group and as such the group contributes to pay-off the debt. The last resort is to arrest defaulters which are seldom applied.

Women's Empowerment

On empowerment, it is argued that credit programmes empower women by strengthening their economic roles, increasing their ability to contribute to the family's income, helping them establish their identity outside of the family, and giving them experience and confidence in the public sphere (Sinha, 1998). The results show that women's access to financial services has enhanced their decision-making capacity. When they participate in a credit scheme, women are forced to make certain decisions, relating among other things to their income-generating activities. This is true, for instance, where a loan is used to expand a micro enterprise. Little by little,

the change in terms of decision-making extends to other areas of day-to-day family life thereby leading to increased self-confidence. Although this concept is difficult to quantify, women in the study area who had access to micro-credit became more aware of their abilities, and took legitimate pride in their achievements.

It is often noted that in families with small incomes, the man tends to dominate the woman, keeping her in a situation of financial dependence (Sinha, 1998). By developing her micro-enterprise, the woman generates her own income, contributes to the family's income and thus acquires a certain measure of autonomy as regards her spending. Access to credit thus seems to have implications for gender relations within the home. Change on this front may be slow, but it represents a step in the right direction towards greater equality between men and women. Hence, micro-credit may have a favourable impact on domestic violence. Participation in a micro-finance scheme provides the women with a means of escaping from an abusive relationship. However, impact evaluation raises certain problems and often entails weighing up the costs and benefits in social terms. For example, a woman's participation in a credit scheme may produce both an improvement in her situation and an increase in workload (Osmani, 1998). Assessing the benefits of peer group participation also poses a challenge. As already mentioned, it is generally agreed that, in many countries, participation by women in groups of this kind affords them greater contact with others, provides them with more information and increases their mobility and self-confidence and their sense of solidarity. The meetings empower women, provided that they are able to discuss, for instance, their personal problems as well as issues relating to repayments and management of the scheme.

Micro-credit and Women's Health

Twenty five percent (25%) indicated that they had not experienced any change in the accessibility of health facilities by their families whereas forty percent (40%) indicated that they were better off in the accessibility of health facilities by their families. This suggests that, improvement in their incomes due to participation in the micro-credit programme has had positive impact on family health. This is not surprising because out of the forty percent (40%) who are better off, twenty five percent (25%) are married meaning that both the husband and the wife bear the cost which was at first taken care off by the man or woman alone. The study further reveals that, none of the beneficiaries' families' accessibility to health has worsened. The implication is that, women at least, are able to cater for the health needs of their families, therefore the continuous delivery of micro-credit schemes to women is paramount to improving the health needs of women and their households, in the process alleviating poverty in women.

Table 7: Accessibility to health facilities by respondents' families since joining the scheme.

Responses	Frequency	Percentage (%)
Better	32	40
The same	20	25
Worse off	0	0
Total	52	65

Source: Field Survey, 2005.

Micro-credit and Education

Data from the field survey indicates that, all children of respondents attend school. The figures in Table 8 show that twenty percent (20%) of the respondents shoulder the responsibility of the education of their children with the help of their husbands whereas fifteen percent (15%) said that their husbands shoulder the responsibility alone. Majority (30%) of the respondents, comprising widows or divorcees shoulder the responsibility solely (without their husbands' assistance). They attributed their ability to cater for their children's educational needs to the savings they make out of their business due to the accessibility to capital (micro-credit).

Table 8: Responsibility of respondents towards their children's education

Responses	Frequency	Percentage (%)
Both	16	20
Husband	12	15
Solely	24	30
Total	52	65

Source: Field Survey, 2005

Micro-credit and Women's income

Twenty eight respondents representing 35% have experienced improvement in their income levels. This category of women have been able to expand their businesses, cater for their children's education and their families' health needs. This indicates that, the economic empowerment of women through loans (micro-credit) contributes immensely to the alleviation of household poverty. The study further reveals that, nineteen percent (19%) of the respondents have not experienced any improvement in their income levels, whereas eleven percent (11%) is worse-off. This suggests that these women did not channel the loans given to them to the right activities that would generate income, but diverted them to other areas.

Table 9: Income status of beneficiaries before joining micro-credit scheme

Response	Frequency	Percentage (%)
Good	40	77
Bad	9	17
Cannot tell	3	6
Total	52	100

Source: Field Survey, 2005

Response	Frequency	Percentage (%)
Better	28	35
The same	15	19
Worse	9	11
Total	52	65

Table 10: Income status of beneficiaries after joining micro-credit scheme

Source: Field Survey, 2005

Micro-credit and Women's Savings Habit

Data from the field indicate that forty percent (40%) of the respondents have been able to make savings out of the loans given to them as compared to twenty five percent (25%) who have not been able to make any savings at all. The ability to make savings stems from the fact that, women under this category used their loans in income generating activities. Thus, the profit accrued to them was used to save. The inability of the other women, however, to make any savings stems from the fact that, they directed the funds to solving personal problems due to their extreme poverty levels, non-engagement in business and the untimely disbursement of loans.

Table 11: Saving status of beneficiaries

Responses	Frequency	Percentage (%)
Yes	32	40.0
No	20	25.0
Total	52	65.0

Source: Field Survey, 2005.

The respondents who have been able to make some savings out of the loans given to them (40%) expressed a variety of uses they intend to put their savings into. This includes building of houses, paying school fees, buying food stuffs, paying bills, expansion of business, solving of personal problems and repaying loans. This indicates that, the burden on them is too great and with the accessibility of the loans (micro-credit) they are willing to work hard to relieve these burdens.

CONCLUSION

Micro-credit schemes play an important role in alleviating poverty in the Kassena-Nankana District. Beneficiary women have been able to increase their incomes and savings levels as well as their household responsibilities. Micro-credit has enabled the beneficiary women to increase their participation in decision at households. The women are however faced with some challenges including high interest rate, small credit size, short loan repayment period, among others. Loan recovery rate is high for women with a minimal default rate. High loan recovery rate is attributed to the fact the women organize themselves into groups and hold regular meetings where contributions are made towards repayment. Majority of the women beneficiaries did not benefit from any capacity training programmes organized by the service providers. This finding is similar to that of Awori (1995) who documented that a limited amount of training is available in Africa for women who already own and operate an enterprise, be it local, regional or national level.

RECOMMENDATIONS

Drawing from the above it must be useful for lending rates to be fixed in a way that will make it possible for existing and new beneficiaries to make enough profits. This is important for boosting savings and investments in the district.

Also, capacity building programme should be incorporated and intensively practiced by schemes and organizations delivering micro-credit. Emphasis should be placed on business appraisals and management, efficient resource utilization and group dynamics. This will go a long way to equip beneficiaries with basic skills needed to manage small-scale enterprises.

Finally, accurate information should be gathered on the loan applicants to guide loan disbursement. Loan amounts or sizes should be based on factors such as interest (demand), capability (level of education and experience) and nature of business. This is important for reducing loan default rate in the study area. Beneficiaries should also be monitored after some months of obtaining loans by the appropriate organization responsible for the delivering of micro-credit as to how they are performing in their various businesses or whether the beneficiaries are really using the loans given to them for the intended purposes. It is also important to simplify loan administration and collection systems. This may require the designing of simple contract, loan disbursement and recovery forms by service providers. Loan beneficiaries need to be

encouraged to work in groups. The advantage is that the group lending offers an opportunity for peer monitoring of loan application and experience sharing among beneficiaries.

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