

PRESBYTERIAN UNIVERSITY COLLEGE, GHANA

FACULTY OF DEVELOPMENT STUDIES

DEPARTMENT OF RURAL AND COMMUNITY DEVELOPMENT

ASSESSMENT OF GENDER PERSPECTIVE ON VILLAGE SAVINGS AND
LOANS ASSOCIATIONS IN THE AKUAPEM NORTH MUNICIPALITY,
GHANA

Dissertation submitted to the Department of International Development Studies of
the Faculty of Development Studies, Presbyterian University College, Ghana, in
partial fulfillment of the requirements for the award of Master of Development
degree in International Studies

BY

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SEPTEMBER 2019

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

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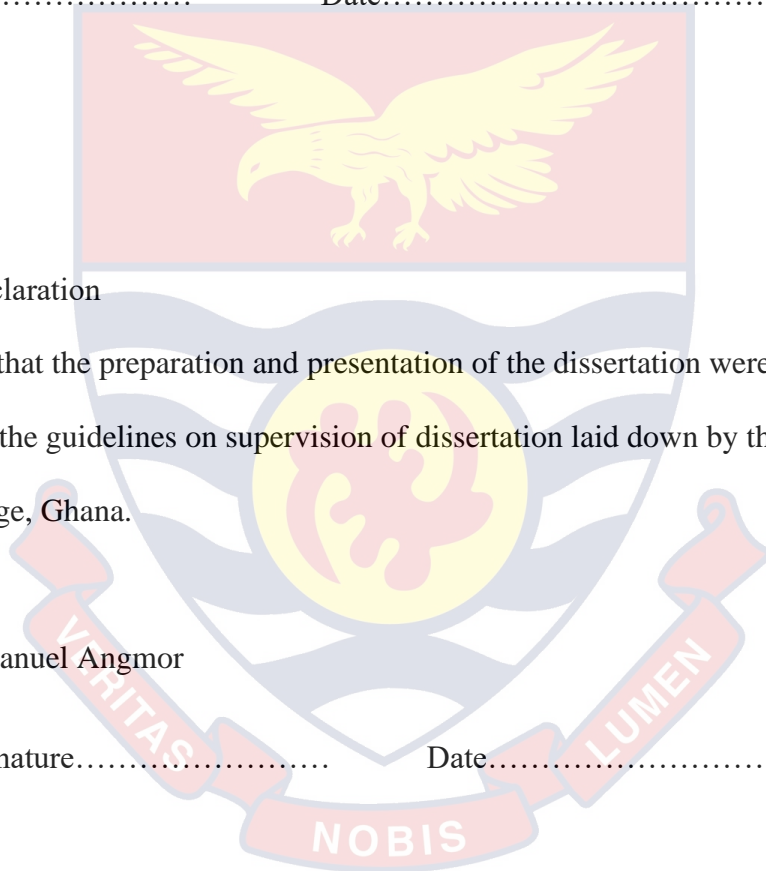
Signature..... Date.....

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the Presbyterian University College, Ghana.

Name: Mr. Emmanuel Angmor

Supervisor's Signature..... Date.....



DEDICATION

To my dear parents,

the late Benjamin Tetteh Minimade

and

Precious Maku Minimade.



ABSTRACT

This study assessed the gender perspectives in Village Savings and Loans Associations (VSLAs) in the Akuapem-North Municipality of the Eastern Region of Ghana. This was based on the premise that since the formation of these community-based financial services in 2009, though females form the majority of the membership, i.e. 70.7%, males who are rather in the minority have been dominating in the administration of the groups thereby enjoying most of the benefits at the detriment of the females. The methodology employed purposive, convenience and simple random sampling techniques to sample 7 VSLAs and 110 members (with 67.3% females and 32.7% males) out of a population 516 members from 15 VSLAs. The demographic characteristics of the respondents showed that majority of them i.e. 86.4% were in the productive working age of 18 to 59 years with most of them being Christians and married. The main findings were that although females accounted for 70.5% of the sample, their representation on the executives were only 57.1%. Also, whereas the men mostly occupied the most influential positions of president and secretary, the women were normally holding the lower treasurer and tellers' posts. The major cause of these problems was found to be high female illiteracy and their lack of will to take up leadership positions in the presence of men. The main recommendations here are to encourage the illiterate women to be educated through non-formal education, sensitize the women to take up the presidency position of which education is not a critical requirement, form single-sex VSLAs, and getting all girls educated to forestall the problem in the future. Also financial literacy and business enterprise development training are recommended to ensure that women are able to utilize their capital very well for greater wealth to boost their confidence.

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To God be the glory without whose providence and faithful guidance I would not have been able to reach this level in my academic career to produce this work. I am doubly grateful to the Almighty God for this tender mercy.

Let me also place on record, my profound gratitude to my Supervisor, Mr Emmanuel Angmor who generously assisted me during this academic experience.

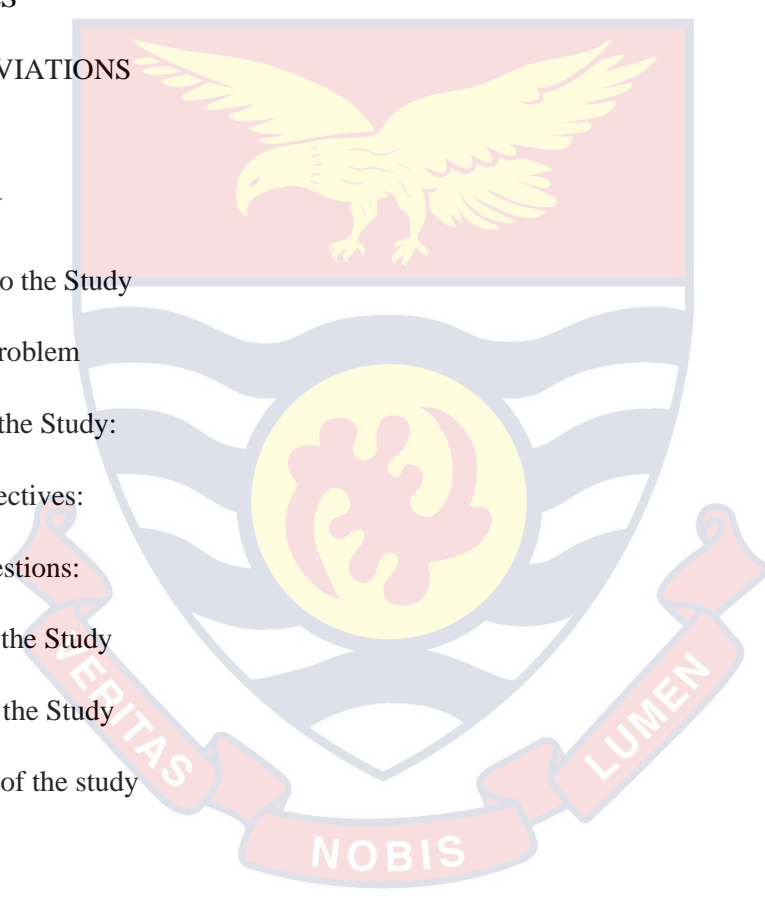
My special thanks go to my mother and brothers and the entire family for their various support which made it possible for me to study at the University, and also to my children, Jessica, Godfred and Divine, for their support and understanding.

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To conclude, I would like to put on record of the assistance I received from Miss Margaret Ampomah and Messrs. Ebenezer Acheampong, Ato Kwamena Dadson and Jonathan Ameteme for their support during the questionnaire administration for my data collection.

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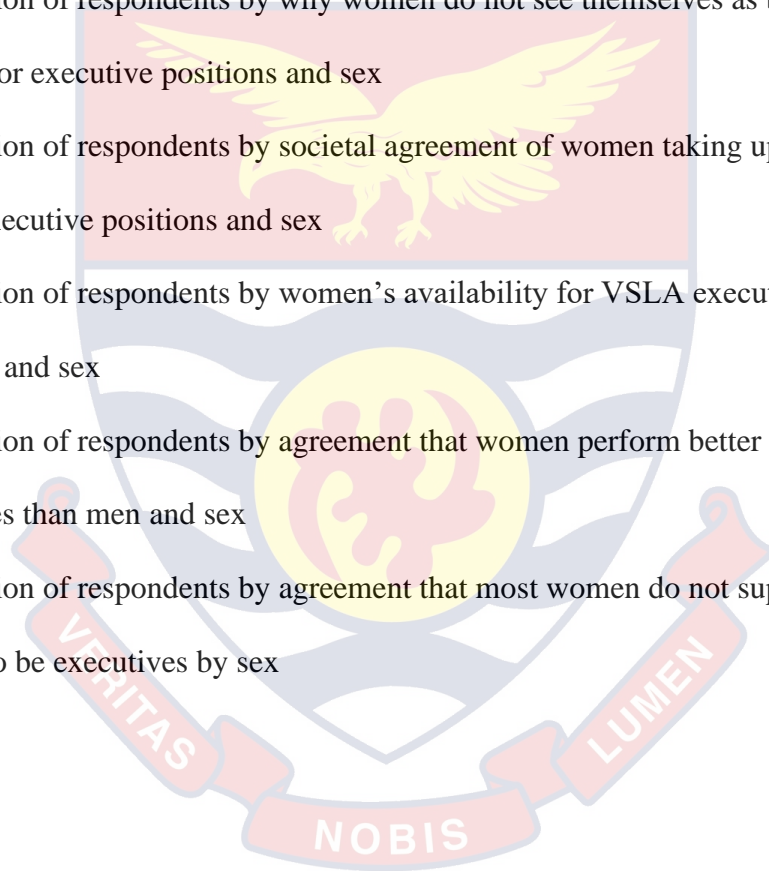
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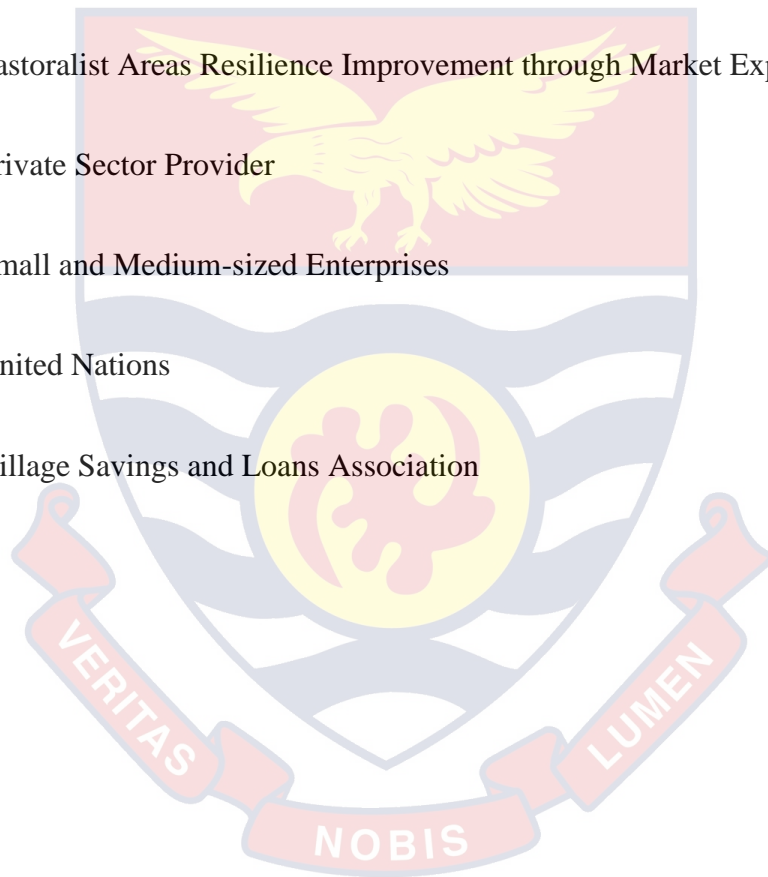
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LIST OF ABBREVIATIONS

ECOSOC	Economic and Social Council
EIGE	European Institute for Gender Equality
GSS	Ghana Statistical Service
MFI	Microfinance Institution
NGO	Non-Governmental Organization
PRIME	Pastoralist Areas Resilience Improvement through Market Expansion
PSP	Private Sector Provider
SME	Small and Medium-sized Enterprises
UN	United Nations
VSLA	Village Savings and Loans Association



CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

According to Pryzgodna and Chrisler (2000), gender refers to the roles and responsibilities of men and women that are created in our families, our societies and our cultures. The concept of gender also includes the expectations held about the characteristics, aptitudes and likely behaviours of both women and men (femininity and masculinity). Gender roles and expectations are learned. They can change over time and they vary within and between cultures. Systems of social differentiation such as political status, class, ethnicity, physical and mental disability, age and more, modify gender roles. The theory of gender is vital because, applied to social analysis; it reveals how women's subordination (or men's domination) is socially constructed. As such, the subordination can be changed or ended. It is not biologically predetermined nor is it fixed forever. Many contemporary gender scholars see sex and gender as distinct, though the concepts are often conflated in both academic and non-academic contexts. The difference between 'gender' and 'sex' is that while the former is a social construct depicting the roles that society ascribes to males and females, the latter refers only to their biological make-up differences (Torgrimson and Minson, 2005).

Again, the word perspective is said to be the way one sees something. If a person thinks that toys corrupt children's minds, then from that perspective a toy shop is an evil place. Perspective has a Latin root meaning "look through" or "perceive," and all the meanings of perspective have something to do with looking. If one observes the world from a dog's perspective, one sees through the dog's eyes. In drawing, perspective gives your drawing the appearance of depth or distance. If we say someone "has perspective," we mean she/he has a sensible outlook on life. Most definitions of gender mainstreaming conform to the United Nations (UN) Economic and Social Council (ECOSOC) formally defined concept. According to the European Institute for Gender Equality (EIGE) (2015), Mainstreaming a gender

perspective is the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels.

The strategy of mainstreaming is defined by the ECOSOC (2004) in the ECOSOC agreed conclusions, 1997/2, as the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality.

According to the EIGE (2015), gender perspective focuses particularly on gender-based differences in status and power, and considers how such discrimination shapes the immediate needs as well as the long-term interests, of women and men. In a policy context, taking a gender perspective is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres, so that women and men benefit equally and inequality is not perpetuated.

Corporate governance has lately attracted a lot of discussion as a result of Adelphia, Enron, WorldCom, and other high profile scandals. For instance the issue of Onward Investment Limited in 2012 raised a lot of begging questions with respect to credibility, trust and governance issues in the financial sector. The institutional arrangements surrounding corporate elections as well as the fiduciary responsibilities of the board directors have been the main themes in corporate governance literature way back. Governance is the action or manner of governing a state, organization, etc. Governance is also the management of a well-defined group. According to the U.N. Development Group (2014), governance refers to the exercise of political and administrative authority at all levels to manage a country's affairs. It comprises the mechanisms, processes and institutions, through which citizens and groups articulate their

interests, exercise their legal rights, meet their obligations and mediate their differences. Specific reference is made to democratic governance as a process of creating and sustaining an environment for inclusive and responsive political processes and settlements.

Taking the private sector as a point of reference, the Cadbury_Report defines governance as 'the system by which companies are directed and controlled. Boards of Directors are responsible for the governance of their companies. The responsibilities of the Board include setting the company's strategic aims, providing the leadership to put them into effect, supervising the management of the business and reporting to shareholders on their stewardship.' Microfinance has grown from the obscure efforts of a few philanthropic institutions into a global industry that reaches 150–200 million clients through the branches of thousands of institutions. Microfinance has matured from exclusively funding loans to providing savings, insurance, healthcare, and education. Yet many people still think of it narrowly as microcredit. Understanding remains thin of what the industry does, how it functions and why.

Corporate governance has dominated policy framework in many developed countries for more decades now and it is gradually gotten its way to Africa. However, questions have been asked as to how gender discrimination occurs in many organizations and how to achieve gender balances in governance. This study nonetheless would assess the Gender Perspective on Village Savings and Loans Association in the Akuapem North Municipality.

Statement of the Problem

The growth of small and medium-sized enterprises (SMEs) is a critical area of concern to many developing nations as there has not yet been a lasting approach with regards to the growth of business notwithstanding the wish of entrepreneurs to see their jobs grow. Currently in Ghana, Microfinance has become a support association for the survival of many people. Savings and Loans Associations as part of their primary business, provide credit and assistance to SMEs. However, many Owners of Capital have alluded that they are faced with a challenge of

inadequate funds for their operations and this affects the growth of their businesses. Another setback is that many Savings and Loans lack managerial and business competencies.

Gender perspective is the situation where people think their roles depend on their sex as defined by their immediate society. Plan International Ghana introduced the Village Savings and Loan Association (VSLA) concept in the Akuapem North Municipality in 2010. A cursory look at the operations of VSLAs in 13 communities in the Akuapem North presents a male dominated executive membership despite the fact that the general membership of the associations are female dominated. These shows a gender imbalanced governance bodies across the general VSLA divide. Among some of the disparities that the aforementioned brings about are unequal addressing of interests of sex representation at their executives level and benefits accompanying the executive positions e.g. decision-making in prioritization of members for the allocation of loans and possible loan interest concessions or waivers in case of negative unforeseen circumstances. Also, during the selection of members for training, other capacity building opportunities, representation at meetings elsewhere and leveraging the executive positions for other opportunities are all skewed in favour of males.

This research is designed to critically analyze the gender perspectives in microfinance governance on the performance of SMEs and to propose more effective ways that VSLAs can adopt in order to meet their growth oriented needs. It calls for various actions to help correct the gender imbalance here to promote the needed equity for all to benefit from the intervention.

1.3 Objectives of the Study:

The main objective of the study is to assess the gender perspectives of VSLAs in the Akuapem North Municipality in terms of their sex representativeness at the groups' decision-making levels and their corresponding effects on the benefits enjoyed by female and male members.

1.3.1 Specific Objectives:

The specific objectives of the study are:

1. To study the gender representativeness of the members of the VSLAs at their executive level.
2. To examine VSLAs support for women in gender balance at executive positions.
3. To examine the management capacity of women representation.
4. To determine the gender norms that affect women's business activities.

1.4 Research Questions:

To help in the formulation of research instruments for data collection, the following research questions were derived from the specific objectives as:

1. What is the numeric gender representativeness of the members of the VSLAs at their executive levels?
2. Does VSLAs provide supportive space for women to occupy executive positions?
3. What is the management capacity of women who occupy VSLA executive positions?
4. What gender norms restrict women's business activities?

1.5 Relevance of the Study

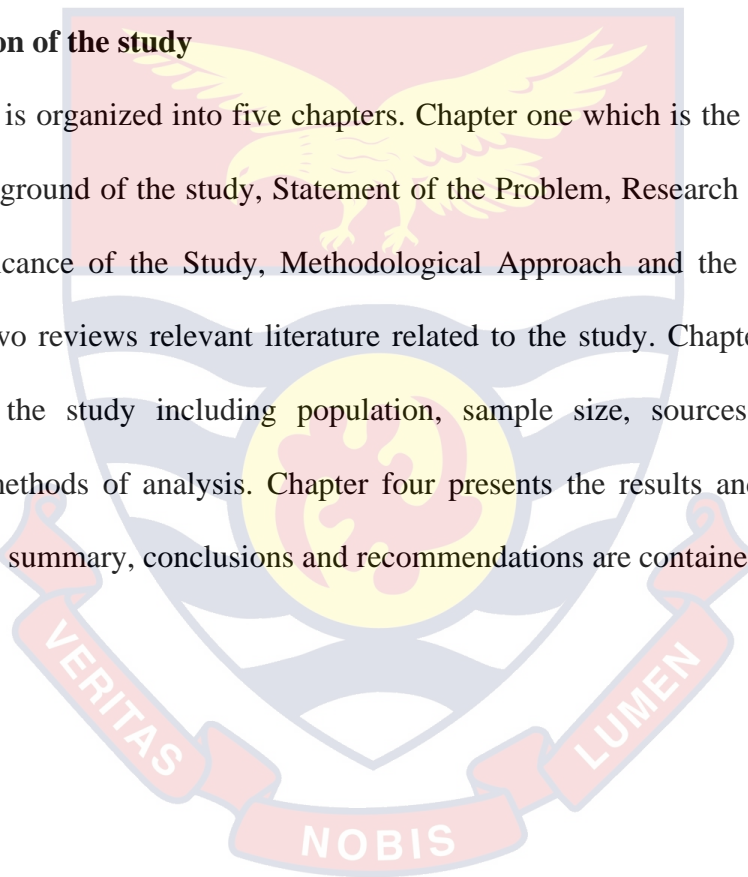
This research will bring to light the gender perspectives in microfinance governance to help better inform stakeholders so as to improve productivity and organizational performance for VSLAs. The study would further come out with the gender gaps which exist in VSLAs and how it could be addressed to ensure that there exist no discrimination and that governance structures are fully followed in a more pragmatic manner. Useful suggestions would be offered to ensure that going forward the industry would appreciate the effect of gender perspectives in microfinance governance particularly in the VSLAs.

1.6 Limitation of the Study

The research was basically an academic approach to assess gender perspectives on VSLAs in the Akuapem North Municipality. The research could not cover all the stakeholders who played part in VSLAs. A major limitation of the study was the non-participation by some respondents in answering the questionnaire as a result of the onset of the rains which made some of the members absent as they had to attend to their farms. Because of time constraints, some of the farmer members could not be followed up to their farms for the interviews.

1.7 Organization of the study

The study is organized into five chapters. Chapter one which is the introductory chapter presents the Background of the study, Statement of the Problem, Research objectives, Research questions, Significance of the Study, Methodological Approach and the Organization of the Study. Chapter two reviews relevant literature related to the study. Chapter three presents the methodology of the study including population, sample size, sources of data, sampling techniques and methods of analysis. Chapter four presents the results and discussions of the study whereas the summary, conclusions and recommendations are contained in chapter five.



CHAPTER TWO

REVIEW OF RELATED LITERATURE

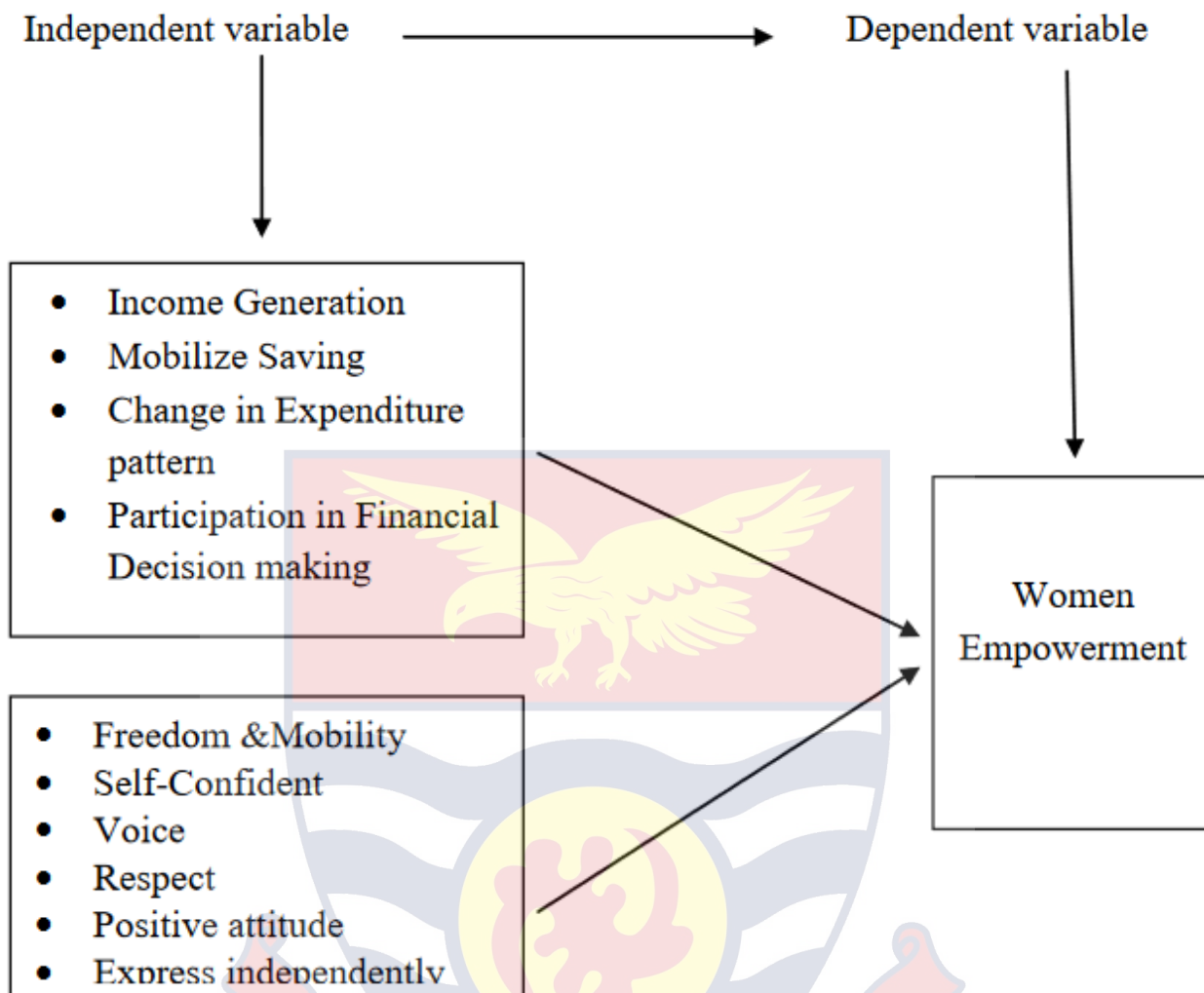
This chapter deals with the theoretical and conceptual framework of the study. It will review related and other topics which are linked to Gender Perspective on Village Savings and Loans Association.

2.1 Theoretical and Conceptual Framework of the Study

Empowerment is a complex theory, which varies between cultures, traditions, individuals, sexes, occupations and status in life. It may also change as time goes by and geographically (between North and South, East and West, continents, nations, regions as well as rural and urban areas). More so, men and women have different perspectives on empowerment as a whole and women's empowerment more especially. The concept of empowerment has been considered from social point of view from several writers (Bennett 2002; Malhotra 2002).

Empowerment has to do with power, more especially with the power relations and the distribution of power between individuals and associations. According to Kahlon (2004), empowerment is basically "the process of challenging existing power relations and of gaining greater control, over the sources of power". Mason 1998 also defines power as "domestic economic power". Again, Bose (1990) has defined empowerment from the context of "gender decolonization" and so calls for "profound reformulations and restructuring of the power relations between women and men at the domestic and social levels, free of all hierarchies". The Human Development Report (1995) also says that, empowerment is all about participation. People need to participate fully in the decisions and processes that shape their lives.

Figure 2.1: Conceptual Framework of Women Empowerment



Source: Author's construct, June, 2019.

2.2 Microfinance Definition and its Effect

Microfinance is a developmental tool which gives or affords financial services to people. The financial services they offer are in the form of savings opportunities, small loans, micro leasing, money transfer and micro insurance and again to help households with low-wages and poor entrepreneurs in creating or growing their activities. Taking a look at developing nations where vast majority of the people do not have access to affordable sources of financial assistance, microfinance is popular (Robinson, 1998). A lot of savings and loans institutions offer social intermediation services as exhibited by financial intermediation (Ledgerwood, 1999).

Ultimately, the goal of microfinance is to give penurious people a chance to become self-sufficient. The rationale is to assist very poor people loans in other for them to begin and operate a business. The borrowers are able to save money and pay back the loan over time. According to Ledgerwood (1999), there are different providers of Savings and Loans products and services. They include savings and loans cooperatives, non-governmental organizations (NGOs), non-bank financial institutions and credit unions. Most Savings and Loans Institutions target self-employed people such as street vendors, seamstresses, hair dressers, small farmers, traders, artisans and many more. The products offered by Savings and Loans Companies are predominantly for women who may have slightly below or above the poverty line.

According to Steel and Andah (2003), Citi Savings and Loans Companies, for instance acquired 'Susu' club operators as customers by providing a secure place for keeping their monies weekly and also giving loans that would enable the operators to offer more advances than they would have been able to make out of their own accumulated savings. From the above stated point, it is clear that Savings and Loans Companies are important avenues for the mobilization of deposits and credit creditors for medium to low level workers in Ghana's economy.

2.3 Microfinance and Socio-Economic Development

The term microfinance which is said to be an extension of small loans and other financial services mostly given to low income people, is a very significant economic activity with the primary responsibility of facilitating financial inclusion and aiding the poor to get out of poverty. Microfinance has been attributed by many in filling the gap left by formal financial institutions in providing financial services to individuals with income. According to OECD (2006), formal financial institutions (banking sectors) avoid giving financial assistants to the poor considering them as not viable due to high costs when it comes to reaching out to the "unbanked/under banked areas where there is not enough scale of operations" as a result of their low numbers and minimal level of transactions. Another reason associated for such

exclusion is that the poor borrowers are seen to be high risk as well as their inability of providing physical assets as collaterals when applying for loans.

Microfinance became the most effective way for reducing poverty with the potential of transforming the lives of poor individuals and SMEs due to the credit facilities given to them to operate their businesses. It is argued that microfinance can be one of the ways of attaining the Millennium Development Goals (MDGs) and other national policies that target poverty reduction, women empowerment, assisting vulnerable groups, and improving the standards of living (United Nations Capital Development Fund, 2006). The late UN Secretary General Mr. Kofi Annan during the launching of the International Year of Micro Credit (2005): indicated that sustainable access to microfinance helps alleviate poverty by generating income, creating jobs, allowing children to go to school, enabling families to obtain healthcare, and empowering people to make the choices that best serve their needs.

Even though microfinance cannot be said to be a way for total poverty reduction, however when it is properly connected, it has the potential of making great contributions through financial investment resulting in the empowerment of individuals which in turn promotes confidence and boosting the self-esteem of individuals especially women. Most importantly, microfinance throughout the world has shown that the poor are even creditworthy (OECD, 2004). A lot of studies conducted have proven that microfinance plays three critical roles in development. Firstly, it helps the extreme poor households to meet their primary needs and hedge against risks. Secondly, it is said to be a way of improving household's economic welfare. Thirdly, when women's economic activities are supported, it helps in empowering women and bridging the gender inequality. Governance structures of microfinance institutions are therefore important to ensure that the current achievements of Microfinance Institutions are sustained.

2.4 The Concept of Corporate Governance

There exist no globally acclaimed definition of corporate governance; rather there are different definitions that analyze specific aspects of corporate governance. Many of the definitions written in national and international laws relate corporate governance to control and supervision of a company and managerial conduct. It is as a result of this that many people see corporate governance as that which deals with the relationship between management and shareholders more importantly the structure and functions of the boards of directors.

According to Tricker (1984), corporate governance is distinct from management and that management basically has to do with running the company whereas corporate governance has to do with ensuring that the company is run properly. Dignam and Lowry (2006) defines corporate governance as a set of processes, customs, policies, rules, laws and institutions affecting the manner in which a company is managed or controlled, and its purpose is to affect directly or indirectly the behavior of the organizations towards its stakeholders. Over the last two-decades, there have been renewed interests in corporate governance amongst scholars, practitioners and media as a result of high profile collapse of several big companies where governance systems failed to prevent corruption and adequately implement risk management procedures (Ermann and Lundman, 2002).

A recent example is the recent Banking Crises in Ghana where many of the directors have been said to have not played their responsibilities as well as corruption. Corruption governance in the Cadbury Report and Recommendations has been traditionally defined as a system through which businesses are directed and controlled (Cadbury, 2000). Here, corporate governance is described as a cornerstone of ethical conduct within accounting practices such as the integrity and how objective auditors and accountants are. It has been the fundamental issue in the Enron scandal where "Enron" accountants acted as both external and internal auditors as well as "consultants" (The Economist, 2002), thus calling into question their fiduciary responsibility with regards to the kind of information provided to shareholders and regulators.

The norm with respect to corporate governance predicts that good corporate governance increases organization valuation and performance as well as reducing the cost of capital and financial fraud. Nonetheless, there may be significant empirical and theoretical assumptions why these relationships do not hold. Empirical reviews conducted recently appear to focus on the relationship between corporate governance performances and that of the firm. Gompers et al. (2003), Brown and Caylor (2004), Rubach and Picou (2005); find empirical evidence for a relationship between corporate governance and stock returns. An investment plan premised on purchasing a portfolio of shares with strong shareholders rights and selling shares with weak shareholder rights would realize excess ie. beyond market returns of 8-5 percent. They also come across a great relationship between performance (Tobin's Q) and corporate governance. A Corporate governance index was used in their empirical research based on elements that affect shareholder rights. The corporate governance index is estimated as follows; that for every firm, they add a point for every provision which limits shareholder rights (increases management authority). They emphasize that this basic index does not precisely take into consideration the relative influence of other corporate governance provisions, but has the advantage of being apparent and easily reproducible. The index has no judgment of value. The estimated corporate governance index is the summation of existing provisions. They end that inefficient shareholder rights might be a reason for low performance in the 1990s, but they suggest that their results might also be influenced by unobservable firm features as a result of low explanatory power.

Rubach and Picou (2005) used a probability study to examine the stock market reaction on the declaration of enacting corporate governance guidelines. No significant daily or cumulative reactions for any year were found. No evidence was found that first-movers and late-movers with regard to enactment of corporate governance guidelines will receive advantages. Nonetheless, they find some empirical proof that the acceptance of corporate governance rules will lead to an increased pressure to do the same (bandwagon effect). Empirical studies on

corporate governance currently do not clearly support the broadly accepted position that good governance will result in higher firm performance and a higher firm valuation.

2.5 Concept of Microfinance and Rural Livelihoods

The concept of microfinance with respect to the industries objectives are basically grouped into two-economic and psychological. The economic concept treats microfinance institutions (MFIs) as small industries, whereas the psychological theory differentiates microfinance entrepreneurs from traditional money lenders by seeing them as “social consciousness driven people”. Von-Pischke (1991) also states that microfinance has produced a lot of theoretical literature which can be grouped further into two. The first group of theoretical literature deals with the specific challenges faced by poor people in accessing financial assistances at an affordable cost, especially because they do not have any collateral. Again, potential lenders are also discouraged by high costs of collecting accurate information about the actual or projected incomes of borrowers or potential clients with low total ‘debt capacity’. Therefore, the theoretical literature here deals extensively on the reduction of the cost loan monitoring, screening and enforcement through group lending.

The second group of theoretical literature examines impact pathways of microfinance on industries, households and people. This section deals with the ways by which communities regulate access to livelihood opportunities and how the challenges associated with accessing loans can partially be overcome through engagements with MFIs.

2.6 Impact of Microfinance on Rural Livelihoods, Women Empowerment and Profitability of Service Providers

Micro-financing has been documented to have impacted immensely especially on rural livelihoods. The activities of microfinance have had positive socioeconomic impact on people, households, enterprises, microfinance institution and the community as a whole. It has also serve as a catalyst in the promotion of women empowerment for some time now. For example,

according to Pitt and Khandker (1998), the impact of Grameen Bank's lending services included increased household income, assets held by women and moderately positive impact on educating sons in particular.

Research by Remenyi and Quinones (2000) showed that, household income of families with access to credit was largely greater compared with households without access to credit. The study in Indonesia revealed that, there was a 12.9% annual average increase in income from borrowers whereas just 3% increase was reported from non-borrowers. The further pointed out that in Bangladesh, 29.3% annual average increase in income was captured for borrowers and 22% annual average increase in income from non-borrowers. For Sri-Lanka, there was a 15.6% increase in income from borrowers and only 9% increase from non-borrowers. With respect to India, 46% annual average increase in income was recorded among borrowers with 24% rise reported from non-borrowers. The effects were greater for individuals just below the poverty line whereas income improvement was lowest for the very poor. Chowdhury et al. (1991) stated that women (and men) participating in BRAC supported programmes have more income (both in terms of amount and source), own more assets and are more often gainfully employed than non-participants. Mustafa et al. (1996) agreed to this and mentioned that members have better coping capacities in lean seasons and that these increased with length of membership and amount of credit gotten.

Zeller and Sharma (1998), in their analysis of the impact of microcredit on household income revealed that access to credit or being part of a credit programme affected income of household positively in four out of five countries studied. Households with better access to credit were also better in adopting technologies, spent more on food and in some instances had higher calorie intakes. The ability to get financial services improves the incomes of rural people and provides support to surge families over hard times. And poor households work hard to repay loans to enable them get another loan in future.

According to Owusu-Ansah (2001)'s study on Ghana confirms to the reality that microfinance may serve as way of reducing poverty. Assessing the impact analysis on the clientele of microfinance institutions operating in Ghana that is using Sinapi Aba Trust (SAT) and BRI-UD, it came to light that as a result of giving micro credit to SAT's clientele, income level of households increased on the average by 157% for the period August 1994 to July 1997. More so, issues with regards to gender in microfinance activities is motivated by the observation that women are said to be more trustworthy when it comes to borrowing than men with low probabilities of delinquency (Wood and Sharif, 1997). Research indicates that when women have greater autonomy over their lives and that of their children, there is invariably improvement in their living conditions. This is because women are able to use household income to better the nutrition as well as educational opportunities of their children (Grasmuck and Espinal, 2000).

The findings of Pitt and Khandker (1998) reveal that loans to women have greater marginal impacts than loans to men which indicate a lack of access to capital and income within the household. But because loans mostly to men are greater on average, the difference can also be attributed by the standard theory of declining marginal returns to capital. Hulme and Mosley (1996) emphasized that microfinance projects can minimize the way women are isolated and that it would give them opportunity to come together and share information as well as developing unity and cohesion that was formally not there. Studies conducted by Grameen Bank and BRAC revealed that clients of these programmes suffered from significantly fewer beatings from their husbands compared to when they joined the MFI.

Again, looking at how tedious it is in getting other avenues of welfare, like income and expenditure, in many developing nations, the quality of housing is many times used as a substitution for a household's socio-economic position. Altogether, the literature states a positive effect of microfinance programme participation on both the quality of housing as well as the rate off investment. According to Hossain (1988), who analyzed Grameen Bank

customers to both qualified non-participants in Grameen villages and target non-participants in comparison village, finds that members spend six times more on housing investments than non-members. Neponen (2003) also uses a control group of fresh members to eliminate bias when selecting while monitoring performance of microfinance programme members in Trihcirappalli, India, discovers that clients of microfinance programme live in much higher quality housing. The report says that about sixty-four percent of clients reside in tile roof and houses built with concrete, which is said to be the most quality material available, compared to just fifty percent of fresh clients (the rest live in mud and thatch houses).

In the context of education, research has suggested a positive correlation of microfinance activities on education. Neponen (2003) and Littlefield et al. (2000) found out that the children of microfinance members are most likely to go to school and stay in school longer. Barnes (2001) in avoiding the possibility of biases uses a control group and a combination of advanced quantitative and qualitative ways, suggests that in Zimbabwe, the Zambuko Trust programme has a positive influence on the education of boys between the ages of 6 to 16. Nonetheless, the programme does not influence the education of girls within the customer-household. Pitt and Khandker (1998), on the other hand, say that participation in microfinance activities increases the possibility of admission for girls. Conversely, Coleman (1999), who controls for investment equality through the use of a quasi-experimental design, suggests less impact on education expenditures, which may be seen as a substitution for either access to or quality of education.

2.7 Empowerment and Social Status of Women

Several researches have suggested that pursuing women as customers for a microfinance programme is an operative manner of making sure that returns on income accrue to the general welfare of the family (Pitt and Khandker 1998, 2003; Khandker 2005; Strauss and Beegle 1996; Hoddinott and Haddad 1994). Mwenda and Muuka (2004) also suggest that targeting women in microfinance activities have gone a long way of having a positive effect with regards to women empowerment and equality. Hashemi and Schuler (1996) in dealing with the difficulties and

complexities in explaining empowerment, establish a composite empowerment indicator based on eight components; mobility, economic security, ability to make less purchases, possibility to make larger purchases, participation in key household decisions, relative freedom from dominance within the family, legal and political awareness, and participation in political campaigning and protests. A woman is said to be empowered if she scores positively on 5 out of the 8 components. Combining a sample survey and case study data and controlling for selection bias by statistically controlling for differences in demographic features like age, education and wealth, Hashemi et al. find that membership in say the BRAC or the Grameen Bank has substantial effects on all eight dimensions. They discovered that in every year of membership in either programme increases the possibility of a female customer to be empowered by 16 percent. Women who do not engage in the programme are more than two times as likely to be empowered simply by living in Grameen villages. The writers insist that credit activities lead to women empowerment as a result of strengthening their economic functions, increasing their ability to contribute to their families' income, helping them to have an identity outside of the family, and giving them experience and status in the society.

Terry (2006) suggests that credit from FINCA-Tanzania results in a major positive change in the lives of female borrowers, including advancement in social status and self-confidence. Women also feel empowered through an increase in income and the ability to increase savings, buy household assets and helps towards children's education. The findings also suggest that members of the household and the community, at large, see female customers in a more positive manner. Nonetheless, Terry (2006) relies completely on qualitative data and does not include a control group. Hence, the results of the research are not automatically reliable.

2.8 The Village Savings and Loans Association Model

A VSLA is a group of 15 to 25 people (most often women) who save together and take small, low interest loans from those savings. CARE founded the VSLA model in 1991 in Niger. Based on its proven impact, CARE has promoted the methodology in over 20 countries,

across Africa, Asia and Latin America. For Join My Village, the VSLA model has formed an important part of our approach to empowering women and supporting girls' education in Kasungu District. VSLAs are self-formed and managed, with CARE field staff for Join My Village (JMV) playing an important role in helping to form, train and coach the groups. Members in a VSLA save through the purchase of shares of between 1-5 shares every meeting. The share value is decided by the members themselves, and documented in their constitution, when the group is formed. The loan fund comprises share money and loan profits (from interest) and all the members have the right to borrow up to 3 times the value of their shares. Given the fact that women in Malawi have limited access to financial services, especially in rural areas, the VSLA enables women to work towards economic equality within their families and communities. To ensure that transactions do not take place outside the association meetings, cash and passbooks are locked in a cash box which is secured with padlocks. Standard practice is for the lockbox to be secured with three padlocks, with three group members each holding one of the keys. All members have an individual passbook where all their shares and loans are recorded during each meeting.

Every VSLA has a five member management committee comprised of a Chairperson, Treasurer/Box Keeper, Secretary/Record Keeper and two Tellers/Money Counters. These positions are elected at the beginning of every cycle by the group, but members have the power to replace him/her for under performance. The association also develops a constitution that contains a social fund and share purchase and loan policies. The social fund is a very important component of the VSLA as it enables the group to help cover unexpected financial emergencies. For example, if a group member has a death in the family, the customary funeral expenses can often wipe out a family's financial reserves. Women who are in VSLAs have the opportunity to tap into the social fund for support, with repayment defined by the group's constitution.

Evaluations of the VSLA model suggest that participation in the programme has an overall positive impact on various indicators of members' welfare, including the development of income-generating activities (IGAs), education expenses, access to health services, nutritional levels and quality of housing. In the light of these findings, According to a USAID (2015) report, Pastoralist Areas Resilience Improvement through Market Expansion (PRIME) in Ethiopia facilitates the formation of VSLAs under the Private Sector Provider (PSP) method, which ultimately capacitates the private provider to run the VSLAs through member contributions, and VSLA members to be able to pay for the service. The PSP method complements the VSLA concept by ensuring sustainability and circumventing reliance on donor funding.

2.9 Gender Perceptions about Leadership Positions

Although the proportion of women in the workplace has increased remarkably within the past few decades, women remain vastly underrepresented at the highest organizational levels (U.S. Bureau of Labour Statistics, 2011). One explanation for women's underrepresentation in elite leadership positions points to the undervaluation of women's effectiveness as leaders. This explanation is supported by several theoretical perspectives including lack of fit theory (Heilman, 2001).

The PRIME project has so far facilitated the formation of more than 96 VSLAs across Borena Zone, benefiting over 2050 households and enabling them to increase their capacity to generate income, meet their Despite evidence that men are typically perceived as more appropriate and effective than women in leadership positions, a recent debate has emerged in the popular press and academic literature over the potential existence of a female leadership advantage. This meta-analysis addresses this debate by quantitatively summarizing gender differences in perceptions of leadership effectiveness across 99 independent samples from 95 studies. Results show that when all leadership contexts are considered, men and women do not differ in perceived leadership effectiveness. Yet, when other-ratings only are examined, women

are rated as significantly more effective than men. In contrast, when self-ratings only are examined, men rate themselves as significantly more effective than women rate themselves. Additionally, this synthesis examines the influence of contextual moderators developed from role congruity theory (Eagly & Karau, 2002). The findings help to extend role congruity theory by demonstrating how it can be supplemented based on other theories in the literature, as well as how the theory can be applied to both female and male leaders.

2.9.1 Gender Issues in VSLA Executives Formation

According to Allen and Staele (2007), a VSLA is governed by five-member executives who are elected from the group by democratic process i.e. the nomination and seconding of members who are then elected by simple majority voting. The group prepares its own constitution, usually guided by a facilitator, by which they abide for smooth operations.

Rukanyanga (2016) has found VSLAs to be a very powerful space that has enhanced the lives of millions of women to save on their own and also had access to credit to establish their own microenterprises which eventually improved upon their quality of life. This was observed from introducing the concept to 60 people who were trained to form groups and have since formed 240 groups with a membership of about 6,000 people in 2015.

Additionally, it was observed that VSLAs offer the needed platform for changing social norms that perpetuate gender inequality and would then go a long way to engender women empowerment. At the weekly VSLA meetings, after the main business of savings and loans have been done, discussions are held on issues that affect women's participation in household and community decision-making e.g. inadequate access to information due to their low literacy and factors affecting girls' education such as teenage pregnancy. Issues of inadequate maternal health and general health services at the community level, and domestic violence against women and girls.

2.9.2 VSLA and Gender Equality

VSLA is a mechanism through which women can save their own resources and borrow from the pool without collateral. Teams save in saving boxes but can also deposit in Banks as the amount of savings grows. They hold regular dialogues over their savings, borrowing, welfare, investments. “In our case, at Kwataniza Women Farmer’s Group, we also use the meetings for VSLA to discuss gender equality issues in our communities. For example, we have been able to identify issues of girl child school dropout, cases of domestic violence, inadequate services at Health Centres especially maternal health and generally how to improve our well-being as women.”

According to a paper written by Sonia Martins (2015), VSLAs provide a unique platform for trust and solidarity among women which are the foundation on which to build empowerment. Evidence shows how VSLAs have contributed to significant increases in household income and improvements in food security, health status or children’s access to education. Lack of access to and control over resources are major obstacles to women’s political participation, and it is widely argued that women’s economic empowerment can play a key role in increasing women’s participation in the political sphere. Having their own incomes, women become more independent, increase their self-esteem, grow their social capital and become more confident in moving into public spaces. However, other barriers such as restrictive social norms present a further challenge to women’s participation. CARE’s work on VSLAs has shown that addressing social norms that sustain gender inequality and constrain women’s agency within their family and the public domain is essential to women’s participation in local governance – especially in a context like the DRC where women have traditionally not had a voice.

2.9.3 Gender Issues in Granting Loans and Microfinance

Cultural norms, for example, are the prevailing social medium through which financial flows influence gendered interactions (Rankin 2002). These norms often stress male responsibility for providing for the household, which means that women are rendered

dependents (Agier and Szafarz 2013, Kabeer 2005). Dependency, simultaneously, means that there are cultural restrictions; for example, on physical mobility, which limit women's ability to access economic resources (Cain, Khanam, and Nahar 1979).

Several papers show that women face harsher credit rationing, i.e. they are granted smaller loans than men (Buvinic & Berger, 1990; Fletschner, 2009; Brana, 2012). Agier & Szafarz (2013a) find that in the case of a Brazilian MFI, this form of discrimination targets women who apply for larger loans. Using the term "glass-ceiling on loan size", they theorize that this outcome results from gender stereotypes that prevail in loan officer's perception of women entrepreneurs (Gupta, Turban, Wasti & Sikdar, 2009; Agier & Szafarz 2013b; Cozarenco & Szafarz, 2016).

2.9.4 Improving Gender Participation in Microfinance Governance

In an attempt to bring very effective and efficient governance systems, there are so many ways which could be explored. It calls for broader participation and consultation across the various genders to ensure the goals and objectives are achieved. Here are some very important recommendations from PricewaterhouseCoopers (2004).

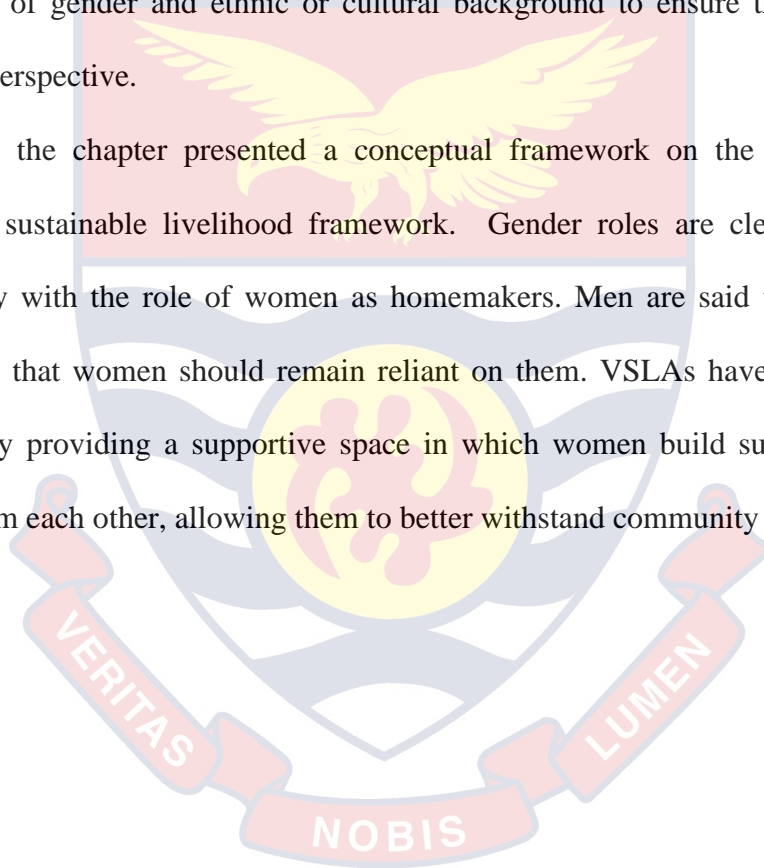
2.9.5 Structuring an Effective Board

Boards need to be large enough to accomplish their task effectively (without overburdening members), to provide continuity of the business and ensure that quorums are formed for meetings. That said, boards need to be small enough for the group to work together and come out with strategic decisions. Seven to nine members is a common and ideal board size, although there exist effective boards with eleven or more members. Fewer than seven is generally not recommended because the quorum becomes very small, especially if management is on the board. Board members should be with a wide range of skills useful to the MFI, including audit skills, legal knowledge, knowledge of the target market, and social perspective. There must be no form of discrimination when selecting members since it is envisioned that,

competent members are needed to achieve the organizational goals. Additional considerations include the following (PricewaterhouseCoopers, 2004):

- Qualified members willing to make personal commitment are highly prized. The ability and willingness of a member to devote time and talent to the MFI is essential
- People with influence can assist with political issues, tap funding and help project a positive public image. However, a high-powered prestige counts for little if the person cannot or does not participate.
- Diversity of gender and ethnic or cultural background to ensure that the board has a broader perspective.

In summary, the chapter presented a conceptual framework on the study from gender perspective and sustainable livelihood framework. Gender roles are clearly defined in the Ghanaian society with the role of women as homemakers. Men are said to be providers and tradition dictates that women should remain reliant on them. VSLAs have the potential to be transformative by providing a supportive space in which women build support networks and gain strength from each other, allowing them to better withstand community disapproval.



CHAPTER THREE

METHODOLOGY

This chapter deals with the framework for the methods and approaches that were used in collecting the data that was used for analysis to arrive at conclusions for the research. It deals with the study area, sampling procedure, determination of the sample size, selection of respondents and the research instruments used.

3.1 The Study Area

The Akuapem North Municipal was established in 1988 by Legislative Instrument (LI) 1430. Until then, it was part of the erstwhile Akuapem District which was established in 1975 with Akropong as the administrative capital. The municipality shares boundaries with the Akuapem South District to the south, to the north with Okere District, to the east with and the west with New Juaben Municipal. The municipality is situated in the Eastern Region of Ghana, with the latter's position showed in Appendix III. The population of the municipality, according to the 2010 Population and Housing Census, stood at 136,483 with 64,028 males i.e. 46.9% and 72,455 females forming 53.1%. The municipality's economy is dominated by agriculture and related trade employing more than 73% of the population (Ghana Statistical Service (GSS), 2013).

Plan International Ghana introduced the VSLA concept into the Akuapem North Municipality in 2013. A cursory look at the operations of VSLAs in 10 communities in the Akuapem North presents a male dominated executive membership despite the fact that the general membership of the associations are female dominated. These shows a gender imbalanced governance bodies across the general VSLA divide.

3.2 Research Design

The study used the survey research method where triangulation was embedded to get a 'mixed method approach'. Bryman (2012) explains triangulation or multiple strategies as a

method which is used to overcome the challenges linked with researches that rely on only one concept. Thus, it enabled the weaknesses of one to be mitigated by the other. Mikkelsen (1995) also states that triangulation is used to overcome the problems associated with researches that rely on only one theory, single method and single data set. Methodological triangulation involves “within method” triangulation in which case the same method is used on different occasions and “between method” triangulation when different approaches are employed in the same study.

Isaac and Michael (1997) explain research survey as that which is used to “answer questions that have been raised, to solve problems that have been posed or observed, to assess needs and set goals, to determine whether or not specific objectives have been met, to establish baselines against which future comparisons can be made, to analyze trends across time and generally to describe what exists, in what amount and in what context”. Also, Kraemer (1991) ascertained three unique features of conducting a research survey. Firstly, research surveys quantitatively defined key aspects of a given population which include assessing the relationships among variables. Secondly, data needed for research survey are gotten from individuals and therefore said to be subjective. Lastly, a certain segment of the population is used and findings subsequently generalized.

Again, Pinsonneault and Kraemer (1993) explained a survey as a “means for gathering information about the characteristics, actions, or opinions of a large group of people”. It is also said to be a way of assessing needs, evaluating demand and examining impact (Salant and Dillman, 1994). Surveys help in eliciting information about attitudes which are otherwise hard to ascertain using observational techniques (Ibid). According to Bell (1996), there is the possibility of biases as a result of lack of response from intended participants or in the nature and correct answers gotten from respondents. Another source of error is deliberately misreporting of attitudes by respondents to fit in the research findings or to hide wrong attitude.

The research attempts to ascertain a middle ground between the subjective and completely qualitative studies as well as the rigorous, expensive and time-consuming qualitative studies. A sample survey and the attendant statistical approaches offer representativeness, quantification as well as attribution, whereas the humanities concept assists the reader an opportunity to uncover processes and to capture the many views and perceptions of minorities. The research seeks to use these unique advantages by using a composite of the approaches. The quantitative aspect of the study focuses on a small-scale survey of current VSLA members and a control group of incoming members. The results from the survey are then cross-checked using information gathered from focus group discussions and interviews with key informant.

3.3 Data Source

Primary data was used for this research as there is no available secondary data to be used. This also enabled the researcher to access some other data which were not originally planned for but came up during group discussions to enrich the study.

3.4 Data Gathering Instruments

Questionnaire and focus group discussions were the instruments used for the research. The researcher will design the questionnaire based on the research objectives. Likely answers will be provided in order to aid respondents when responding to the items. Also, the researcher will conduct a focus group discussion with some participants to supplement the information gathered in the individual survey.

3.4.1 Questionnaire Survey

The questionnaire tool sample is found in Appendix I, which was translated into Twi, covered the basic socio-economic characteristics of the respondents, participation in the VSLA programme and social impact. The questionnaire was tested to ensure that the questions and sentence structure were not too difficult or technical for respondents and interviewers alike.

3.4.2 Focus Group Discussions

Three focus group discussions, each with between 6 to 12 participants, were carried out to supplement the information gathered in the individual survey. The participants for the six groups were selected randomly from the original group of 10 VSLAs, after excluding the 100 participants that were already included in the quantitative research so as not to recount the information gathered through the survey. The format of the focus group discussions, which is found in Appendix II, included 8 open-ended questions that were intended to generate an open discussion. The questions generally touched on issues like group formation and membership, general group dynamics, challenges and limitations, social and economic impact, benefits and/or negative consequences of participation as well as the sustainability and effectiveness of the association. Again, the researcher visited each of the three groups included in the focus group discussions during its weekly VSLA meeting, in order to observe the methodology and activities of each group as well as general group dynamics.

3.4.3 Pre-Testing of Data Collection Instruments

The questionnaire and focus group discussion check-list that were developed for data collection were tested on one VSLA in one community during its VSLA meeting a week before the main data collection period. Questions and topics in the instruments that were found not to be very clear were re-framed while areas that were found to be repetitive were corrected to make the instrument more apt for the exercise. After these, the final instruments were printed before sending them to the field for the data collection.

3.4.4 Training of Enumerators and Data Collection

After the questionnaire and the focus group discussion checklist were finalized, 5 enumerators were trained in the administration of the questionnaire. Each question on the questionnaire was translated into the local Akan language (since the sampled communities

predominantly speak Akan) and ensured that all the enumerators had a common understanding of the question to ensure quality data collection.

After this the enumerators and the researcher moved into the communities in a team to undertake the data collection. While the enumerators undertook the individual questionnaire administration, the researcher took up the focus group discussion. After the focus group discussion, the researcher reviewed most of the answered questionnaires that were administered by the enumerators to correct some errors that were detected on the answered questionnaires.

3.5 Population and Sampling Frame

As at June 2019, Plan International Ghana has extended the VSLA concept into 10 communities with 15 VSLAs formed. The total membership was 516 members (70.7% females and 29.3% males), forming the population for the research as shown in Table 3.1.

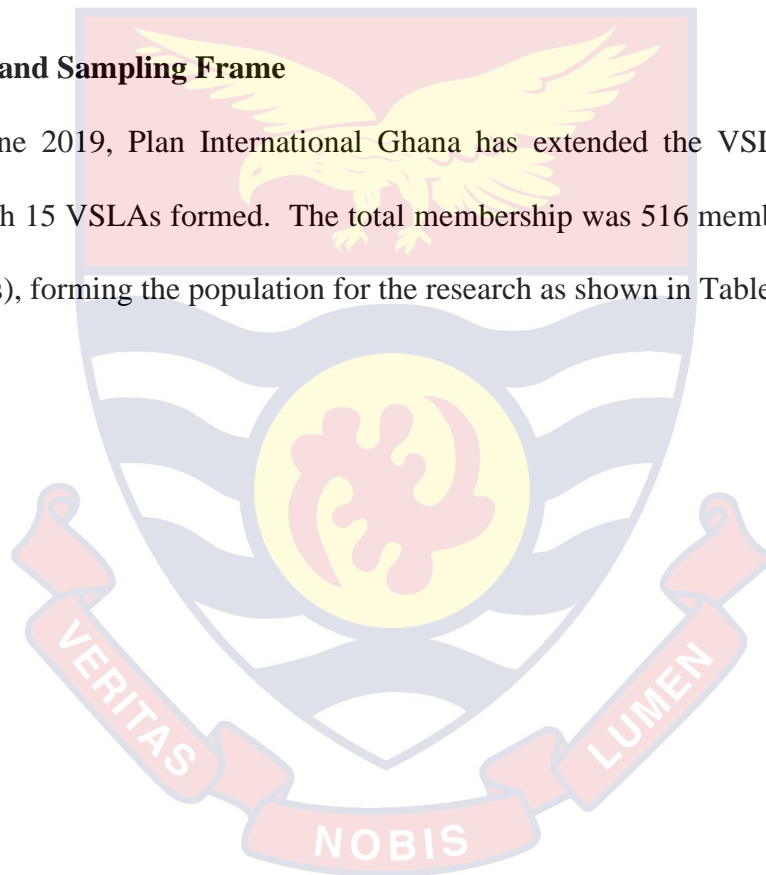


Table 3.1: VSLA communities, dates of formation and membership distribution.

Community	VSLA	Date of formation	Membership		
			Female	Male	Total
Kwamoso	Adom	2014	18	5	23
	Novilolo	2017	38	22	60
	Adehye	2019	50	20	70
	Adom Ladies	2019	26	0	26
	The Lims	2019	21	9	30
Korkormu	Onua paye	2018	8	8	16
Aboabo	Biakoye	2015	16	7	23
Gbolo Kofi	Nyimisormi	2016	20	11	31
Old Mangoase	Biakoye	2016	19	10	29
Saforo	Peace and Love	2017	29	11	40
Aboabo	Yonko do ne Biakoye	2017	16	4	20
Timber Nkwanta	Adom	2014	29	6	35
Asempanaye	Biakoye (Adults)	2013	30	10	40
	Biakoye (Youth)	2013	23	20	43
Bewase	Peace and Love	2015	22	8	30
Total			365	151	516

Source: Plan International Ghana, June, 2019.

3.6 Sample Size and Sampling Procedure

Sampling as defined by Wilmot (2005) is the process or way of choosing a suitable sample or a representation of a population in order to ascertain certain features or dynamics of the entire population. The significance of sampling is to come out with deductions about populations from samples by making use of statistical inferential which enables an individual to ascertain the characteristics of a population by directly considering only a segment (a sample) of the population. As a result of time and resource constraints, it is important that a sample be considered in every research.

The purposive, simple random and convenience sampling procedures were used to select the groups and individual respondents for the survey. The purposive sampling method was used to exclude all VSLAs which have not been in existence for at least one year. This is because, according to staff of Plan International Ghana, groups usually function well and stabilize after operating for a minimum of one year and this is also the time after which they have done their first share-out. A first share-out is therefore a performance indicator for a stable association. This includes proper democratic processes resulting in the fair selection of group executives, hence only VSLAs that have been in existence for at least a year were considered to be included in the sample. This therefore presents the sampling frame for the research as shown in Table 3.2.

Table 3.2: VSLAs that have been in existence for more than a year and their membership.

Community	VSLA	Date of formation	Membership		
			Female	Male	Total
Kwamoso	Adom	2014	18	5	23
	Novilolo	2017	38	22	60
Korkormu	Onua paye	2018	8	8	16
Aboabo	Biakoye	2015	16	7	23
Gbolo Kofi	Nyimisormi	2016	20	11	31
Old Mangoase	Biakoye	2016	19	10	29
Saforo	Peace and Love	2017	29	11	40
Aboabo	Yonko do ne Biakoye	2017	16	4	20
Timber Nkwanta	Adom	2014	29	6	35
Asempanaye	Biakoye (Adults)	2013	30	10	40
	Biakoye (Youth)	2013	23	20	43
Bewase	Peace and Love	2015	22	8	30
Total			268	122	390

Source: Plan International Ghana, June, 2019.

In all, it was purposed to select about 100 respondents for the questionnaire administration while a focused group discussion will be carried out on a maximum of 12 members per VSLA, of those who will attend the interview meeting. From the total VSLA population, it was estimated that a VSLA each from 7 different communities out of the 12

VSLAs from the 10 communities, as depicted in Table 3.2, would suffice for the desired sample size. A simple random sampling was carried out and 7 VSLAs were selected. This was done by writing the names of the 10 communities on pieces of paper, folded and squeezed and put it into a container, shaken and an enumerator picking 7 communities out of the container randomly. To further trim down the number of VSLAs and respondents because of time constraint and costs for the data collection, a simple random sampling was carried out on the 2 groups each at Kwamoso and Asempanaye to select only one VSLA for each community in order to have a single group to represent each community which resulted in Table 3.3.

Table 3.3: Sampled communities and VSLAs and their total membership

Community	VSLA	Membership		Total
		Female	Male	
Kwamoso	Novilolo	38	22	60
Korkormu	Onua paye	8	8	16
Aboabo	Biakoye	16	7	23
Saforo	Peace and Love	29	11	40
Timber Nkwanta	Adom	29	6	35
Asempanaye	Biakoye (Adults)	30	10	40
Bewase	Peace and Love	22	8	30
Total		172	72	244

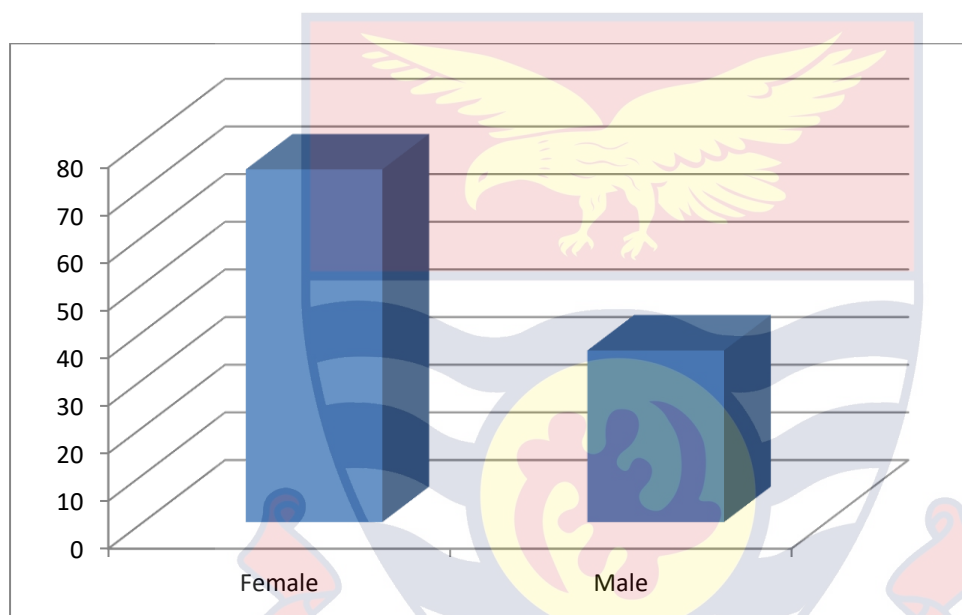
Source: Field data, June, 2019.

Since the data collection period coincided with the rainy season in the municipality, some members went to their farms throughout the week and could not attend the meetings, so it was only members who attended the meetings that were interviewed. All these factors called for

the use of the convenience sampling method to ensure that the researcher meets the deadline for the submission of the research report. The whole exercise resulted in the sample in Table 3.3 for interviewing and the focus group discussion.

At the meetings converged for the individual respondents to be interviewed, all those who attended were interviewed individually. In all, 110 individuals made up of 74 females and 36 males, forming 67.3% and 32.7% respectively, attended the meetings as portrayed in fig 3.1.

Figure 3.1: A bar chart showing the distribution of females and males interviewed



Source: Field data, June, 2019.

The detailed distribution of the respondents per community is as given in Table 3.4.

Table 3.4: Distribution of respondents by community and sex

Community	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Kwamoso	14	2	16	12.7	1.8	14.5
Korkormu	8	6	14	7.3	5.5	12.7
Aboabo	7	3	10	6.4	2.7	9.1
Saforo	16	9	25	14.5	8.2	22.7
Timber Nkwanta	14	3	17	12.7	2.7	15.5
Asempanaye	7	5	12	6.4	4.5	10.9
Bewase	8	8	16	7.3	7.3	14.5
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

For the focused group discussion, it was only a maximum of 12 respondents per group that were sampled to take part in it. The sample here was taken in reference to Table 3.3 (which had the total membership of 244) in terms of a proportional sample of male and female proportion of each of the included communities. At the meeting, a simple random sampling was carried to select the needed proportion by each gender picking a “Yes” or “No” on a piece of paper for the needed number to be obtained. For Aboabo and Asempanaye communities where the individual respondents at the interview meeting consisted of 10 and 12 members

respectively, all of them participated in the focus group discussion. The sampling therefore resulted in a sample of 82 members, representing 33.6% of the members of the sampled VSLAs, participating as indicated in Table 3.5.

Table 3.5: Distribution of respondents by total VSLA membership and focus group discussion sample.

Community	Total VSLA Membership			Focus Group Sample		
	Female	Male	Total	Female	Male	Total
Kwamoso	38	22	60	10	2	12
Korkormu	8	8	16	6	6	12
Aboabo	16	7	23	7	3	10
Saforo	29	11	40	9	3	12
Timber Nkwanta	29	6	35	10	2	12
Asempanaye	30	10	40	7	5	12
Bewase	22	8	30	8	4	12
Total	172	72	244	57	25	82

Source: Field data, June, 2019.

3.7 Data Processing and Analyses

Data gathered through the use of the questionnaires were later analyzed using SPSS and Microsoft Excel software to produce tables and pie chart while the focus group discussions results were also used to produce statements to draw conclusions on the subject matter under discussion. The whole process went through the following procedure:

3.7.1 Data Coding, Editing and Entry

First, all the questionnaires were numbered (from 1 to 110) to ensure a proper identity for each questionnaire to enable good referencing to each questionnaire during the data entry process. All the answers provided in word form by the respondents on the questionnaires were coded (i.e. the answers in word were changed into numeric form) to make it possible for SPSS software to be used for the data analysis. This was done by preparing a code sheet to interpret each code that were used. Questions that provided numeric answers were not included in the coding as they were already numeric. The coding process also offered the opportunity for the data to be edited as during the process, and data that was found to be inconsistent was cross-checked with the respondents through telephone (as their telephone numbers were indicated on the questionnaires).

After this, structures were built in the variable view of the SPSS software by using the questions on the questionnaires. The data on the 110 questionnaires were then entered into the data view of the SPSS software for analysis.

3.7.2 Data Validation

After entering the data, 20% of the 110 questionnaires (i.e. 22 questionnaires) were then sampled through a systematic sampling with a random start process, for all the data on the questionnaires to be cross-checked with their corresponding entry in the SPSS data view to check their validity. The validity rule set here was that if up to 1% of the entries were found to be wrong, then all the entries from the 110 questionnaires will be cross-checked. If the error is found to be less than 1%, then it is only the questionnaires within that sample which will be corrected. In all, the 34 questions on each of the 22 questionnaires selected resulted in 748 entries being validated and the error here was found with only 6 entries representing only 0.8%. These mistakes were corrected in the data view before the data analyses were carried out.

3.7.3 Data Analyses

The SPSS and Microsoft Excel software were used for the data analysis. The SPSS cross-tabulation was used to generate frequencies that were segregated by sex, i.e. different frequencies for female and male responses. The frequencies data were then copied into Microsoft Excel for the calculation of their corresponding percentages. All the percentages were expressed in the total respondents' membership of 110. The Microsoft Excel was also used in generating a pie chart to depict the sex components of the respondents. The data collected from the focus groups discussions were used to enrich the write up qualitatively.

3.8 Ethical Consideration

The main ethics considered in the course of the research was the anonymous protection of the respondents and the acknowledgement of all works that were cited during the write-up.

Respondents' anonymity was ensured to avoid any situation where a respondent could be harmed or attacked by somebody for his/her opinion expressed on a particular subject matter, after reading the research report. Also, in administering the questionnaire for data collection, no individual respondent's name was written on them to avoid any third party who gets access to the questionnaires to attribute any statement to a particular person for similar reasons stated earlier.

In acknowledging all works cited, this was done to ensure that the academic principle of avoidance of plagiarism is upheld to ensure proper ownership of works done earlier to maintain integrity of the work.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

This chapter discusses the results of the analysis of the data collected from the field leading to the drawing of conclusions for the study. Some of the frequencies as well as the percentages add up to more than the total number of respondents due to some multiple responses to some single questions by some of the individual respondents.

4.1 Socio-Economic Background of VSLA Members

This shows the background of respondents in terms of factors that influence their social and economic status in the society. The characteristics and dynamics here are necessary to understand the reasons for the patronage in the VSLA and would also help in explaining certain decision-making and behavioural patterns of the individual respondents and the group dynamics.

4.1.1 Social and Educational Background of VSLA Members

The age distribution of the respondents was the first variable studied as the VSLAs are generally designed for adults to drive the propensity to save and also provide a safe haven for their savings, which in most cases are expected to come from their incomes especially from their jobs, and to a lesser extent from remittances and gifts. In all, the range for the distribution was found to be from 14 to 82 years while the mean age was also 39.8 years. The mode was also 38 years with frequency of 6 and 5.5% occurrence of which according to the categorisation in Table 4.1 falls within the young adults group. From the gender perspective however, the mode of the male respondents was found to be 13.6% which was located within the adults' category of 40 to 59 years. This could also perhaps be a factor to explain why the males dominate the executive positions as generally Ghanaians have respect for the elderly to take up leadership positions. According to Table 4.15, 71.4% of the president positions were occupied by men though males form only 29.3% of the population. With children forming 4.5% and the old people also forming 9.1% means that majority of the members i.e. 86.4% were within the strong workforce

group, who can work quite well to take advantage of the savings and credit products of the VSLAs, *ceteris paribus*. All the child members in the distribution were students and unemployed and were therefore saving from their remittances and gifts they receive from family and friends.

Table 4.1: Distribution of respondents by age groups and sex

Age Group (Years)	Category	Frequency			Percentage		
		Female	Male	Total	Female	Male	Total
14 – 17	Children	3	2	5	2.7	1.8	4.5
18 – 24	Youth	4	3	7	3.6	2.7	6.4
25 – 39	Young adults	40	12	52	36.4	10.9	47.3
40 – 59	Adults	21	15	36	19.1	13.6	32.7
61 – 82	Old People	6	4	10	5.5	3.6	9.1
Total		74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

Education plays a very important role in the VSLAs as one cannot assume the position of a secretary, a very crucial position in the groups, if that person is illiterate. According to Table 4.2, about a fifth of the respondents (especially the females) were not educated, while about 31% only had primary education. Though the mode of the distribution was junior high/middle school, the gender distribution here shows that while the mode of the males was 19.1% in junior high/middle school, that of the females was 25.5% for the primary school. This also explains why males have taken over the secretary position of the groups with males occupying 85.7% of the position while they consist of only 29.3% of the population. The overall low education level

of the respondents also makes VSLA appropriate to address the financial intermediation needs of the people.

Table 4.2: Distribution of respondents by level of education and sex

Level of education	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Nil	20	2	22	18.2	1.8	20.0
Primary	28	6	34	25.5	5.5	30.9
Middle/Junior High	23	21	44	20.9	19.1	40.0
Secondary/Senior High	2	4	6	1.8	3.6	5.5
Diploma	1	2	3	0.9	1.8	2.7
Degree	0	1	1	0	0.9	0.9
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

In terms of religious affiliation, 90.0% of the respondents were found to be Christians while 7.3% were Muslims with 1.8% being agnostics. An additional 0.9% did not belong to any religious sect but believes in God. This was not found as having any influence in the leadership of the VSLAs.

Marriage has an influence on resource allocation, societal respect on individuals and independent decision-making of partners. Table 4.3 shows that majority i.e. 64.5% of the respondents were married. While some women were widowed, none of the men were.

Table 4.3: Distribution of respondents by marital status and sex

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Married	46	25	71	41.8	22.7	64.5
Widowed	4	0	4	3.6	0.0	3.6
Divorced	10	3	13	9.1	2.7	11.8
Separated	3	2	5	2.7	1.8	4.5
Single	11	6	17	10.0	5.5	15.5
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

Credit plays a very important role in the socio-economic lives of people as it can help to increase the capital of an individual for him/her to undertake certain economic ventures in a timely manner and/or help solve an immediate or important social cash requirement problem. There are times that some people may want to take loans to attend to a particular need without necessarily letting the spouse to know about. However, according to Table 4.4, 28.2% of the respondents maintain that women need to let their partners know about their contracting of loans. Almost half (49.1%) of the respondents, who were totally women, however believes otherwise and this shows the level to which women would prefer independence on decisions concerning loan taking.

Table 4.4: Distribution of respondents by whether a woman should consult the husband before taking a loan and sex

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Yes	19	12	31	17.3	10.9	28.2
No	54	23	77	49.1	20.9	70.0
No response	1	1	2	0.9	0.9	1.8
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

In elucidating the reasons why it was necessary for a woman to seek the consent of her partner before taking a loan, Table 4.5 shows that majority of the respondents i.e. 25 out of 31 (representing 80.6%) people believed that it is the husband who will be made to pay the money if the wife defaults. While some of the women here also believed that it was necessary to generate transparency for peace, one woman rather believed that it should be so because it was the husband who was in control of the household. All these stem from local cultural institutions that are accepted norms within the people's practices and have come to stay as accepted standards. However, with about 70% of the respondents not being applicable also depicts women's economic independence over time as the local economy progresses from raw-materials products based to that of processing and marketing of which women find themselves more in the higher economic ladder.

Table 4.5: Distribution of respondents by why a woman should consult her husband before taking a loan and sex

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Husband to pay if in default	14	11	25	12.7	10.0	22.7
Transparency and peace	4	1	5	3.6	0.9	4.5
Husband is in control	1	0	1	0.9	0	0.9
Do not know	3	0	3	2.7	0	2.7
Not applicable	53	24	77	48.2	21.8	70.0
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

4.1.2 Economic Activities undertaken by VSLA Members

The major economic activity that was undertaken by most of the respondents was farming i.e. according to 31.8% of the respondents. The gender distribution however shows that the female response gave a bi-modal occurrence of farming and petty trading with each scoring 16.4%. While petty trading featured high for the females, its occurrence was below 1% for the males indicating that it is a female trade. Apart from crop farming which is a common gender occupation, the distribution suggests clear male and female trade roles which perhaps could also be related to the masculinity or femininity of the person as determined by the physical strength of the job with examples here being blacksmithing, carpentry and security. The various occupations were condensed into 3 categories of occupation i.e. agriculture, manufacturing and services as presented in Table 4.6.

Table 4.6: Distribution of respondents by main industrial occupation and sex

Occupation	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Agriculture	36	17	53	32.7	15.5	48.2
Manufacturing	15	5	20	13.6	4.5	18.2
Services	20	13	33	18.2	11.8	30.0
Unemployed	5	2	7	4.5	1.8	6.4
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

Though the gender distribution pattern among the various specialities seems to follow the same order with agriculture coming first, followed by services and then manufacturing, proportion-wise, more men are found in the services sector than women. This could be perhaps be linked to the disparities in their literacy as indicated earlier in Table 4.2 with more men being higher on the educational progression ladder than the women respondents.

4.2 VSLA Financial Intermediation and Relevance

Within the business financial market, at every point in time there are people who have money to save (and will take compensation in the form of interest on savings) and there are others looking for credit (and will pay a fee in the form of interest on loans) to help them to finance their businesses. The VSLA is available at the community level to play this role effectively.

4.2.1 Members' Access to Institutional Financial Intermediation

Before joining the VSLA, 59.1% of the respondents said they were doing some savings of their money before the advent of the VSLAs. As shown in Table 4.7, though more women were found to be saving than men, in terms of proportion, while it was 40 out of the 74 women respondents who represented 54.1% who said they were saving before, 25 out of the 36 males representing 69.4% of the males said they were saving before. Yet when the VSLA concept was introduced into their communities, it is the men who have taken up most of the leadership positions perhaps to enhance their access to funds easily.

Table 4.7: Distribution of respondents by whether they were saving before the advent of the VSLA and sex

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Yes	40	25	65	36.4	22.7	59.1
No	34	11	45	30.9	10.0	40.9
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

According to Table 4.8, about 29.1% of the respondents were saving at banks before the VSLA concept was introduced into their communities. The problem here is that none of the communities of the respondents had a bank established there and they had to travel for about 3 to 30 km before assessing banking services. This served as a disincentive to savings which could account for the reason why about 41% of the respondents were not saving. The other savings avenues like mobile money were constrained with infrastructure problems as some of the communities did not have access to telephone to facilitate its usage.

Table 4.8: Distribution of respondents by where they saved before VSLA and sex.

Savings Place	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Home	10	3	13	9.1	2.7	11.8
Bank	17	15	32	15.5	13.6	29.1
Credit Union	8	3	11	7.3	2.7	10.0
Mobile money account	1	2	3	0.9	1.8	2.7
Susu with bank	2	2	4	1.8	1.8	3.6
Women union at market	1	0	1	0.9	0	0.9
Money box	1	0	1	0.9	0	0.9
Not saving	34	11	45	30.9	10.0	40.9
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

The absence of banks in the communities also acted as a barrier to credit, as credit was almost not available at the rural communities and this is supported by the respondents as indicated in Table 4.9, as 62.7% said they did not have access to credit before the advent of the VSLAs. More women (22.7%) than men however said they had access to credit.

Table 4.9: Distribution of respondents by whether they had access to credit before the advent of the VSLA and sex

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Yes	25	16	41	22.7	4.5	37.3
No	49	20	69	44.5	18.2	62.7
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

The source of the credit was mostly from the banks “far away” as shown in Table 4.10 but the fact still stands that majority of the people could not access credit to start or expand their businesses and/or to solve some pending social needs whenever it became necessary. The appearance of VSLAs in Table 4.10 is because some people in the communities travelled to nearby communities that had VSLAs earlier to join them to enjoy their services. In most cases, it was through the initiative of such people that the concept was brought to their villages by approaching Plan International Ghana to come and set one for them.

Table 4.10: Distribution of respondents by from where they had credit before VSLA advent and sex.

Source of credit	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Relatives	1	4	5	0.9	3.6	4.5
Friends	1	1	2	0.9	0.9	1.8
Bank	13	5	18	11.8	4.5	16.4
Credit Union	6	3	9	5.5	2.7	8.2
Money Lenders	1	0	1	0.9	0	0.9
VSLA	2	0	2	1.8	0	1.8
Did not take credit	50	23	73	45.5	20.9	66.4
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

In explaining further why they were not taking credit before the advent of the VSLAs according to Table 4.11, majority of them, i.e. 11.8% said they did not have the need for credit while 9.0% attributed it to the fact that they were not working. In as much as some of these people may be going to school by then and could therefore not work, some of them also lacked business opportunity sensing skills and could not take advantage of business opportunities available in their communities to undertake some business ventures. The other reasons adduced in Table 4.11 made the formation of VSLAs very necessary by then to take care of all those barriers for the people to have access to institutional financial services.

Table 4.11: Distribution of respondents by why they did not have access to credit and sex.

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Depended on own savings	2	1	3	1.8	0.9	2.7
No credit group available	8	0	8	7.2	0	7.2
Not working	8	2	10	7.2	1.8	9.0
No need for it.	8	5	13	7.3	4.5	11.8
Bank savings for 6 months	1	2	3	0.9	1.8	2.7
High interest/default penalty	5	2	7	4.5	1.8	6.3
Did not know much of credit	0	5	5	0	4.5	4.5
Never trusted any credit source	1	0	1	0.9	0	0.9
Tried but did not get loan	0	1	1	0	0.9	0.9
Uneducated and afraid to be cheated	1	0	1	0.9	0	0.9
People run away with our money	1	0	1	0.9	0	0.9
Not applicable	41	18	59	37.3	16.4	53.6
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

4.2.2 Relevance of VSLAs to Members Socio-Economic Development

In going further to assess the importance of the VSLAs beyond its primary objective of making institutional financial services accessible to the people at the community level, the relevance in terms of its effects towards the socio-economic development of the people was also assessed. As shown in Table 4.12, the top three items that the respondents listed as having been relevant to them is the contribution of the scheme for them to start or expand their businesses (42.7%), education financing (20.9%) and access to credit (20.0%), all these totalling about 83.6% of the distribution. In assessing the gender dimensions of the relevance of the scheme, it was realized that the scheme has contributed more to the business development of the women (30.9%) which was a key reason why Plan International introduced the scheme to the community, i.e. primarily help reduce women poverty to help improve upon the livelihood of their children. In the area of education however, proportionally more males i.e. 11 out of 36 forming 30.6% as compared to 12 out of 74 females accounting for 16.2% only saw educational financing as being relevant. This shows that because of the low literacy of females as shown in Table 4.2, there is still the need for more sensitisation on the part of females to embrace the importance of education for their socio-economic development.

Also for the 5.5% of the respondents who indicated their support of the scheme for the acquisition of buildings, 1 out of 6 representing 16.7% was a female indicating that the female's priority among the respondents was not that of landed property. This means that in the near future if the females in this group desire to access higher financial assistance from banks of which landed property are required as collateral, they might find themselves wanting. It will therefore be good for the females in the groups to be sensitized to invest more in landed property to help deliver them from the microfinance quagmire into higher levels of financial access towards their acquisition of wealth for better living.

Table 4.12: Distribution of respondents by the relevance of VSLA and sex.

Relevance of VSLA	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Have access to savings anytime	4	0	4	3.6	0	3.6
Have access to credit	14	8	22	12.6	7.3	20.0
Share-out for Christmas expenses	4	1	5	3.6	0.9	4.5
Start/expansion of business	34	13	47	30.9	11.8	42.7
Building/completion of building	1	5	6	0.9	4.6	5.5
Promoted savings behaviour	6	0	6	5.5	0	5.5
Satisfies urgent needs	2	0	2	1.8	0	1.8
Educational financing	12	11	23	10.9	10.0	20.9
Acquisition of land	1	1	2	0.9	0.9	1.8
Clearance of hospital bills	1	3	4	0.9	2.7	3.6
Personal/home upkeep	5	1	6	4.6	0.9	5.5
Societal respect from higher wealth	1	0	1	0.9	0	0.9
Better socialization/marriage	1	0	1	0.9	0	0.9
Non-response	4	0	4	3.6	0	3.6
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

4.3 Gender Dimensions of VSLA Governance and Administration

Governance in the VSLAs involves the functioning of 5 positions namely the President, the Secretary, the Treasurer (also known as the box keeper), the two Tellers (also known as Money Counter I and II). Though not documented anywhere, the convention is that the importance, power level and influence wielded by the various positions is in the descending order as listed. The election of a member to any position is by simple majority with all paid up members having equal opportunity to nominate and vote for any candidate who is willing to occupy any position. In vying for positions in the group, the members will usually vote for someone with good character with leadership qualities. How long a member has been with a group is also a contributory factor. Table 4.13 shows the distribution of the members in terms of how long they have been with their groups. The mode of the distribution is in the range of 1 to 2.6 years but specifically from the raw data it is 2 years with 23.6% occurrence which involves both females and males. Proportionally, there is no special pattern gender-wise as to which proportion has the higher number of years with the associations.

Table 4.13: Distribution of respondents by number of years with VSLA and sex

Age Group (Years)	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Less than 1	16	10	26	14.5	9.1	23.6
1 – 2.6	39	15	54	35.5	13.6	49.1
3 – 4	16	9	25	14.5	8.2	22.7
5 – 6	3	2	5	2.7	1.8	4.5
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

4.3.1 Executive Positions of Women and Men

During the survey, the gender distribution of males and females occupying various executive positions are as listed in Table 4.14. In as much as women were found to be in the majority of occupying the executive positions, it was not proportionate to their total membership. Though the female membership accounted for 70% of the sample, their representation on the executives were only 20 out of the 35 positions, representing 57.1% as shown in Table 4.14. This is the first issue of gender mismatch in terms of representativeness of membership at the executive level.

In terms of the kind of positions that the women held, they were also mostly seen to be handling the areas of lesser influence of treasurers and tellers. While the treasurer is in charge of keeping the money box of the group which most of the time contains money, keys to the 3 padlocks on the box are kept by 3 different members apart from the treasurer and therefore the box can only be opened in the presence of the 3 key handlers. The two tellers only count money at the meetings and put the money in the box to be locked up by the 3 key handlers, for the box to be eventually kept with the treasurer. The top two positions of president and secretary were therefore being handled by men.

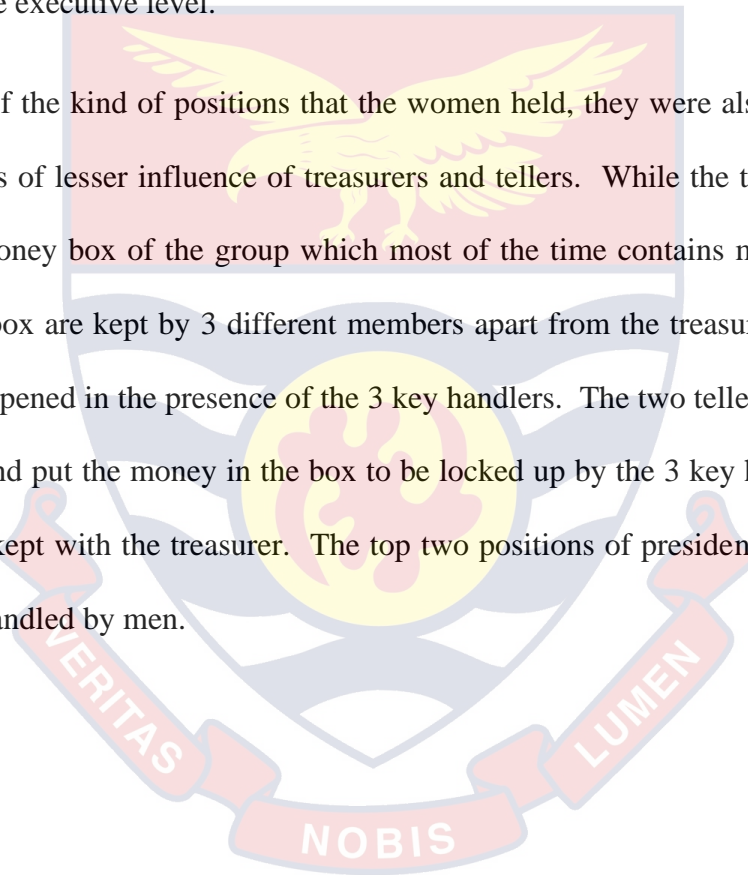


Table 4.14: VSLA executives gender distribution

Community	Membership			Executives					
	Female	Male	Total	Female	President	Secretary	Treasurer	Money	Money
	(F)	(M)		Quota				Counter	Counter
								1	2
Kwamoso	38	22	60	0.63	M	M	M	F	F
Korkorkumu	8	8	16	0.50	M	M	F	F	F
Aboabo	16	7	23	0.70	M	F	F	F	F
Saforo	29	11	40	0.73	F	M	F	F	F
Timber Nkwanta	29	6	35	0.83	M	M	M	F	F
Asempanaye	30	10	40	0.75	F	M	F	M	M
Bewase	22	8	30	0.73	M	M	F	F	F
Total	72	172	244	0.70	2F+5M	1F+6M	5F+2M	6F+1M	6F+1M

Source: Field data, June, 2019.

This means that in all the communities, generally women are in majority of the VSLA membership but decision-making especially in the benefits within the groups in terms of timely consideration of loans and other largesse in the groups, the men benefit more than the women as they are in majority at the executive level and also occupy most of the more important positions to the detriment of the females. The controversy here is that it is the females who vote the males into those positions though the former form the majority of the membership. It could be seen from Table 4.14 that the situation is being perpetrated with the males occupying more of the secretary positions of which the women cannot do much about it as the position requires the

occupant to be literate and majority of the females were found to be illiterate as shown in Table 4.2.

In helping to correct the power imbalance in terms of the occupancy of the two most powerful positions in the groups executives i.e. the president and the secretary, the opinions on women being able to occupy these positions were sought from respondents and Table 4.15 gave their perceptions. The mode of the distribution was 25.5% of which the respondents believed that women could occupy those positions if they had the qualities. Within that occurrence 21 female respondents representing 19.1% of the total distribution affirmed this assertion. The qualities that they were referring to here were literacy and the good character that members would look for in leaders. The illiteracy aspect was also mentioned once again with a 10% occurrence.

Though 13.6% of the respondents indicated that women are as equally good as men to occupy leadership positions, some of the responses seem to suggest that naturally some of the respondents, including the females, saw men as borne-natural leaders and they should therefore be given the opportunity to lead all the time. This is a fallacy that needs to be corrected through sensitisation for them to make decisions that will help to improve their lot in the VSLAs. Though a response of “women are their own enemies” came from only one lady respondent in Table 4.15, it seems to portray that nobody puts barriers in the ways of women in asserting their authority at the group level, the perception of women not being given their way is self-inflicted i.e. the barriers are being perpetuated by the women themselves. This calls for sensitization for the women to “wake up to the call” and take actions to better their own cause.

Table 4.15: Distribution of respondents by their opinion of women being presidents or secretaries of VSLAs and sex.

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Women cannot because of illiteracy	6	5	11	5.5	4.5	10.0
Cannot because of too much travels	2	1	3	1.8	0.9	2.7
If they have the qualities, they can	21	7	28	19.1	6.4	25.5
They can, as they understand issues	7	3	10	6.4	2.7	9.1
Women can do what men can do	8	7	15	7.3	6.4	13.6
Need more effort to deal with members	2	3	5	1.8	2.7	4.5
Prefer men as they are more active	3	1	4	2.7	0.9	3.6
Men perceived as natural leaders	2	0	2	1.8	0	1.8
Women make VSLAs more active	4	3	7	3.6	2.7	6.4
Women are their own enemies	1	0	1	0.9	0	0.9
Women respect rules and can lead	7	5	12	6.4	4.5	10.9
Women are sagacious and visionary	2	1	3	1.8	0.9	2.7
Women are hardworking	4	1	5	3.6	0.9	4.5
Women are more trustworthy	5	2	7	4.5	1.8	6.4
To bring gender balance	6	1	7	5.5	0.9	6.4
Non-response	3	0	3	2.7	0	2.7
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

4.3.2 Gender Perception on Women’s Ability to handle Executive Positions

Generally, albeit women have been handling executive positions in VSLAs, some people among the populace do not believe that women can be effective as leaders and for this reason, would not encourage them to move on in that position. Though in Table 4.16, about 60% would all the time and/or often support women in leadership, some 10.9% would never support them with some 14.5% remaining neutral. What is difficult here is that majority of the 10.9% who will never support women leadership are females and this is where a greater effort is needed to solve the problem within women groups themselves.

Table 4.16: Distribution of respondents by frequency of VSLA female leadership support and sex

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
All the time	26	10	36	23.6	9.1	32.7
Often	21	9	30	19.1	8.2	27.3
Sometimes	5	11	16	4.5	10.0	14.5
Never	10	2	12	9.1	1.8	10.9
Neutral	12	4	16	10.9	3.6	14.5
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

Generally, VSLAs offer a safe space for women to challenge gender norms that do not work in their socio-economic interest. This fact is well articulated in Table 4.17 as 86.3% either strongly agree or agree to this stand. The women should therefore take advantage of the opportunities that the VSLAs offer in order to achieve a full socio-economic independence.

Table 4.17: Distribution of respondents by agreement on VSLAs helping women to challenge gender norms

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Strongly agree	39	19	58	35.5	17.3	52.7
Agree	26	11	37	23.6	10.0	33.6
Neutral	4	5	9	3.6	4.5	8.1
Disagree	3	1	4	2.7	0.9	3.6
Strongly disagree	2	0	2	1.8	0	1.8
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

To assign reasons as to why women do not see themselves as being capable for executive positions, according to Table 4.18, the 3 top issues of women not being strong enough to lead alone, illiteracy and not being bold and assertive enough are issues that could be addressed through education and sensitisation. As indicated earlier, it will be in the women’s own interest to improve upon their literacy level through taking advantage of government’s non-formal education programs and also encouraging all girls to go to school to avoid such future problems. The positive aspect here is that those who do not believe in women capabilities are in the minority and their perceptions could be well shaped through appropriate sensitisation over time.

Table 4.18: Distribution of respondents by why women do not see themselves as being capable for executive positions and sex.

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Not strong to lead alone	3	2	5	2.7	1.8	4.5
Cannot read and write	4	3	7	3.6	2.7	6.4
Not bold and assertive	1	3	4	0.9	2.7	3.6
Not stable due to other issues	1	2	3	0.9	1.8	2.7
Busy and will not get time	1	0	1	0.9	0	0.9
Men destined to be heads	0	1	1	0	0.9	0.9
Not applicable	65	27	92	59.1	24.5	83.6
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

4.3.3 Gender Norms that Restrict Women’s Participation in VSLAs

In all, this research has established that it is quite factual that there are no gender restrictions against females in joining VSLAs. Only one woman representing 0.9% of the sample said that women being restricted from participating in VSLAs was not necessarily the case but certain petty squabbles do not make the groups attractive to women. These petty squabbles could mainly be gossiping and other minor issues which could easily be resolved by the executives.

4.3.4 Gender Norms that Restrict Women's Participation in VSLA Governance

Again, there are no gender norms that debar women from becoming VSLA executives. Only one man representing 0.9% said that it was not directly the case but the women were not bold enough to take up leadership positions in VSLAs. This therefore means that for women to become executives resides with their own personal decisions. Efforts should however be put in place to encourage them along this line to help them to forge their interest ahead for their own socio-economic development.

4.3.5 Challenges that Women Executives in VSLAs Face

Challenges that women face as VSLA executives could be seen mainly to be internal than external. Mostly it is because of their own time management issues in terms of VSLA administration–household management balance. That is, women believe that because of their household responsibilities they might not have sufficient time to take up executive positions in VSLAs. However, the reality is that the core business of the VSLAs is mostly conducted at the meetings and closes there and would normally not involve any extra responsibilities. It is also for this reason that the facilitators of the VSLA concept have been insisting that groups should not exceed 30 in membership so as not to make the meetings consume too much time in order not for the time consumed to become a disincentive to married women who might have time constraints because of domestic responsibilities.

Societal disagreement to women taking up executive positions is mainly minimal as Table 4.19 shows that it is only 8.1% of the people who either disagree or strongly disagree that society does not support leadership. This therefore means that women should embrace leadership positions in VSLAs to maximize the benefits that the scheme provides for them.

Table 4.19: Distribution of respondents by societal agreement of women taking up VSLA executive positions and sex

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Strongly agree	24	11	35	21.8	10.0	31.8
Agree	28	19	47	25.5	17.3	42.7
Neutral	14	5	19	12.7	4.5	17.3
Disagree	4	1	5	3.6	0.9	4.5
Strongly disagree	4	0	4	3.6	0	3.6
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

Table 4.20 supports the earlier assertion that women could take up leadership positions and to this, 69% of the respondents believe that women are available for the task.

Table 4.20: Distribution of respondents by women’s availability for VSLA executive positions and sex

Level of availability	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Very easily	26	11	37	23.6	10.0	33.6
Easily	23	12	35	20.9	10.9	31.8
Sometimes	3	1	4	2.7	0.9	3.6
Neutral	16	8	24	14.5	7.3	21.8
Never	6	4	10	5.5	3.6	9.1
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

4.3.6 Societal Encouragement of Women Executives in VSLAs

In all, 80% of the respondents in this survey believe that women see themselves as being capable to take up executive positions. What is encouraging here is that 28.4% of those who attested to this are males within the VSLAs and therefore offers the platform for women to achieve the necessary gender representativeness at the executive levels to push the women socio-economic development agenda. Table 4.21 also supports this move as 74.5% of the respondents agree or strongly agree that women should take up VSLA executive positions.

Table 4.21: Distribution of respondents by agreement that women perform better as VSLA executives than men and sex

Response	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Strongly agree	24	11	35	21.8	10.0	31.8
Agree	28	19	47	25.5	17.3	42.7
Neutral	14	5	19	12.7	4.5	17.3
Disagree	4	1	5	3.6	0.9	4.5
Strongly disagree	4	0	4	3.6	0	3.6
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.

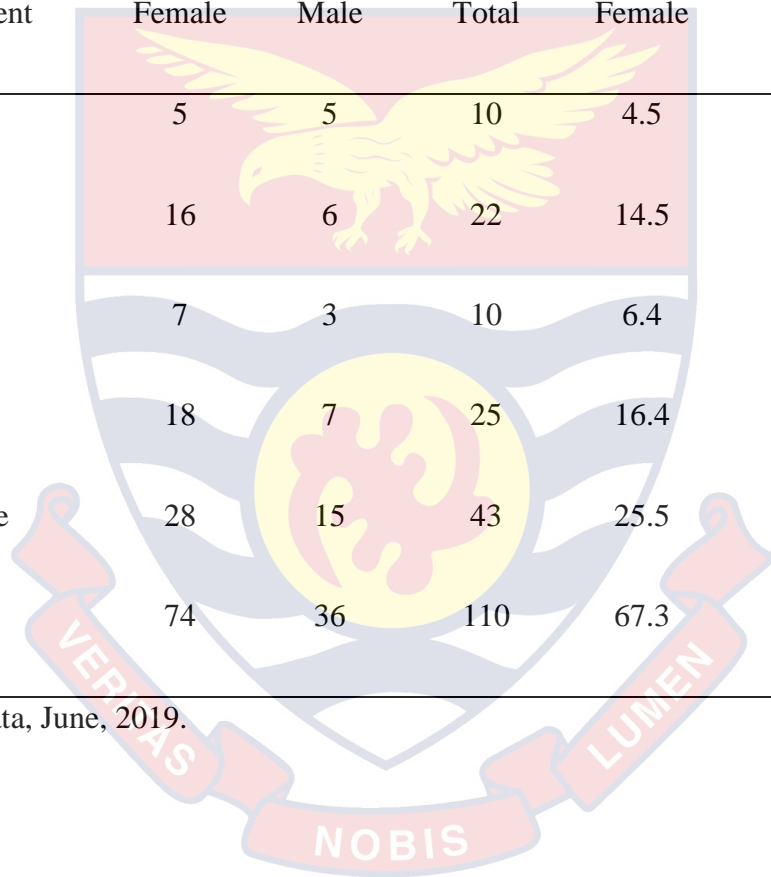
To the assertion that most women do not support women to be executives too, 61.8% of the respondents disagreed with this as shown in Table 4.22. The problem here is that 19% of females themselves supported this stance. This calls for more sensitisation to work well on the psyche of some of the women within the VSLAs to accept themselves and their own kin and kith

to take up their destinies into their own hands. This is because women understand female issues better and it is only when women are in charge of their own affairs that their total socio-economic liberation could be totally assured.

Table 4.22: Distribution of respondents by agreement that most women do not support women to be executives by sex

Level of agreement	Frequency			Percentage		
	Female	Male	Total	Female	Male	Total
Strongly agree	5	5	10	4.5	4.5	9.1
Agree	16	6	22	14.5	5.5	20.0
Neutral	7	3	10	6.4	2.7	9.1
Disagree	18	7	25	16.4	6.4	22.7
Strongly disagree	28	15	43	25.5	13.6	39.1
Total	74	36	110	67.3	32.7	100.0

Source: Field data, June, 2019.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter gives the summary of the whole study culminating in the conclusion of the study in line with the objectives set at the beginning of the whole exercise. The chapter closes with recommendations to the VSLAs, the NGOs that facilitated their establishment and the government of Ghana and other policy makers to make the necessary institutional changes and their *modus operandi* for proper gender inclusion and effective running of the VSLAs for the betterment of the lives of the clients and the society at large.

5.1 Summary

In looking at the demographic characteristics of the 110 respondents (of which 67.3% were females and 32.7% were males), 86.4% were found to be within the productive working age of 18 to 59 years while 4.5% were children and the remaining 9.1% were above 60 years. This means that the VSLAs will be mainly financed by their own savings rather than coming through remittances and gifts, *ceteris paribus*.

On education, 20% of the respondents had no formal education, 30.9% had only primary education with the remaining 49.1% representing those who had their education to the level of middle/junior high school, secondary/senior high, diploma and degree. For the critical position of a secretary in the VSLAs, at least a middle/junior high school qualification is necessary for one to occupy that position. The gender distribution of those who qualify here had 35.1% females and 64.9% males.

On the religious affiliation of the respondents, 90.0% were found to be Christians while 7.3% were Muslims with 1.8% being agnostics. An additional 0.9% did not belong to any religious sect but believes in God. Religion was not found to have any influence in the operations of the VSLAs. In terms of marriage, 64.5% were married while some of the remaining women were widowed, none of the men were.

In assessing the economic activities of the respondents, it was realized that while 48.2% were engaged in agriculture, 18.2% were into manufacturing and 30% also involved in services, the remaining 6.4% were unemployed. With the socio-economic characteristics underpinning, the summary of this study is organized along the objectives set as follows:

The gender representativeness of the members of the VSLAs at their executive level was found to be male biased. This is because although the female membership of the sample VSLAs accounted for 70%, the female representation on the executives were only 57.1%. Delving further into the gender perspectives of the power-wielding influence of the various executive positions on decision-making, it was realized that whereas the men mostly occupied the most influential position of president and secretary, the women were normally holding the treasurer and the tellers' posts.

As to whether VSLAs provide a supportive space for women to challenge gender norms that bring about power imbalances in group dynamics, it was realized that there were no aspects of the VSLAs that put barriers in the way of women to assert themselves. The VSLAs provided a level playing field to uphold true democratic principles that offered equal chance to all their members to thrive irrespective of one's gender make-up. Despite the fact that 86.3% of the respondents agreed that the VSLAs offered a safe haven for women to challenge gender norms, there was no affirmative action being promoted by the groups to facilitate female leadership to break the gender power imbalances over time.

On gender norms that affect women's business activities, the main indicators connected to the VSLAs are the women's access to savings and credit and the timeliness in accessing these facilities. For the savings aspect, there were no barriers. The issue had to do with credit, that is where it is mostly males that were mainly wielding influence as presidents and secretaries which served as a proxy to promote males interest first. One indicator here which could have an influence on gender norms affecting women was the need for a woman to seek the husband's

consent before contracting a loan. Though it was only 28.2% that saw the need for this consent, one could conclude that in a situation where a woman is married to a risk-averse man who despite the fact that a venture looks lucrative with a low risk, he would not allow the woman to access the loan to invest into her business enterprise. This constitutes a gender barrier to women's business interests within the social set-up.

In examining the management capacity of gender representativeness of membership of VSLAs at the executives level, so far there was no mention of women in particular failing as executives during the focus group discussions. In all, 80% of the respondents saw women as being capable to handle executive positions. Those who think women could not handle executive positions listed confidence issues of not strong to lead alone and also not being bold and assertive enough, which constituted 8.1%. Also, the illiteracy factor though featured at only 6.4%, it has been seen as one of the major reasons why women have not been at the realm of affairs of the VSLAs. In terms of rallying support for women to be executives, 29.1% of the respondents thought most women would not support their fellow women to become executives.

To help make recommendations to assist in correcting the gender imbalances in the operations of the VLSAs, the relevance of the VSLA concept to the respondents' socio-economic development was also assessed. Of the first two relevant items mentioned, business expansion scored 42.7% while education financing also attracted 20.9%. The mention of education here is quite important as it has the long-term objective to correct the existing high female illiteracy level which has fueled the barriers of more women to enter into the president and executive positions.

Though in line with the design of the VSLA concept, the presidency does not necessarily require one who could read and write, the need for literacy arises when other functions of representation of the group elsewhere for advocacy and influence purposes, e.g. in meeting government officials, arises.

5.2 Conclusions

In a nutshell, it was realized through this study that there are gender disparities in the factors that influence decision-making within the VSLAs. This has been well displayed at the top VSLA level by the presence of a disproportionate membership representativeness of females and males at the executive level of the VSLAs both in number of executive members and also in terms of the occupation of higher influential positions i.e. president and secretary, all to the detriment of the females.

In terms of VSLAs' support for women in gender balance at executive positions, though the majority opinion is that women can be good presidents and secretaries with some even stating that women could even perform better than men, as indicated earlier, the reality on the ground does not reflect this assertion.

On the management capacity issue of women to handle executive positions, it was once again realized that though women could be good managers of VSLAs, literacy was still a key factor especially for the secretary position, and this could only be addressed by ensuring that all girls complete, at least, their junior high level school programs.

Gender norms that affect women's business activities is attributed to time management in terms of their dual role as businesswomen and home managers. The general agrarian economy pattern of women being at home and men going to the field has not been the case over time. The inadequate independence of women to contract loans for businesses without the consent of their partners, sometimes do not augur well for competitive business secret strategies. As it was women who were in the majority to agree that the partner's permission was necessary as it is he who would pay in times of default, this means that most women have not come to accept the challenge of being totally responsible unless they depend on men.

In all, if gender equality could be achieved in the decision-making of the affairs of VSLAs, then it will be necessary for the members to invest in the education of their girl children to help correct the disparity in the long run. In the short term, the women need to re-orient their

minds that there are no gender-biased barriers of entry into the executive positions and psyche themselves and take up the topmost executive positions equitably to help steer the affairs of the VSLAs towards an egalitarian benefit for all.

5.3 Recommendations

The recommendations which are emanating from the study to help correct the gender imbalances in decision-making in VSLAs are considered under the following:

5.3.1 Recommendations for VSLAs

1. In the short term, the women should take advantage of government's non-formal education programs to improve upon their literacy to help take up executive positions especially that of secretary and president to help them take participate well in decision-making that affects their well-being at the VSLA level and the communities at large.
2. For a long-term solution to the gender imbalance problem in decision-making at the VSLA level, since illiteracy was identified as a major barrier for females to access the influential positions, the VSLA members, and by extension all community members, must ensure that all children, especially the girl child, goes to school to complete their junior high school education. They should also take advantage of the government's free senior high school policy to improve upon their educational laurels. This will help curb the issue of women not being able to handle top positions in social groups e.g. presidents and secretaries in VSLAs.
3. Women should recognize the leadership potentials that they have and psyche themselves to take up positions in the VSLAs, especially they should offer themselves to be elected as president and secretary, to help them forge the female interests ahead for livelihoods that offer good opportunities for all.

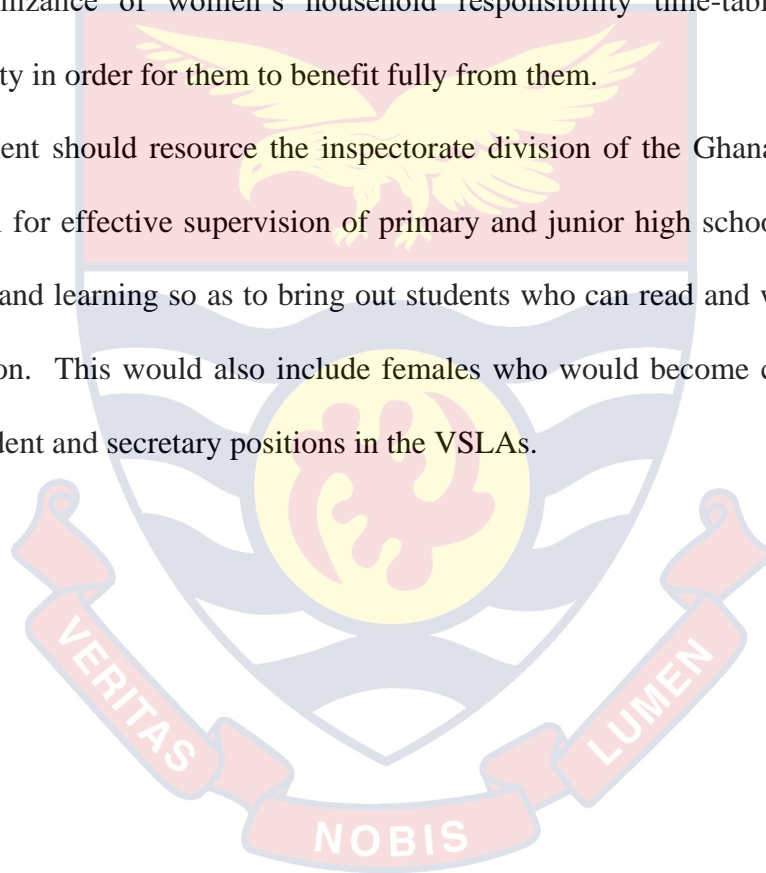
4. In areas where female illiteracy is high, the women should fight for the presidency position of which literacy is not a critical requirement for one to occupy that position in order to serve as a power balance and check on a male secretary.

5.3.2 Recommendations for Facilitating Development Agencies

1. Facilitating NGOs should incorporate financial literacy training as a core to the business of the VSLAs to be incorporated to help clients, especially those who are illiterates to boost their capacity to help them take their rightful positions in the VSLAs as secretaries and presidents.
2. Facilitating NGOs should establish business development services to train communities in business opportunity sensing and basic book-keeping for VSLAs, especially the females, to take advantage of business opportunities in the communities for handling bigger businesses.
3. NGOs that support VSLAS should sensitize women in communities about the “can do” attitude for them to believe in themselves and take executive positions which are equitable for both gender interests to be served.
4. Where extremely necessary, single-sex VSLAs should be encouraged to avoid the male dominance in such communities. This should happen as a beginning strategy in communities that are extremely male dominated to the extent that women would not be allowed to take decisions in the presence of men. This should however be seen as a short term measure so that as the community becomes more gender transformative, VSLAs of both gender composition could be allowed.

5.3.3 Recommendations for Government Policy Options

1. The Ministry of Education should include the importance of gender equality in the curriculum of basic schools to help girls to be more assertive and to take advantage of available development opportunities to realize their full potential in life.
2. Government should give enough resources to the Non-Formal Education Department of the Ministry of Education for them to carry out their activities very well by extending their services to communities that need adult literacy services. Such programmes should take cognizance of women's household responsibility time-tables to ensure their availability in order for them to benefit fully from them.
3. Government should resource the inspectorate division of the Ghana Education Service very well for effective supervision of primary and junior high schools to improve upon teaching and learning so as to bring out students who can read and write very well after completion. This would also include females who would become confident to take up the president and secretary positions in the VSLAs.



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APPENDIX

SAMPLE QUESTIONNAIRE

PRESBYTERIAN UNIVERSITY COLLEGE

Statement to be read before the interview begins:

The information provided during this interview will be treated as highly confidential and is collected for research purposes only. Participation in this study will not affect one's membership or role in the VSLA programme. The purpose of this study is simply to have a better understanding of the impacts of the programme, so that its effort may be improved so as to better serve its members. Therefore, we ask you to feel at ease and to provide frank and candid answers without fearing and disclosure.

Researchers are only interested in analysis of collective feedback and not individual respondent information.

Date of Interview..... Community.....

Name of VSLA..... Respondent's phone no.

A. Background Information

1. Gender 1. Male 2. Female []

2. Age []

3. Religion 1. Christian 2. Muslim 3. Traditionalist 4. Atheist 5. Agnostic []

6. Other (specify)

4. Marital Status 1. Married 2. Widowed 3. Divorced 4. Separated 5. Single []

5. What is your highest level of education? 1. No education 2. Primary []

3. J.H.S./Middle school 4. Secondary/Senior High 5. Diploma 6. Degree

6. What is your occupation? 1. Farming 2. Foodstuffs seller 3. Petty trader []
4. Cooked food seller 5. Housewife 6. Other (specify)

B. Client Information

7. How many years have you been a member of the VSLA? []

8. Before you joined the VSLA, did you have any savings? 1. Yes 2. No []

9. If yes, where did you put your savings? 1. Home 2. Bank []

3. Credit Union 4. Mobile money account 5. Other (specify)

10. Before you joined the VSLA, did you have access to credit? 1. Yes 2. No [] 11.

If yes, from where? 1. Relatives 2. Friends 3. Bank []

4. Credit Union 5. Money lenders 6. Other (specify)

12. If no, why? []

.....

.....

.....

13. Of what use has the VSLA been to you? []

.....

.....

C. Gender norms that restrict women's participation in the governance of VSLAs

14. Which gender norms restrict women's participation in VSLAs? []

.....
.....

15. Which gender barriers restrict women to become executives in VSLAs? []

.....
.....

16. What challenges do women who become executives in VSLAs face? []

.....
.....

17. Societal encouragement can spur women to take VSLA executive positions:

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree []

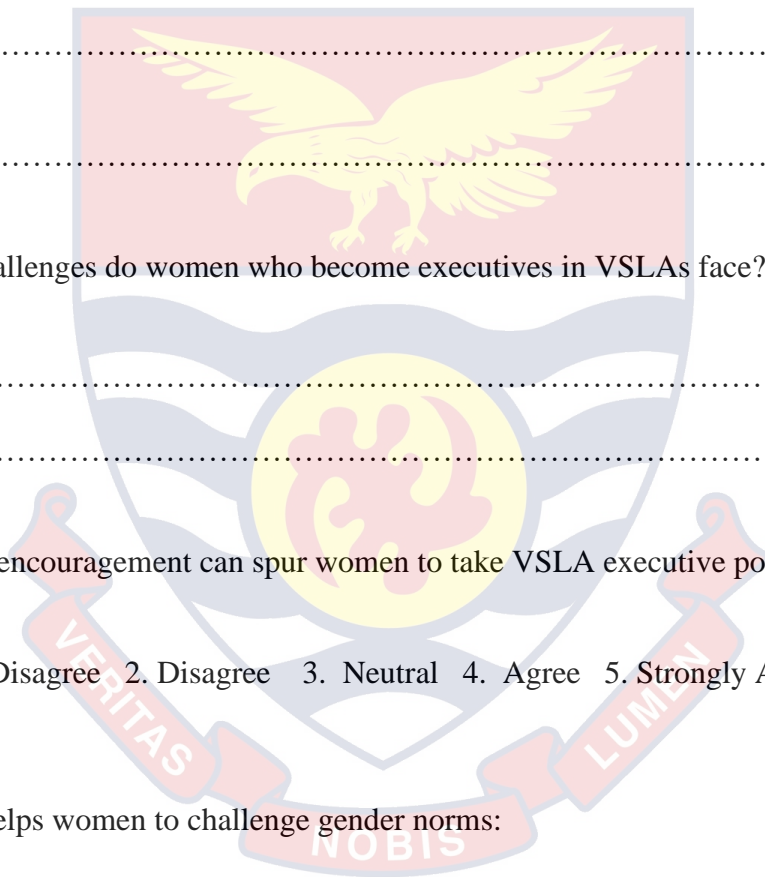
18. VSLA helps women to challenge gender norms: []

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree

19. Does a woman's spouse need to be consulted before a loan is granted to her? []

1. Yes 2. No

20. If yes, why? []



D. Management capacity of VSLA women executives

21. Who qualifies to be a VSLA executive? []

.....
.....

22. How often have you had females as leaders? []

1. Never 2. Neutral 3. Sometimes 4. Often 5. All the time

23. How do women easily avail themselves for executive meetings? []

1. Never 2. Neutral 3. Sometimes 4. Easily 5. Very easily

24. If never or sometimes, please give reasons for your response. []

25. Name any training that you have received so far?

.....

26. Did you understand the training that you received? []

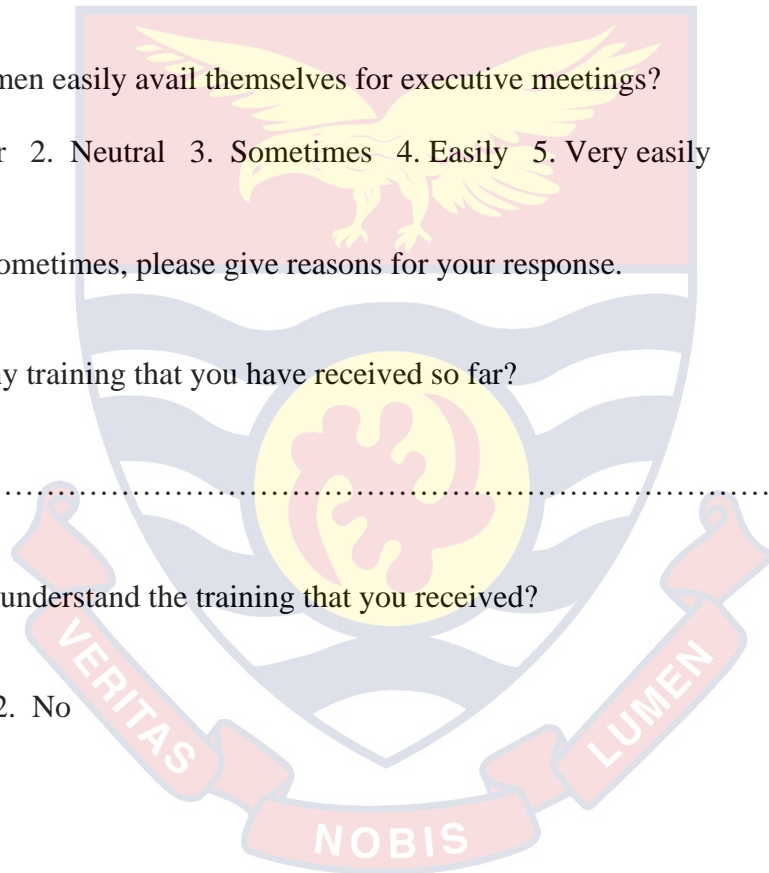
1. Yes 2. No

27. If no, why? []

.....

28. Was the training opportunities for the men the same as that for the women? []

1. Yes 2. No



C. Perspectives of women as VSLA executives

29. Do women see themselves as capable executives of VSLAs? []

1. Yes 2. No

30. If yes, why? []

.....

31. If no, why? []

.....

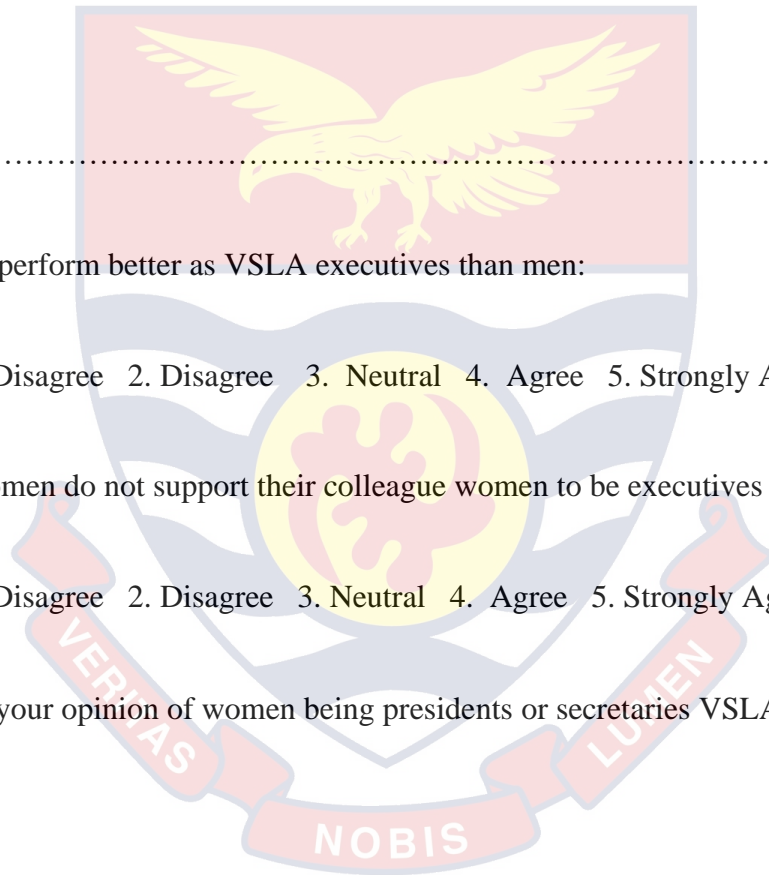
32. Women perform better as VSLA executives than men: []

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree

33. Most women do not support their colleague women to be executives of VSLA:

1. Strongly Disagree 2. Disagree 3. Neutral 4. Agree 5. Strongly Agree []

34. What is your opinion of women being presidents or secretaries VSLAs? []



APPENDIX II

Focus Group Discussion Format

Verbal Consent to Participate in the Focus Group Discussion

You have been asked to participate in a focus group. The significance of this study is to have a better understanding of the impacts of the VSL Programme, so that its efforts may be improved to better serve its members. You have the right to choose whether or not to participate in the focus group and may stop at any time. Although the focus group will be tape recorded, your responses will remain anonymous and no names will be mentioned in the report. There are not right or wrong answers to these questions. We want to hear many different viewpoints and would like to hear from everyone. Participation in this study will not affect one's membership or role in the VSLA programme. Therefore, we ask you to feel at ease and to provide candid responses without fearing any persecution or disclosure.

1. Please tell me about your group and how it works.
2. What have been the benefits of you being members of the VSLA?
3. Do you think VSLAs are more important for women or men?
4. Do you think VSLAs provide supportive space for women to challenge gender norms?
5. Are there situations where you or other women in the community face problems/challenges belonging to VSLAs?
6. Are there any male/female (opposite sex to sex of FGD) members of your VSLA? Is there any difference in the way that they use VSLA to the way that you use it?
7. Are there more women at the executive level to contribute in decision making?
8. What are the usual positions that females occupy and why?

APPENDIX III

