

## Impact of Microcredit on Income Generation Capacity of Women in the Tamale Metropolitan Area of Ghana

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### Abstract

Microcredit has been seen by national governments and their development partners as a strategic tool for the empowerment of vulnerable populations particularly women. Evidence from the empirical literature suggests that microcredit has the power to improve the productive capacity of people who have access to it. This paper examines the impact of microcredit access on income generation capacity of women in the Tamale Metropolitan area of the Northern Region of Ghana. Cross-sectional research design was employed and primary data collected through interviews. The results revealed that access to microcredit helps improve the income generation capacity of women in the study area. It is therefore recommended that government and its development partners should intensify their efforts in the provision of microcredit to women which will help them out of poverty.

**Key Words:** Microcredit, Ghana, Tamale, Women, Income Generation

### 1. Introduction

Microcredit is the extension of small loans to very poor people, especially women to help boost their income generation potential through self-employment (Microcredit Summit, 2007). In the last two decades, microcredit has advanced and developed into a Nobel Peace Prize winning concept for poverty alleviation (Rogaly, 1996; Carlin, 2006). Microcredit is regarded as a panacea for ending the endemic poverty canker in poor communities. It provides working capital for poor people to engage in small businesses (Rankin, 2001). One of the common features of microcredit is that the loan is to create self-employment in non-formal sectors for income-generation. However, the fact that microcredit helps the poor out of poverty particularly in the developing world is not universally accepted. This is because there is still scepticism about the ability of microcredit to make a major dent in the poverty situation in third world countries (Elahi and Danopoulos, 2004). They argued that the diverse kinds of lenders who include traditional money lenders, informal groups, conventional banks providing specialised credit pawnshops, friends and relatives among others have different goals in providing these small loans. Some are motivated by profits, especially money lenders and thus alleviating poverty and improving the socio-economic conditions of the poor is not a major goal for them.

Despite the scepticism, microcredit has been embraced by national governmental organisations, non-governmental organisations (NGOs) and world development bodies as well as the international donor community as a means of alleviating and eventually eradicating poverty (Nissanke, 2002). As a result, there has been a surge in the number of microcredit institutions and organisations operating in the developing world including Ghana. These programmes are mainly geared towards providing credit to micro-borrowers majority of who are women groups to engage in income generating activities in an attempt to lift them out of poverty. The use of microcredit to fight poverty is supported by the empirical literature that access to it facilitates the adoption of modern production technologies and overall household welfare (Diagne *et al.*, 2000; Akudugu *et al.*, 2012).

The current high expectation of the potential of microcredit as a poverty alleviation strategy raises more questions on its access, utilisation and impact on women's income generating capacity. Although there are growing studies on microcredit, not much has been done to assess its utilisation and impact on the capacity of women to generate income in order to pursue sustainable livelihoods in Ghana. This is particularly so in northern Ghana where there is dearth of information on how microcredit programmes are impacting on

income generating activities of beneficiaries most of who are women.

This paper therefore aims at establishing the impact of microcredit on the capacity of beneficiary women to generate income for sustainable livelihoods development. It is envisaged that this paper will provide the platform for policy makers to understand whether or not the continuous emphasis on microcredit as an important poverty reduction and rural development strategy is justified. It will also help microcredit providers learn from best practices and make informed decisions on using microcredit as a poverty reduction strategy.

## 2. Literature Review

There is a growing body of literature on how microcredit is impacting on the lives of the poor and vulnerable particularly women. The impact of microcredit on empowerment of women is hindered by the fact that they mostly do not have control over the credit. This assertion is consistent with the observation made by Goetz and Gupta (1996) that though women may gain access to microcredit, they may not have control on its use because they may handover the control of loans or invest such loans in a family enterprise. This is further supported by Johnston and Morduch (2008) and Beck *et al.*, (2009) who noted that much of microcredit is not used for investment as a substantial part of it is used in meeting the consumption needs of borrowers. This according to Makina and Malobola (2004) is particularly the case among the poor who are highly likely to use credit for consumption rather than for investment. Unfortunately, most impact assessment studies do not take into consideration the control and utilisation of the credit by beneficiaries. For a very long time, microcredit impact assessment studies have always been undertaken to ensure continuous funding from donors and not to determine the actual impact on beneficiaries. Most microfinance institutions did not until recently measure the impact of their work nor establish ways to improve the impact they had on their clients and even if they did measure at all, it was usually donor driven for the purpose of justifying funding (Makina and Malobola, 2004).

In some of the empirical literature, impact assessments of microcredit programmes have always been based on the number of borrowers and repayment rates. This is supported by Pitt and Khandker (1996) who noted that most comparative studies of microcredit avoid estimating the poverty impact with the argument that small loans are being offered to the poor and the fact that such loans are being repaid is proof enough that the poor are being empowered through improvement in their incomes since they are able to repay. It is however, not always true that, financial performance can measure change in people's lives as indebted clients according to Cohen and Sebstad (1999) as cited in Makina and Malobola (2004) may repay their loans even when their businesses have failed because of complex social factors. Therefore using such market proxies will not give a true reflection of the impact of microcredit on client (Makina and Malobola, 2004). The impact of microcredit has thus been controversial and inconclusive with different arguments advanced by different researchers.

There seem not to be consensus on the impact of microcredit on borrowers. Whereas proponents of microcredit as a strategic poverty reduction tool argue that microcredit has beneficial and positive economic impacts, opponents on the other hand argue that caution must be taken not to be too optimistic about the impact of microcredit as there are some negative impacts of microcredit (Rogaly, 1996). Thorn between the opposing extremes are those who acknowledge the beneficial impacts of microcredit but are cautious to note that, microcredit does not benefit the poorest of the poor. The conflicting empirical views on the impact of microcredit according to Makina and Malobola (2004) are as a result of definitional problems; conflicting objectives of microcredit schemes; and the different methodological approaches to impact assessment.

Microcredit programmes that have targeted women have been found to be effective as it ensures that the net benefits that accrue from increased income does not only help the women but that, the welfare of the family and particularly children are improved reducing the overall poverty of beneficiary families (Newaz, 2003). Proponents of microcredit have also found that, the position and bargaining power of women with access to credit have been found to be improved since their cash is channelled to the family (Newaz, 2003). According to Elahi and Danopoulos (2004), microcredit can perhaps help avoid poverty among some poor people but not all the poor. This is confirmed by the findings of Kay (2002) that microcredit does not work in isolation and that it may not be effective in low population density and self-contained areas where there

is insufficient cash-based market activity. Other critics have also pointed out that, though microcredit can reduce vulnerability, it has not been able to lift women out of poverty or demonstrated any significant impact as a result of some limitations which make it impossible to transform social relations and the structural causes of poverty (Kay, 2002).

Many other studies draw attention to the negative impact of microcredit suggesting that, it only helps in smoothing consumption and welfare of the family without necessarily making women better-off (Hossain and Asfar, 1988). Other studies suggest that, men are those who benefit from the loans of women. This is because in some communities, it is customary for men with their social position as heads of households to control resources that enter the household (Goetz and Gupta, 1996). As observed by Wright (2000) as cited in Newaz (2003), women's reliance or dependence on men as partners influences microcredit impacts. As such, any impact evaluation of microcredit that ignores the socio-cultural context within which men and women operate is likely to lead to spurious findings.

The gap in the empirical literature that this paper seeks to bridge is the seemingly little or no evidence on the effectiveness and impact of microcredit programmes on the income generation capacity of women in the Tamale Metropolis of the Northern Region of Ghana. This paper therefore contributes to the empirical literature on how microcredit is impacting on the capacity of women to generate income to sustainably finance their livelihood outcomes.

### **3. Methodology**

#### **3.1 The Research Design**

The cross sectional research design was adopted in carrying out the research. According to Kumar (1999), cross sectional research design is said to be best suited for studies aimed at finding out the prevalence of a phenomenon, situation, problem, attitude or issues by taking a cross section of the population. The cross sectional design uses a snapshot approach where the data is collected at a point in time (Gray, 2007) and helps researchers to describe the pattern of relationship before attempting to find causal relationships (Bryman and Bell, 2007). Therefore, since the aim of the paper is to find the causal relationship between access to microcredit and income generation capacity of women in the study area, it was very appropriate to adopt this approach.

In the view of Newaz (2003), the confusion on the impact of microcredit can be attributed to the exclusion of the views of women involved in microcredit programmes and for this to be resolved, there should be a genuine need to consider the perspective of women to fill the gaps in the impact assessment puzzle. A multi-dimensional approach is adopted in assessing the impact of microcredit on the income generation capacity of women. The reason for employing multi-dimensional approach is because of the fact that it allows researchers to assess the impact of microcredit by looking at the changes it has brought to women in their income earning ability and use of income, relations within the household and community, skills, knowledge and general awareness of issues around them. This is important because improvement in income generation capacity of women is dependent on successes in these factors.

To determine impact therefore, the views of the beneficiaries, their husbands and providers of microcredit were sought by making use of indicators within four (4) dimensions. These dimensions were originally suggested by Chen and Mahmud (1995) while formulating a general conceptual framework for impact analysis and later used by Newaz (2003). These dimensions are material, perceptual, relational and cognitive abilities.

#### **3.2 The Sampling Process, Data Sources and Analyses**

The Tamale Metropolis is clustered into six (6) zones (sub-metros) namely; Aboabo, Sabonjida, Central market, Agric, Bonzali and Waste Management. The simple random sampling technique was used to select fifteen (15) microcredit beneficiaries in each zone or sub-metro. The same technique was used in selecting five (5) non-beneficiaries of microcredit in each of the six zones. A purposive sampling procedure was used in selecting the institutions that offer microcredit to women in the study area.

In all, ninety (90) beneficiaries and 30 non-beneficiaries were sampled and interviewed. However, since the total number of microcredit providers numbered about 15 registered at the count before the research, the researchers decided to select ten (10) of them which is representative enough of the total number of

institutions offering microcredit and operating in the study area. The paper employs mixed methods by complimenting qualitative and quantitative data in the analyses. The data were collected using self-administered questionnaires, focus group discussions, observations and key informant interviews. The data were processed through coding and transcription and analysed using Microsoft Excel, Microsoft Word and NVivo (Version 9).

### **3.3 Key Indicators of Impact of Microcredit**

The method applied in assessing the impact of microcredit on the income generation capacity of women focused on four key indicators or dimensions and is adopted from Newaz (2003). The first key indicator is perceptual. This has to do with the changes in self-perception on the part of women as well as the changes in the women and their income generating activities as perceived by others. In this dimension, how women perceived the impact of microcredit on their welfare and income generating activities were examined. The second key indicator was material. This is concerned with changes in material or asset position of women borrowers. Variables such as the asset position of women beneficiaries and their purchase behaviour and decisions on loan and income use amongst others were examined. The third key indicator was relational. This had to do with changes in contractual agreements and bargaining power of women beneficiaries in their various relationships, particularly intra-household and community relationships. The fourth key indicator was cognitive. This indicator had to do with changes in beneficiaries' level of knowledge, skills and their awareness of the wider environment around them.

## **4. Results and Discussion**

### **4.1 Women Income Generating Activities**

The results revealed that most women in the study area are involved in income generation activities within the informal sector. These activities are largely agro-based, handicraft/vocational and market based. The agro-based income generation activities include small scale farming, food processing such as groundnut oil extraction and poultry and livestock rearing. The vocational/handicraft based income generation activities include textile or smock weaving, cloth ('tie and die') and leather works, pottery, and local jewellery making among others. The market based income generation activities were found to be petty trading in such products as food ingredients, running of small shops, operating food and drinking bars among others. These income generation activities for many of them, is the only way to earn an income. Though a greater number of these activities are labour intensive, many women engage in them because they have traditional skills required and low-capital investment requirements. Though the income women generate from such activities may be small, it plays important roles in meeting the food and other basic needs of their families, especially at times where harvest is poor (IFAD, 2009a; 2009b). Income generation activities for many women in Ghana and the north in particular are therefore considered to be a convenient outlet to escape poverty by earning an income.

The capacity of women to generate income is important because as mothers they are thought to be more solicitous of children than fathers are and the greater the bargaining power or control of household resources of women, the greater the yield in tangible advantages of children since the preference of women are more weighted toward benefiting children (Guhu-Khasnabis and Hazarika, 2007). In support of this assertion, Narasaiah (2008) argues that women are more likely to spend their meagre earnings on the well-being of their children and hence an increase in the income of poor women will yield higher social benefits than income earned by men. Investment in women income generation activities therefore can help to raise the returns on economic development across generations (Islam, 2007). They therefore end up relying on informal sources usually with high interest rates making the poor women even worse-off.

In effect, women engage in different income generation activities in order to survive. These activities contribute significantly to improving both individual and household incomes. Women income generation activities are crucial in improving the economic welfare of households, increased empowerment of women, enterprise growth and stability and strengthened social networks. The importance of encouraging the poor, especially women in their income generation activities can therefore not be underestimated as it can greatly improve their socio-economic conditions.

#### **4.2 Impact of Microcredit on Women Income Generation Capacity**

The results revealed varying degrees of impact of microcredit on the income generation capacity of women in the study area. The impact assessment was based on four main indicators which have explicit relationship with the capacities of beneficiary women to generate income to finance their welfare outcomes such as food security, healthcare, and education among others. Essentially, this paper relied on the personal life stories of the beneficiary women, husbands and microcredit providers on changes in the perceptual, material, relational and cognitive circumstances of women in the study area. The results revealed that women's perception of the impact of microcredit on their capacity to generate income from income generating activities (IGAs) and personal lives is positive. About 90 percent of the beneficiary women included in the study indicated that microcredit has had a positive impact on them. Some of the women indicated that they were not involved in any IGA prior to receiving microcredit. For those who did, they only undertook IGAs to produce products primarily for household consumption and secondarily the surplus if any for sale. For those married to farmers, they helped on their husbands' farms not earning incomes and for many others; they remained at home as housewives with no work to do. It was revealed that access to microcredit have changed all these dynamics with beneficiaries now engaging in IGAs primarily to generate income.

For most of the beneficiary women, the mere fact that they are engaged in a business activity and earn an income they can call theirs, implies microcredit has had an impact on them. They indicated that the microcredit has improved their ability to expand their activities. It has also increased their social status at the household and community levels because they now earn an income. The women also indicated that the social groups that they formed for the purposes of accessing microcredit serve as spring boards for leadership training and building of safety nets. This is consistent with the findings of Akudugu (2010) that because women assume leadership positions in solidarity groups that they form in order to access resources for their livelihood activities, they are empowered in the decision making processes at different levels and this improves gender power relations. It was found that beneficiary women have increased ability to articulate their views and command respect within the household and community mainly due to their rising contribution to household income which they attribute to their access to and utilisation of microcredit. This supports the findings of Kay (2002) that women's increased contribution to household livelihoods has the potential to earn them some level of respect within the household and community.

Women beneficiaries generally indicated that, their asset position has improved since acquiring microcredit. They revealed that they are now able to make purchases they never could afford previously such as buying household utensils, sewing machines, cloths and jewellery amongst others. They also revealed that, they had some control on how their loans were used as well as freedom in deciding to join a group to access credit. The study also revealed that, though incomes of women and households have increased because of women's increased earning ability from their IGAs as a result of their acquisition of microcredit; they still are unable to acquire assets that could add to the family wealth such as lands, and houses. Nonetheless, as most of the women beneficiaries put it, they are now able to provide decent meals for their families, provide school essentials for their children, cloth their families (children in particular), and subscribe to the National Health Insurance Scheme (NHIS) amongst others without necessarily demanding money from their husbands.

Another intrinsic indicator of the impact of microcredit is its relational impact. According to Kay (2002) and Akudugu (2010), microcredit is a critical facilitator of the changing gender power relations within beneficiary households and communities. This is particularly so in northern Ghana where women hitherto occupied a subordinate role or position in society. Decisions then were that for men to make as heads of households. Women therefore experienced inequality in practice in everything they did or everywhere they went. This ultimately made women marginalised and underprivileged. According to the beneficiary women, with microcredit, the subordinated role of women and unbalanced gender power relations in the study area are fast becoming things of the past. Indeed, access to microcredit has brought about substantial changes to gender power relations at the household and community levels. It was further found that the gender power relations gaps are being bridged because women who had benefited from microcredit had improved contribution to household incomes and this has earned them respect among their male counterparts. Thus women are now seen by their male counterparts as partners in decision making at all levels. This finding

supports the findings of Sen (1990) that, there is a casual relationship between bargaining power and women's perceived contribution.

The women reported that their husbands now consult them on decisions of the households and their opinions are highly regarded probably because, they now contribute financially at home. It was also clear from the interviews with women respondents that, it goes further than just being consulted on household and community decisions but that, because of their changing status, they can now initiate mini projects within the household and make purchases without necessarily consulting their husbands first and it will still not cause conflicts which according to them would have been unthinkable in the past. This supports the findings by Newaz (2003) that because of women's contribution, they are now better positioned to negotiate different issues with their husbands. The key informants noted that changing bargaining behaviour of women has resulted in stronger family and community ties and relations. This according to most of the key informants is a significant development because women who previously were the silent voice in the household and community are now emerging from their shells and contributing to the development of the family and community as they influence decisions generally as a ripple effect.

The women also indicated that they now receive invaluable support and help from their husbands and children in their IGAs supporting findings from other studies such as Kay (2002) that because of women's increasing financial contribution to households, men and children now help in the activities of women. Men were reported to help with activities such as opening stores and selling items while women attended to other duties such as carrying out household chores and childcare among others. This was unthinkable in the past as it was frowned upon in the study area for husbands to be seen conspicuously helping out their wives in their IGAs which until recently were viewed as the preserve of women. Women also indicated that, they are now more able to articulate their views and to command attention and respect within the household and community.

In cognitive terms, it was found that beneficiary women have gained knowledge, skills, and abilities in organised labour as well as wider understanding of issues around them after their acquisition of microcredit. This has offered beneficiary women some level of emotional strength and cognitive ability to pursue their IGAs without intermediation. This is because the social networking or group formations of women in the study area now offer them a sense of belonging. The 'we' feeling that beneficiary women get from belonging to solidarity groups enable them to engage in collective actions which enhances their self confidence as they come to understand that they are not in the fight for gender equity alone. Members who suffer harassment or violence at home get emotional support from colleagues and group leaders locally referred to as 'Magazias'. This previously was unthinkable and could cost the women their marriages for associating with other women. Also by being in a group, the women now have a formidable force to deal with creditors they otherwise could not have handled individually. According to them, they are now able to negotiate for bigger and better market and prices for their products. In effect, there is now strong solidarity among women groups as they freely share and exchange ideas on best business practice, reproductive health and issues of social cohesion among others.

### **5. Conclusion and Policy Implications**

From the findings, it is concluded that microcredit has a positive impact on the capacity of women in the Tamale Metropolitan area to generate income to support household livelihoods. Beneficiary women are more empowered to engage in income generation activities that hitherto were the preserve of men. There are improved gender relations, social cohesion and solidarity among women all of which support them in their income generation activities. Policy makers and implementers must take advantage of the changing dynamics in women's participation in decision making at the household and community levels in the study area which is a male dominated society to formulate and implement policies that will facilitate and sustain this phenomenal socio-cultural transformation made possible partly by access to microcredit. Such policies should be socially acceptable, culturally agreeable, economically viable, politically stable, gender sensitive and environmentally sustainable to the people.

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