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## The Cultural Discrimination against the Female Child: A Contributing Factor to the Failure of Microfinance in Alleviating Women Poverty of Rural Northern Ghana

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### **Abstract:**

*This article argues that though microfinance is endorsed as a financial tool to poverty alleviation in most developing countries including some parts of Ghana, the rural Northern Ghanaian woman who faces cultural discrimination is yet to see its benefit. A snowballing sampling procedure was used to sample and investigate 247 microfinance clienteles' poverty alleviation in the three Northern Regions of Ghana. SPSS statistical software was employed to analyze the survey data. The results confirmed that Rural Northern Ghana, a male dominance society is the major hindrance to the positive impact of microfinance in improving the women financial position in the area. This study concludes that microfinance is incapable of alleviating women poverty in Northern Ghana because certain outmoded cultural practices and negative stereotypes of the female person are still in place in Northern Ghana. And microfinance will be able to alleviate poverty in the area if the developmental objectives of the area are restructured to included free and compulsory education for any group of persons living in the Rural Northern Territory of Ghana.*

**Keywords:** Culture, poverty alleviation, microfinance, rural, financial, northern Ghana

### **1. Introduction**

Poverty is a major concern in many developing countries around the world. While many developing countries have reported significant economic growth rates during the past decades through microfinance, most Sub-Saharan African (SSA) rural areas are still lagging behind. SSA rural areas suffer greatly from poverty, discrimination against women and income inequality. As reported by (Solt, 2009) the distribution of income by population quartile in SSA countries shows that the poorest 20% holds less than 10% of total income, while the richest 20% holds disproportionately more than 40% of total income. Also, records have it that the world's poor numbered 70%, and 65% are women from SSA (McFerson, 2010). Ghana has reported higher growth and stability rates than most SSA countries. However, it still faces serious poverty rate and income inequality, especially in the northern part of the country (Mayoux & Hartl, 2009). According to Dessus et al., (2011), while Southern Ghana has reported a reduction of 2.5 million in the number of poor people, Northern Ghana has experienced a rise of 0.9 million poor people between 2005 and 2015. In addition, the Ghana Statistical Service 2010 population and housing census reported that the poverty rates of the northern regions are two to three times higher than the national average, and that chronic food insecurity remains a critical challenge. As a result, many people in northern rural areas of Ghana, especially women and children live in abject poverty without sufficient food.

Several attempts have been put in place to alleviate this chronic poverty prevalence in the three regions of Northern Ghana to no avail. Past and present governments and their international development agencies around the world have instituted interventions such as microfinance and microfinance-related programmes. The popular assumptions by researchers such as Kpefan, Taiwo, & Isibor(2016), Kusi, Opata, & Narh(2015), that microfinance would help the poor, in particular, empower the poor active women to start their own businesses or expand existing ones, which would enable them to accumulate assets, and eventually facilitate their escape from poverty, seem not to be working in the three northern regions of Ghana. Addai (2017), Hadj Miled & Rejeb (2015), Kumah & Boachie (2016), works on impact of microfinance services on women empowerment and poverty alleviation, concluded that family consumption would increase, start new businesses and expand existing ones. Though, the poor of the poorest is not attractive to microfinance providers, due to their riskiness, microfinance still impacts positively on the active poor. Hence, this paper aims to contribute to the literature on the roles culture plays on the Northern Rural Ghanaian women and argues that with the cultural roles domineering men set for these women, microfinance alone cannot alleviate poverty.

## 2. Literature Review

### 2.1. Women Education, Empowerment and Microfinance

Dash, Prasad, & Koshy (2016), defines empowerment as the process of women taking control and ownership of their lives through expansion of their choices. Aggarwal, Goodell, & Selleck, (2015), conducted a survey in Nepal to assess the empowerment effect of a microfinance programme, the results reveal that 68% of women experienced an increase in power in most areas of decision making that were culturally dominated by men. Similarly, Ashraf & Yin (2010), used randomised controlled trials to find out whether the results are positive as many studies have found that households tend to benefit from individual goal setting and savings if income accrues to women instead of men. Haile, Bock, & Folmer (2012), argues that an increase in women's income benefits households than a commensurate increase in the income of men. Also, Nisbett, Davis, Yosef, & Akhtar (2017), estimates that the contribution of microfinance to a household's consumption and education of children is higher for female borrowing compared to male borrowing. Women have been observed to spend more of their income on their families, not only their households; therefore, women are more likely than men to spend their profits on household and family needs including children education.

In 2010, the Population and Housing Census of Ghana reported that of the 28 million people living in the country, 51% are women. Furthermore, micro, small and medium enterprises (MSMEs) are largely owned by women and contribute greatly to the informal sector. Nevertheless, the Rural Northern Ghanaian Woman faces many difficulties in accessing credit compared to their female counterparts in the urban centres. This lack of access to credit for women from rural communities is one of the economic impediments to the country's development. Many women are disadvantaged in financing their business growth and face a number of cultural barriers, such as the traditional land tenure system, the inheritance system, ignorance of business laws and ethnics, lack of formal education, large number of dependents in each household, lack of knowledge of financial transactions and their riskiness (Ghana Statistical Survey 1999). According to Iakovleva, Solesvik, & Trifilova (2013), the International Finance Corporation (IFC), reports that approximately 58% of women who own MSMEs have no access to credit, and this is considered the most severe barrier to growth. Therefore, it is not surprising to see that Ghana is ranked as 101<sup>st</sup> among 142 countries in the Global Gender Gap Index 2014 report (World Economic Forum 2015), with an index score of 0.66. The index measures gender inequality among various countries, with the highest possible score being 1 (equality) and the lowest possible score 0 (inequality).

### 2.2. The Rural Women Access to Micro- Credit

Though Professor Muhammad Yunus, the noble laureate for economist, is credited for the invention of microfinance in the 1970s, microcredit facility existed long in the then Northern Region of Ghana. Records have it that, the first credit union in the whole of West Africa was established in the 1950s by the Canadian Catholic Mission in the Northern Territory of Ghana, with the sole aim of providing financial services to alleviate the poverty and empower, especially women (Brafu-Insaidoo, 2011; Kwarteng & Hannah (2011). The lack of access to productive capital is often viewed as a major constraint for economic development and poverty reduction in developing countries (Owusu & Odhiambo, 2014). Microfinance is basically designed to lend money in a cost-effective way to poor households, with the long-term objectives of eliminating poverty and building institutional capacity (Quaye & Hartarska, 2016; Lopatta, Tchikov, Jaeschke, & Lodhia, 2017). Microfinance generally includes savings and credit, but can also include other financial services such as insurance and payment services (Otero, 1999; Banerjee, Duflo, Glennerster, & Kinnan, 2015; Raihan, Osmani, & Khalily, 2017). According to Mia (2017), women are more reliable than men in repaying loans. A review of World Bank projects by Roodman & Morduch (2014), confirms this finding. These authors point out that loan repayment rates in projects that have concentrated on women were higher than in mixed-gender projects. It is suggested by many research findings that there is an explicit correlation between gender-related development issues and a country's total development indicators (Gupta, et al., 2013). However, Stewart, Dickson, Majoro, Dickson, & Majoro (2010), point out that in many developing countries, there are cultural barriers that often restrict women's participation in the financial sector. Evidence from poverty reduction projects confirm that for the success of government interventions to eliminate poverty such barriers must be obliterated (Permanyer, 2010). According to Van Rooyen, Stewart, & De Wet, (2012), one of the reasons for targeting women through microfinance is that women represent the majority of the world's poorest persons, and are often not given the same opportunities as those offered to men.

### 2.3. Culture and Gender-Specific Constraints

Microfinance is widely accepted as a sustainable method of empowering women and alleviating their poverty, particularly in poor societies where women lack access to traditional financial services. However, the role of microfinance in such societies is usually hampered by a number of factors, including socio-cultural norms and gender-based constraints. Using his term "structures of constraint," Ayferam, (2015), explains the cultural norms that identify the relationships between different groups in a society, mainly between the genders. He demonstrates that this structure entails some holding dominating positions over others, in addition to the identification of the choices available for each group, including their access and control over resources Zhao & Tyler (2013). In their paper, Culture, economics, and cross-national variation and social outreach of microfinance organizations, asserted that the patriarchal logic of structures and its patterns of gender inequality constitute a major challenge for microfinance institutions (MFIs) and hinder their roles in facilitating women's participation in the economy. Social barriers to female entrepreneurs' access to microfinance can also be explained by the notion of "headship of a household" and by the way this is defined based on gender relationships. This concept identifies, mostly based on gender, one family member as the head of the household. In an investigation of this notion in South African households, Rogan (2016), reports that most respondents use gender when referring to the characteristics of the head. It is believed that in societies where the level of patriarchy is high and the notion of headship is a norm, major and highly

valued roles such as the primary wage-earning responsibilities are assigned to males, while female roles are limited to domestic duties such as cooking and childrearing. In that sense, a lower value is given to the aptitudes and activities associated with women. In such societies, men are the heads of their households, while women are expected to be dependent on their husbands, and this dominance is usually accepted as a kind of submission or respect (Zhao & Wry, 2011). In relation to microfinance, wives in such patriarchal societies may be coerced into relinquishing loans to their husbands, or even forced to give up the returns of their ventures into the control of men Karim (2011), these practices undoubtedly divert microfinance credit away from its intended goal and hinder its role in empowering women, specially the Northern Ghana rural woman. Moreover, men in patriarchal societies may force their wives to stay away completely from microfinance in order to avoid subsequent conflict with their empowered wives. A study conducted to investigate women's empowerment and gender relations in the Dangme West district of Ghana by Wrigley-Asante (2012), found that despite the success of credit programmes in reducing some women's vulnerability to poverty and improving their socio-economic status, other women are still constrained by the legacy of headship, and their decisions are dominated by men. The study also reports that empowering women and improving their economic status leads at times to power conflicts or confrontations between spouses. Based on the preceding literature, women poverty and economic empowerment through microfinance in the Rural Northern Territory of Ghana is expected to be influenced by the women level of education, social interactions and the cultural demands of the women in the area. In order to achieve the objective of this paper the following research questions are posed;

1. Has microfinance any impact on women education in rural Northern Ghana?
2. Has microfinance any impact on the women socially? and
3. Are the cultural requirements the causes of women poverty in Northern Ghana?

### 3. Methodology

#### 3.1. Research Design and Target Area

The population of this study is the three Northern Regions of Ghana- Upper West, upper East and Northern Region. A non-probability (snowball) sampling procedure was used to collect primary data from 260 microfinance clients in the three regions, of which 247 were valid. According to Hing & Nisbet (2010), García-Pérez, Yanes-Estévez, & Oreja-Rodríguez (2014), a non-probability sampling procedure is required when data features are irregular.

This research questionnaire contained two major parts; including the questions are the demographic profile of respondents and the Likert scale items. The first part of the questionnaire was designed to collect information on the demographic characteristics of the respondents such as gender, age, education level and marital status. The second part, respondents were asked a number of Likert scale questions to find out whether microfinance made a difference in their lives. In these Likert scale questions respondents were asked to give their opinions on a number of statements indicating the impact of microfinance on their households, educationally, socially and culturally. The respondents' opinions ranked as highly disagree (1), disagree (2), neutral (3), agree (4), and highly agree (5).

#### 3.2. Sample Procedure

This study design adapted a descriptive and causative investigation established by (Hair, Celsi, Ortinau, & Bush, 2008; Kojok, Dani, Mokahal, & Bakri, 2012), that descriptive research strategy is suitable when the study aims include the drive of the amount to which the selected variables are linked and how a variable source controls the observations of other variables. Also a quantitative method was used owing to its neutrality; it also enables data to be transformed into distinct units that can be compared with others by the use of statistical investigation which is a vital measure of numerical study. SPSS statistical software is used analyze the data.

### 4. Findings

#### 4.1. Demographic Characteristics of Respondents

The table below represents the demographic profile of respondents such as gender, age, level of education and marital status.

Gender	Frequency	%	Cumulative %
Male	57	23.1	23.1
Female	190	76.9	100.0
Total	247	100.0	
Age in Years			
18-25 years	80	32.4	32.4
26-35 years	70	28.3	60.7
36-45 years	69	27.9	88.7
46-55 years	28	11.3	100.0
Total	247	100.0	
Education Level			
Illiterate	72	29.1	29.1
Primary School	106	42.9	72.1
Junior High School	39	15.8	87.9
Senior High School	12	4.9	92.7

Tertiary	18	7.3	100.0
Total	247	100.0	
<b>Marital Status</b>			
Not married	28	11.3	11.3
Married	158	64.0	75.3
Widow / widower	55	22.3	97.6
Divorce / separate	6	2.4	99.6
Total	247	100.0	100.0

Table 1: Demographic Characteristics of Respondents

The sample has 76.9% females and 23.1% males. Ages of respondents ranged between 18-55 years, with 88.7% working class, and ages 46-55 scored 11.3%. 29.1% of the respondents are complete illiterates, 58.7 had first and second circle education and 2.4% had tertiary education. Marital status reveals that divorce or separation is not common in the area. Only 2.4% of the respondents are either divorce or separated, while a 22.3% are either widows or widowers, 11.3% are not married and the rest 64% are married.

No_	Impact of Microfinance on Education	1	2	3	4	5	%	Mean
1	Microfinance helped me to start my business	1.6	1.6	32.8	22.3	41.7	64.0	4.00
2	Microfinance created jobs and employment for women in our community	1.2	5.7	42.1	22.3	28.7	51.0	3.72
3	Microfinance helped me to renovate my home	0.8	4.9	41.7	27.5	25.1	52.6	3.71
4	Microfinance helped me to expand my farm, poultry farm, trading or other business activities	1.6	2.4	32.8	28.7	34.4	63.1	3.92
5	My income level has increased through microfinance	2.4	2.0	41.3	25.1	29.1	54.2	3.77
6	Microfinance helped me to become economically independent	4.0	1.2	39.3	23.5	32.0	55.5	3.77
7	Microfinance improved the nutrition of my family	1.2	0.8	34.0	28.3	35.6	63.9	3.96
8	Microfinance helped me buy some clothing for family	1.2	1.6	49.4	22.7	25.1	47.8	3.68
9	Microfinance improved my girl school attendance and all fees paid	0.8	2.8	49.4	21.1	25.9	47.0	3.68
10	Microfinance helped me paid external children school fees	1.2	3.2	47.4	20.2	27.9	48.1	3.70

Table 2: Microfinance impact on households basic needs, businesses and Educational

Table two above indicates the impact of microfinance on household's basic needs, businesses and Education. The results show that microfinance is an important tool in improving new businesses, creating jobs, renovating homes, and expanding businesses as well as increasing the level of incomes and nutrition of families. But the role of microfinance role in paying school fees, buying clothes for family is unclear to respondents, pulling the mean score of the overall total mean scale to 3.791.

No_	Microfinance Impact on Women Social Life	1	2	3	4	5	%	Mean
1	My participation in the family decision making has increased	1.6	2.8	50.6	21.1	23.9	44.0	3.63
2	My husband/wife now consults me before taking any decision	0.8	5.7	64.4	17.0	12.1	29.1	3.34
3	My husband has stopped beating me because I can now contribute the family	1.2	10.9	53.0	20.6	14.2	34.8	3.36
4	My respect in the community has increased due to microfinance	2.8	3.2	44.9	22.3	26.7	49.0	3.67
5	I can decide to attend any women's meeting in the community	4.5	13.0	47.0	19.8	15.8	35.6	3.30
6	I can attend any political meeting without permission from my husband/household head	4.9	18.2	49.8	16.6	10.5	27.1	3.10
7	I can decide to vote for any political party without my husband / household head interference	1.2	0.8	43.3	26.7	25.1	51.8	3.70
8	My in-laws respect me because I can contribute to the family up keep	2.4	2.0	37.7	32.4	25.5	57.9	3.77
9	I can stop my husband from taking a decision that can hurt the family, including marrying a second wife	0.8	6.9	15.8	34.0	47.5	81.5	4.11
10	My husband now consult me before taking any decision	1.6	12.1	13.8	30.0	42.5	72.5	4.01

Table 3: Microfinance Impact on Women's Social life

Table 3 above on the social impact of microfinance on respondents is not clear, with total mean score of 3.599 just close to the mean scale of 3.60. Most respondents picked neutral on questions such as family decision making, spouses consultations and physical abuse, respect for women, and freedom to attend political meeting. However, respondents agreed that they could vote freely for any political party (51.8%) and in-laws now respect them because they are contributing to family upkeeps(57.9), as well as stopping the polygamous system(81.5%) in the area and the males now consult the spouses has improved ( 72.5%)

No_	Cultural Demand Statements	1	2	3	4	5	%	Mean
1	A male child is preferred to a female child in our community	5.7	3.2	18.6	47.8	24.7	64.3	3.83
2	The female child is a somebody's future property just like her mother	3.6	5.3	9.7	41.3	40.1	81.4	4.09
3	The female child cannot inherit her family property, such as cattle and land	4.9	10.5	5.7	30.0	49.0	79.0	4.07
4	Women do not take part in the family decision	2.4	10.1	10.5	36.8	40.1	76.9	4.02
5	The women roles are clear- bedroom and kitchen	0.4	4.5	15.0	52.6	27.5	80.1	4.19
6	If the female are allow to take decisions, poverty could reduce	2.4	3.6	9.3	55.1	29.6	84.7	4.36
7	A man is not regarded important in the community if his children are females	1.2	1.2	3.6	48.6	45.3	93.9	4.36
8	A wife cannot inherit her husband, even if assets are jointly acquired	3.6	10.1	12.1	36.8	37.2	74.0	3.94
9	I believe that the domineering role of men is the main cause poverty	5.3	9.3	12.1	40.1	33.2	73.3	3.87
10	I believe that if the northern women are included in decision making poverty will reduce in the area.	3.6	5.7	4.0	31.6	55.1	86.7	4.29

Table 4: Cultural impacts on microfinance

The cultural impact of microfinance that militates against women poverty is shown on table 4 above. The results are very significant because the total mean score (4.10) is above any mean score scale. These results confirm negative cultural practices: male child is preferred to a female child; female child is somebody's future property just like her mother; female child cannot inherit her family property (such as cattle and land); female child cannot take part in the family decision. The role of the woman is limited to the bedroom and kitchen.

## 5. Discussions and Conclusions

This paper finds that though micro services are important tools in alleviating the poverty, especially women, the cultural discrimination against the female person such as: male child is preferred to the female child; female child is somebody's future property just like her mother; females cannot inherit properties like cattle and land; women cannot take decision that affects them; women's roles are in the bedroom and kitchen; a man is not regarded as a real man if all his children are females; and the domineering role of the rural men, among others are the major contributing factors to the failure of microfinance in alleviating women poverty and general poverty of the Rural Northern Ghanaians. These results are confirmed by the Ghana Statistical Service 2010 population and housing census report, which finds that the poverty rates of the Northern Regions of Ghana are two to three times higher than Ghana's national average. However, studies by Addai (2017), Kumah & Boachie, (2016), Teye, Coleman, & Okyere(2016), on women empowerment through microfinance in the Southern Regions of Ghana concluded that an increase in financial accessibility with other microfinance activities correctly put in place, women empowerment and poverty will be alleviated in the regions of their studies. Hence, microfinance alone is not a capable financial tool in promoting women's financial self-sufficiency in the rural areas in Northern Ghana.

Lastly, this article establishes two major long-run feasible means that can reduce this cultural influence in the area and pave a way for micro interventions in alleviating Women Poverty. One is the freedom of women to decide and choose activities that affect them without the intrusion of the male counterparts. And women need formal education to assert this choice in an informed manner. Two, outmoded cultural practices must be abolished in rural areas in the three Northern Regions of Ghana

## 6. Recommendations

This article recommends the abolition of all outmoded cultural practices through awareness creation. The Government of Ghana must revisit the free basic education system and enact bylaws through the districts assemblies which make it compulsory for all children including the girl child to be in school. Prioritizing the female child education in the area will be the starting point for alleviating women's poverty and empowering them financially. The patriarchal system in Rural Northern Ghana must be erased to pave way for females to make their own decision on matters that concern their well-welfare. Finally, Ghanaian Northern women should be viewed as having equal rights and responsibility as their male counterparts.

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