

Research Article

Contribution of “Box Saving” in Alleviating of Women’s Poverty and Food Insecurity: A Case of Rural Areas of Upper West Region of Ghana.

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ABSTRACT: This article examines the impact of Poguba Dagar Susu Langmo- Women’s Box Savings Groups (WBSGs), is a self-help financial tool capable of reducing women poverty and food insecurity in the rural areas of the Upper West Region of Ghana. A survey methodology is used to collect both quantitative and qualitative data from 120 respondents in ten villages, who are all members of WBSGs. The paper establishes that, all the women who participate in WBSGs are able to feed their households at least one meal day, which was not possible. This article confirms that, most of the women could meet their daily basic needs and even effort for their wards school fees. The findings reveal that, though WBSGs is an effective micro-financial tool, they can never purchase any productive assets such as land or cattle to serve as future collateral. The paper concluded that, chauvinism and gender part obligation for which the reproductive effort inside the home is to womanhood and the main income realizing obligation to menfolk should be scrapped, and recommend that, the long-run solution to this chronic poverty and cyclical food shortage in the area, is to intensify all children education, especially the female child

Key words: Box Savings, Nadowli District, Poverty, Food Insecurity, Microfinance, Upper West Region.

1.0 Introduction

Poguba Dagar Susu Langmo-Women “Box Savings” Group (WBSG) in the Upper West Region of Ghana is a women’s self-help financial support association in which a group of women organize themselves and work for people especial farmers in the communities around for a sum of money, depending on how colossal the work is. They then put this money in a box under lock, trusting its safe keeping in the hands of the chairperson, while the secretary writes down the amount. At any particular time all members know how much is in the box. The women normally engaged mostly on farm works than any other work in the communities. Within a short period of time depending on the availability of work, they accumulate enough, open the box, keep a fraction of about 2% to 3% of the amount, depending on the how large the group is. The rest of the funds are shared equally among members, and the cycle continuous. To be a member of WBSG, you are required to contribute a small fee known as pledging fee. Pledging to be reliable and dedicated member as far as the group is concerned. In fact the pledging fee is not as important as the reliability and dedication clause among the unwritten rules and regulations, which is the main pre-requisite for membership. Therefore a woman with a good reputation but cannot afford the pledging fee, is still accepted into the group, with the agreement that, her pledging fee be deducted from her first share of funds, however the opposite is the case- a woman can have triple of pledging fee, but if known not be trusted in the community, will have to prove otherwise before been accepted into the group. At any point in time, if a member wants to leave due to patriarchal reasons, she is allowed to resign but will take part in the end of season get together –a good will party, which usually comes off

within the first week or second week of every January. The women may not have much to eat or drink at the party; however their main objective is to thank God and ask for more strength and blessing. Conversely, if the reason for resigning is sickness the person still remains a member of the group, but is entitled to a token when the unforeseeable such as sickness, death of a relative or fire confronts her. The idea of WBSG is similar to the Economics Professor’s Model of Grameen bank of Bangladesh and Kariuki rural savings and credit scheme in Zanzibar (Hassan, 2015). WBMG, in fact is aimed to give access to the active poor woman who cannot meet the requirements of formal financial institutions owing to the presence patriarchal reasons and the absence of collateral. WBSG in Upper West Region of Ghana was not well known locally, but now becoming a nationwide association, aimed at assisting the poor especially women to get financial support to enable them acquire basic needs and overcome poverty.

Leadership of WBSG is by selection and voluntarily. Group members already know who and who is capable of keeping their assets-Box, taking the reputation and reliability of such person’s families into consideration. The rules governing the group are very simple and few. These include; try to attend all meetings in a year, no flimsy excuse is accepted for failure to participate in work, three times of such flimsy excuse imply dismissal. The gong-gong- a kind of talking drum is played to disseminate information to members.

Researchers such as Gugerty (2007) asserted that, female in sub-Saharan Africa fancy non-formal loan facilities such as Rotating Saving and Credit Association (Susu), rural saving and credit associations and others due to their flexible interest charges and non-formalities compared to formal financial transactions (Aronoff, Astrachan, & Ward, 2016) again

perceived that rural females acquire loans to solve family necessities and to assist in family tragedies or diseases, due to their inability to engage insurance protection. Most women used their assets from informal lending services to start their own Micro and Small Enterprises (MSEs) in their communities. Hence, WBSG is an organized woman self-help informal microfinance group, aimed at helping themselves- the rural Upper West Women start their own MSEs and also gain their informal insurance cover- the 3% funds set aside is used to cater for emergencies since most of them cannot afford insurance. It is recorded that generally, females are normally omitted from birthrights nationwide, bequests or possessing land or certain productive properties, these might create difficulty for business minded females to acquire property such as land, though they may have sufficient resources to do so. Hence, most Women Entrepreneurs in the villages of Upper West Region rely completely on their husbands or a male relatives’ land for farming and other businesses, a situation that enables the husband or male relative to have control over her business (Lyn & Karin, 2009).

Females in emerging countries are confronted on a day-to-day basis by several traditional prejudices that brand them and thwart their efforts from improving on their wellbeing; especially women from deep-rooted patriarchal sub-Saharan Africa are prevented from developing their talents to take opportunities that reduce poverty and food insecurity, Ghana inclusive and the rural Upper West Region Ghanaian women are the worst victims. Writings have it that, Agriculture alone backs 20 percent of Ghanaian’s Gross Domestic Product (GDP), and Ghana Living Standards Survey (2016), asserted that 71 percent of the rural populace rely on agriculture as the basis of livelihood, either farming crops or rearing animals with a very high percentage of 85-95% of both urban and rural people in the northern regions completely depend on agriculture. Also, according to Ghana’s Statistical Service Population and Housing Census (2010) reports, Ghana’s overall poverty rate as declining, yet, the three regions in the north especially, the Upper West Region has seen only negligible decreases, with the poverty rates in the north, two to three times higher than the national average, As a result of these, chronic food insecurity remains a critical challenge. Many of the people especially women and children live each day in abject poverty; children go at times without food, their bodies stunted with signs of malnutrition.

In an attempt to alleviate this serious poverty prevalence in the Upper West Region of Ghana, past and present Ghana Governments and well-meaning institutions around the world have instituted poverty interventions such as, microfinance and other poverty related programs to curtail the problem, interventions include; *Millennium Development Goal 1 (MDG1)*, *Food and Nutrition Security (FNS)*, *Medium-Term Agriculture Sector Investment Plan (METASIP) (2011-2015)*, *Sustainable Development Goals (SDG 1 &2)*, *World food program (WFP)*, *United Nations Development Program (UNDP)*, *Danish International Development Assistance*

(DANIDA), and *Germany for International Cooperation (GIC)*, *Ghana’s vision 2020* and many more poverty and food security measures to curtail this problem in the northern territory of Ghana especially to alleviate women from poverty, yet to no avail.

1.1. Statement of the Problem

Poverty and food insecurity inventions such as micro finance related services are established in northern Ghana to enable the active poor, especially the women take opportunities to liberate them from poverty and improve at least, their basic needs. However, the patriarchal system in the area prevents these women from grasping these opportunities. Rural Upper West Region of Ghana is predominantly a masculine environment, immersed with outmoded cultural beliefs and traditional customs that allow only males to completely take birthrights of important assets such land and cattle and the women are made to belief that men are superior to them. However, most of these men are unable to cope with the meager responsibility of providing just the basic needs-food and shelter for their families. Hence, there is perpetual poverty and food shortage in the area and the most affected is the vulnerable in the rural areas. Some of the women realizing this perpetual hunger, have put on a fight- fighting food insecurity and poverty, by organizing themselves into groups to labor and collect money- for their basic family needs, this organization known as Poguba Dagar Susu Lanmo- Women Box Savings Group (WBSG).

However, research findings indicate that microfinance services are tools for alleviating the active poor from poverty and empowerment, especially women in both developed and emerging nations (Bakhtiari, 2011; Boateng, & Bampoe, 2015; Ashta, Khan, & Otto, 2015; Mayoux & Hartl, 2009; Dessus, et al 2011; Kpefan, Taiwo, & Isibor, 2016; Kusi, Opata, & Narh 2015; hadj Miled & Rejeb 2015; Kumah & Boachie 2016). In contrasts, this paper anticipates that, the success of any formal microfinance services in the area of this study, as women’s economic and social empowering tool depends on several issues such as the will power of the men, existing cultural beliefs, and general attitudes of the tribal customs in the rural Upper West Region. These issues interrupt the women’s expertise about themselves and limit their capability in handling microfinance services to improve their financial situation. The customary ideologies and egotisms barriers that the Rural Upper West women face in their male dominated areas are quite scanty in literature and WBSG which is now popular locally and functioning effectively in the area of this study as a micro financial tool, is not documented in the microfinance texts, hence creating a gap in the microfinance literature, which this study intends to seal and make literature available in this context. Hence, the basis of this study is to investigate the reasons for the success and sustainability of WBSG in the rural areas of Upper West Region of Ghana.

1.2 Research Objectives.

The main objective of this paper was to examine reasons behind the success and the sustainability of WBSG in rural Upper West Region.

These specific objectives were raised:

- a) To examine whether WBSGs have really improved the women’s basic needs and their living standards.
- b) To investigate why other microfinance services failed to improve the women basic needs and their living standards.
- c) To firm that almost all benefits accrued through WBSG are used to support the basic needs of the women’s households.

2.0 LITERATURE REVIEW-THEORITICAL

The Embeddedness Theory was adapted to put this article in its proper context. The Embeddedness Theory is formed on sociological, rules and open market concept to propagate one of the numerous potential clarifications of how collective construction delivers supremacy and controls, to aids in inter-organizational structures (Uzzi & Gillespie, 2002). It contends that the procedure of instilling profitable contacts in mutual affections inspires into upcoming connections, prospects of faith and support that endorses sole assets formation in the association.

Though there are numerous microfinance institutions in Ghana, not every active poor can get access to the government or formal-registered microfinance institutions. Hence in rural Upper West Region of Ghana, though there are many of the microfinance institutions, the informal non registered ones such as Susu and WBSG as the most accessible ones. Susu is an informal financial means of which people securely save and access their money rotationally. The characteristic of WBSG is skewed towards trust (Ledgerwood, Earne, & Nelson, 2013; Tripathi, 2015). Embeddedness philosophy asserts that profitable dealings develop roots in collective attachments that alternate the distributive haggling decisions by which fair dealings yield. These prospects raised since the embeddedness of lucrative businesses in societal affections influences that viable deal, with prospects of give-and-take that individuals usually practice in managing with folks they come to identify well, opportunities that bargain a dependable design for supervising dealings since they are erudite in previous understandings and equally agreed over socialization. Since give-and-take dwells on multidimensional collective affairs that are tough for competitors to mimic and to curtail the expenditures of printed agreements, than early additional confidence are acknowledged and responded to. Thus, embeddedness delivers the vital preparing device for original agreements of confidence and common trust that, is acknowledged and reimbursed, harden over mutual reserves and self-perseverance. By divergence, prospects of greedy acts inside provision’s span links are possible to apt suspicion, even if an achievement is trustworthy, excluding in separate circumstances where financial enticements are associated or third parties apply equality (Uzzi & Gillespie, 2002).

Convincingly, embeddedness philosophy is founded on prospects of reliance that arise since trust embroils dealings by persons who recognize each other’s success beyond socialization and mutuality that stimulate exceptional wealth formation. In the dealings of WBSG is similarly grounded on common convictions, sincerity and trustworthiness for the members to support everyone’s investment and offer financial improvement to everyone. However, short of conviction, linkages and verve this innovativeness would flop. The concept is a signal of the talents of connotation which would ascend when persons in a viable acts belief in one another, and sense the importance and willingness to toil collectively. This procedure of confidence creates links and businesses smoother and additional self-motivation, so the members and their assets are emotionally guaranteed. Therefore, members who are in bond discover mutuality that endorses wealth in their collaboration and connotation. According to Block, 2003; Hodgson, 2017; “*Karl Polanyi and the writing of the Great Transformation Theory and society*”, asserted that, relations both mutual and commercial, would typically be a consequence of conviction that has advanced from the singular member. Karl’s philosophy botched to identify the circumstance that there is rivalry, harmonization and assessment of bazaar properties that has the control to force collaboration as well as societal conviction. It permits souk discussion to be assumed as a partisan and public brawl above official rules. The embeddedness of monetary achievement as a resolution to an exact problematic souk performer’s expression, value, excellence of possessions and resourcefulness of performers are issues well perceiving which might convey around collective collaboration as well as conviction (Beckert, 2007; Grunig & White, 2011). Embeddedness philosophy stimulate this search in appreciating exactly how WBSG survive in the mix of traditional opinions and methodologies which destroy womenfolk in grasping chances in microfinance services particularly rural women in the Upper West Region of Ghana.

2.2 Empirical Literature

Microfinance Interventions on the food Insecurity in Upper West Region.

According to literature the concept of microfinance is very old in Ghana. Available evidence suggest that the first credit union in West Africa was established in northern Ghana in 1955 by Roman Catholic missionaries, (Abor & Quartey, 2010; Martín-Tapia, Aragón-Correa, & Rueda-Manzanares, 2010). However, (Susu), is known to be one of the oldest microfinance schemes in Ghana. Susu is thought to have originated from Nigeria and spread to Ghana in the early twentieth century, with the main objective of supporting micro-enterprises owned by the active poor who has no access to traditional banking, especially women (Schindler, 2010). According to World Bank statistics, micro, small and medium enterprises-MSMEs, are largely owned by women and have also contributed greatly to the growth of the informal sector

businesses. On the contrary, almost all the women in rural areas, especially in the villages of Upper West Region of Ghana continue to encounter difficulties in accessing credit compared to their female’s counterparts in the urban centers (Dalitso & Peter, 2000). This lack of access to credit for women from the rural communities is one of the economic setbacks to the country’s development. Marlow & Swail, 2014, in their paper titled, ‘*Gender, risk and finance: why can’t a woman be more like a man?*’ avowed that many women are disadvantaged in financing their business growth. They face a number of difficulties and cultural barriers such as the traditional land tenure system, inheritance system, ignorance of business laws and ethnics, lack of formal education, and lack of knowledge of financial transactions and their riskiness (Ghana Statistically Survey, 1999). The International Finance Corporation (IFC), survey conducted in 2012, indicated that approximately 58 percent of women owned MSMEs, but lack of access to credit is a severe barrier to growth. However, Ghana had a large number of micro-credit programs that were implemented to support female owned MSMEs’ access to credit since 1991 (Goyal & Yadav, 2014). About 70 percent of Ghana’s Gross Domestic Product (GDP), is produced by MSMEs, of which 44 percent of these enterprises are female owned (Yeboah, 2015). Although such figures are impressive for the Sub-Saharan Region, there is still a visible gender gap in women’s economic participation and opportunities. According to the World Economic Forum Gender Gap Report, Ghana ranked 71st out of 135 countries in 2012 in gender inequality not only in the world but also in the Sub-Saharan Africa of 25 countries, Ghana ranked number 10, still indicating a bigger gender gap. However, the 2010 Ghana Population and Housing Census indicate that, out of the 28 million people living in the country, 51% are female and majority of them are poor, living in the rural setups. Previous population and housing Censuses in Ghana also confirmed this.

Ghana Governments in awareness of these great disparities in gender, especially in the northern territory of Ghana, have put countless number of poverty inventions to bridge this gap. Some of these interventions include; structural adjustment programme (SAP), known as the Economic Recovery Programme (ERP). This policy targeted to improve resource allocation, increase economic efficiency and improve the country’s ability to manage domestic and global problems, The Financial Sector Adjustment Program (FINSAP) since 1986, with the sole objective of liberalizing interest rates, Microfinance and Small Scale Loans Centre (MASLOC), a government microfinance institution, to provide credit facilities to the active poor, the Savanna Accelerated Development Plan (SADP), to improve the poverty situation in northern Ghana, the Disproportional of Civil Society Plan and Malnutrition (DSPM), to look into children nutritional conditions, Disproportional Burden on the Poor Plan (DBPP), aimed at helping the very poor, and the Rapid Achievements Survival Millennium Development Goal (RASMD), an agenda for growth and prosperity and the Hunger Vision 2020,

the list is not exhausted. All these interventions are mostly having the same objectives, including equal in human dignity and rights, the right to food, health, work and education (IMF, 1998; Wronka, 2016). Yet the northern rural for instance the Upper West Region’s poverty and food insecurity still continue, and children and women are the most effected. Though the country has enough resources to help fight this prevalence, it seems the right channel to curtail this is missing. These women have to be given the opportunity to their basic right, self-confidence, encourage, support and their views respected first, choose and pick decisions that affect them, before any meaningful invention can be achieved (Harding, 2016). Unfortunately, most of the females are completely under the direction of their patriarchal counterparts, their dos and don’ts are in the hands of the men, without any questions coming from them, especially in the rural setups of northern Ghana (Dapila, 1995). Molyneux, 2016 maintained that, women bear the major responsibility of meeting basic needs, yet are systematically denied the freedom of action and voice in decision-making to fulfill this responsibility. For the number of interventions established by past and present Ghana Governments are numerous, yet this rural Upper West folk’s poverty cycle continuous.

2.3. The Indigenes of Upper West Region of Ghana and their livelihood roles.

According to History, the then northern Ghanaian is well known for his honest, bravely, hardworking and above all sober and respectful (Lentz, 1994; Lentz, 2006). These attributes of the Northerners according to literature, prompt the British-Ghana’s Colonial Masters to decide that the northerners of Ghana, at that time do not need formal education to function. Hence, British reserved the country’s security jobs, the cultivating of the cocoa plantation, the non-mechanized minerals mining fields, the construction of railways and all other infrastructures needed at that time to the Northerners. For instance, the clearing of the forest to plant the cocoa at the time need a brave and hardworking persons with wisdom, for the forests were full of all kind of dangerous animals and very poisonous classes of reptilian. Also the underground Gold, bauxite and manganese mining fields were not mechanized, hence very dangerous, and construction of the railways needed such strong and brave persons, for almost every job that was labor-intensive, Northerner at that time was fit for these jobs and was cut off from formal education (Brukum, 1997; Saaka, 1987). The negative effects of this decision by the British is the main contributing factors-majority illiterates in the north, the migration of the northerners to the southern part of Ghana up to date, the poverty prevalence and chronic food insecurity in the northern part of Ghana. The Ghana’s Statistical Service, (2010) asserted that, while Ghana’s overall poverty rate has declined, the three regions in the north have seen only marginal decreases. Poverty rates in the north are two to three times the national average, and chronic food insecurity remains a critical challenge there. As a result, many of the people live each day

in abject poverty.

The rural Upper West dwellers of today are mostly peasant farmers (crops and animals). Ghana's rural areas, especially the three regions in the north of Ghana, have very limited access to the productive assets that would facilitate a shift from subsistence farming and livestock farming to modern, and commercial agriculture (Konings, 1994; Kuu-Ire, 2009; Lobnibe, 2010; Nyewie, 2010). The major constraints to their livelihoods include; illiteracy, lack of water, very poor infrastructure, youth migration, and little or non-vocational and technical skills (Hartl, 2011; Bisariya & Mishra, 2015). As a result, many rural young men and young women leave their villages in the northern territory for urban centers of Ghana in search for non-existing or menial jobs (Agyei-Mensah & Owusu, 2010). Hence, the poorest of the poor in Ghana, is the rural Upper West dwellers of Ghana, mostly women.

In the context of this article, awareness is articulated concerning cultures, morals, assertiveness and beliefs that affect WBSG. The overall approaches in the direction of these magnitudes to a certain extent differentiate exact standards, customs or opinions that motivate the overall perceived consequences of financial liberation as well as self-confidence (Field, Martinez, & Pande, 2016; Joseph & Imhanlahimi, 2011; Wanyoike, 2012). As the improvement of visions of own-independence, self-assurance portrayed by improved awareness around own ability and experiences, by way of life of the imminent and pensiveness (Trommsdorff, 2012; Verbeek, Zwakhalen, van Rossum, Kempen, & Hamers, 2012). Communal actions which describe disparities within womanhood and manhood in civilizations, usually assigning diverse duties and household tasks and allocating inferior values to schedules related to females, have damagingly influenced womenfolk in their pursuit for achievement. Certain standards comprise the task of merely the gender part obligation for reproductive effort inside the home to womanhood and the main income realizing obligation to menfolk. In numerous circumstances, this has led unfortunately to females taking very inadequate chances to exploit their abilities confidently (Ghalib & Hossain, 2010). Cultures would play qualms on women substances and likely decrease their conjugal predictions in certain places of the social order. Females grieve from stresses coming from outmoded methods of conventional cultures where they are estimated mainly to provide on their domestic responsibilities in advance, they reflect about refining their pecuniary happiness (Jamali, Zanhour, & Keshishian, 2009). Owing to the dogmatic defiance of males and extra traditional obstacles, females are constrained to execute their productive quotas and domestic routines (Yasmeen & Karim, 2014). The rural Women are an assortment to be obedient and altruistic, and are barred from relating with the public (Fakir & Nicol, 2012)

Further restraints such as damaging societal defiance and narrow-mindedness against womanhood typically in emerging's, such as rural dwellers in the Upper West Region

of Ghana, ascend from inequitable ethnic beliefs and mores of the male-controlled nations. Chauvinism is articulated over disparity attitudes in the direction of womenfolk entirely and usual in diverse morals and projections for women's collective demeanor in precise (Woldie & Adersua, 2004). Initially, females are trained to be obedient and altruistic and as a consequence of this, women are deprived of membership in revenue making undertakings as well as admission to microfinance and bazaar amenities (Narteh, Mahmoud, & Amoh, 2017; Ogbeide & Ele, 2015; Simba, Agak, & Kabuka, 2016). Traditional dynamic forces importantly prejudiced the progress of women-ran MSEs. They established that indigenous societies, standards, approaches and chain of command have robust effect on females-owned MSEs. Conversely, certain females in the rural areas had effectively accomplished to disentangle themselves from these shameful influences (Mbiti, Mukulu, Mung'atu, & Kyalo, 2015). Traditional physiognomies such as sexual category require countless influence on the defiance and conduct of personalities and their background in life. Whether a particular person would progress and grow into a businessperson or not would rest on his or her environment and worth demeanors. Hence outmoded influences such as religion, ethnic links, convictions amongst associates in an establishment, business principles and approaches, customs and opinions related by means of sex and obligations ensure biased enactment of microfinance and other poverty alleviating tools amongst womanhood. Sexual category matters have a resilient effect on women undertakings. Females continue in difficulty to unravel themselves from that humiliation of existence as 'customary woman'. The traditional convictions that womankind have a responsibility 'take in' and do not ask questions is still foremost in several groups. Women continue to require the consent of their men to access credit. Rustic ladies are trained to trust that gentlemen's ideas are trustworthy than theirs, and as a consequence they incline to drive alongside per conclusions taken by their men. Therefore, almost all females consider it hard to link corporate associations owing to these customs and common egotisms on their way. Characteristically, rural females seem to begin trades for existence nonetheless per no objective to develop (Mbiti, Mukulu, Mung'atu, & Kyalo, 2015).

Regardless of the volume of articles on microfinance services support in alleviating poverty and chronic food shortage in the rural dwellers in the area of this study, their experiential works did not clearly convey the traditional influences troubling the womenfolk involved in WBSG. Indigenous communal mores, dogmas and defiance and their bearing on females and creation of females sets remained inadequately considered. Records of the existing texts on customs, doctrines and impudence are founded on urban women and their livelihood activities. Their foremost worry was on women economic and financial empowerment through microfinance related activities. These perceptions are not included in this paper and texts connected to them are not extensively revised in this article. However, customs, creeds and defiance are different

to every one’s area and kingdom. Islamic cultures have completely diverse beliefs that interrupt females’ undertakings. Ghana, a nation with diverse ethnic groups has dissimilar traditional approaches to sexual category and sexual roles. The rural Upper Westerners continue to grasp resolutely onto their customs. Encounters confronting them are different as likened to others. Few previous studies have revealed the predicaments the rural women dwellers in Upper West Region of Ghana face in their livelihood- what culture requires of these women and their roles. Scholars have also not search on; in what manner the mixture of several traditions might affect microfinance success on informal microfinance institutions, such as WBSG on the rustic woman of Upper West Region of Ghana. Ghana in its peculiar structure is established of numerous traditions and beliefs; with rural Upper Westerners livelihood been very prominent in their customs and financial liberty. This research paper investigates into the traditions, doctrines and customs that might have divergent effects on female’s WBSG.

3. Methodology

3.1. Research Design and Target Area

The population of this study is ten rural areas in Nadowli District- Musama, Baadabuo, Tangasia, Yiziiri, Tokpo, Toyaga, Kpazie, Bano, Dapuori, and Goziiri in the Upper West Region of Ghana-Wa. This paper concentrated on these ten villages in the Nadowli District due to the chronic food insecurity and poverty heights in these communities and the presence of cultural beliefs that are mostly discriminated against the females and their financial liberty. This study adapted non-probability sampling procedure. Cluster, stratified sampling and snowball sampling procedure were used to select the respondents. The cluster selection procedure was

Table 1; Demographic Characteristics of Respondents

Demographic Variable Of Respondents	Frequency	%	Valid %	Cumulative %
Gender				
Male	20	16.7	16.7	16.7
Female	100	83.3	83.3	100.0
Total	120	100.0	100.0	
Level of Education				
Illiterate	76	63.3	63.3	63.3
Basic Education	34	28.4	28.4	91.7
Vocational Or Technical	10	8.3	8.3	100.0
Total	120	100.0	100.0	
Marital Status				
Married	98	81.7	81.7	81.7
Divorce/Widow/Widower	16	13.3	13.3	95.0
Single	6	5.0	5.0	100.0
Total	120	100.0	100.0	
Ages				

necessary because areas of this study were viewed as bunches and the snowballing methodology was employ to allocate the WBSGs in the ten areas. The total female population in the ten villages who are eighteen (18) years and above is approximately 1200 including growth projections (2010 Population and Housing Census). In all 120 respondents were selected, 12 members from each village, 10 women and 2 men respectively. This is to ensure equal representation of each village. The study adapted both qualitative and quantitative designs. The quantitative parts of the questionnaire were a five point Likert scale items. Respondents were asked a number of Likert scale questions to find out whether WBSG made a difference in their lives. The respondents’ opinions ranked as strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). The qualitative part of the data was analyzed using Colaizzi’s (1978) approach. Every inscribed text was perused over and over to get the general understanding. For all texts, important expressions and statements were recognized. Significances and implications expressed in groups and titles permitting appearance of headings similar to most participants’ texts. These outcomes analyzed and assimilated thoroughly and completely interpretation of the scripts.

4.0 Findings and Discussions

4.1. A social demographics profile of the active poor is important influence that could have consequences on their poverty and food insecurity (Afrane, 2002; Leinbach, 2003). Therefore, gender, age, marital status, level of education and the types of occupations are the features used to analysis their effects on WBSG from alleviating the chronic poverty and the food insecurity in ten villages under the Nadowli District of Upper West Region.

18-25 Years	9	7.5	7.5	7.5
26-35 Years	18	15.0	15.0	22.5
36-45 Years	53	44.2	44.2	66.7
46-55 Years	40	33.3	33.3	100.0
Total	120	100.0	100.0	
Type of Occupation				
Farming /Petty Trading	106	88.3	88.3	88.3
Government Work	14	11.7	11.7	100.0
Total	120	100.0	100.0	

Survey Work; December 2017

From the table 1, bulk of the sample, 100 (83%) are females with only 20 (17%) males. The education level of the respondents; 63.3 % and 28.4% of respondents are illiterates and Basic level of education respectively, while rest 8.3% achieved some kind of vocational and technical training. It is shown that 81.7% of the respondents are married, 5% single and 13.3% either divorce/separation, widows/widowers. The age distribution revealed that only 7.5% of the respondents fall

between the ages of 18-25 years and rest 92.5% are between 26-55 years, implying that all the respondents are in active working class. The types of occupation in the area of this study are peasant farming, crops and animals, petty traders, and government- teaching and community nursing. These results showed that 88.3% of sample engaged in farming and petty trading while only 11.7% do government work.

Table 2; Reason for Joining WBSG

	A five point Likert Scale Items	1	2	3	4	5	%	Mean
1	Our group has a the same objective (to feed our families)	.8	3.3	21.7	33.3	40.8	74.1	4.10
2	Our group has shared benefits	1.7	9.2	22.5	34.2	32.5	66.7	3.96
3	The group practice common traditional beliefs	2.5	2.5	16.7	32.5	45.8	78.3	4.16
4	We see our group as one family	1.7	1.7	21.7	30.8	44.2	75.0	4.14
5	Togetherness and hard work is rule number one in our group	4.2	.8	24.2	28.3	42.5	70.8	4.04

Survey Work, December, 2017

Majority of the respondents revealed that the main objective of their membership was to feed the families (74.1%), the group therefore share a common benefits (66.7%) and belief in the

same customs (78.3%). WBSG considers its members as one family (75.0%), working hard with mutual understanding to achieve the aims.

Table 3; Benefit of joining WBSG

	Descriptive Statistics	N	Min	Max	Mean	Std. Dev
1	Our group has a the same objective (to feed our family)	120	1	5	4.10	0.911
2	Our group has shared benefits	120	1	5	3.96	1.028
3	The group has common traditional beliefs	120	1	5	4.16	0.964
4	We see our group as one family	120	1	5	4.14	0.929
5	Togetherness and hard work is rule number one in our group	120	1	5	4.04	1.040

Survey Work, December, 2017

Descriptive statistics shown on table three above reveal common mean scores of the respondents agreed (mean \approx 4.00), are similar across all the five statements posed, from members having the same objective, groups have shared benefits, groups practice common traditional beliefs, and groups as one family, togetherness and hard work. The standard deviations are less than one of three of statements,

conforming to their means of members having same objective, groups have common traditional beliefs and groups as one family, clustering around the mean. However, two of the statements; our group has shared benefits, togetherness and hard work record a standard deviation greater than 1 (1.028 and 1.040) deviating a bit from the mean.

Table 4; Achievements from joining WBSG

	A five point Likert Scale Items	1	2	3	4	5	%	Mean
1	Our group is built on trust, dedication and hard work.	2.5	1.7	14.2	41.7	40.2	81.9	4.84
2	Most WBSGs members started their businesses through WBSG.	.8	5.8	12.5	61.7	19.2	80.9	4.43
3	Group members are allowed to borrow for school fees and households needs.	2.5	14.2	19.2	43.3	20.8	64.1	4.42
4	Group helps in funeral and other emergency expenditures of members.	2.5	.8	23.3	28.3	45.0	73.3	3.83
5	WBSG- our group can purchase assets such as land and cattle.	6.7	32.5	34.2	11.7	15.0	26.7	2.96
6	Before joining the group we can all afford the basic needs of live.	1.7	44.2	34.2	8.3	11.7	20.5	2.14
7	Before joining the group members were financially and economically sufficient.	36.7	24.2	19.2	4.2	15.8	20.0	2.38
8	Formal microfinance lending is better the WBSG.	17.5	32.5	19.2	10.0	20.8	30.8	2.38
9	Non-WBSGs member can borrow from WBSGs with higher interest.	35.0	45.2	5.0	6.7	7.5	14.2	2.06
10	Women rely on men’s property such as land for business.	1.7	2.5	10.2	44.7	40.2	84.9	4.96

Survey Work, December, 2017

Table 4 above on the achievements of women through WBSG, the finding reveals that, WBSG is built on trust, dedication and hard work, and most of the women started their businesses through WBSG. Difficulty in paying children school fees and households’ basic needs are reduced. The members of WBSG help each other in times of emergence such as funerals and sicknesses. However, the women still rely on men’s property such as land for businesses, all of these statements scored a very high positive percentages of 81.9% and 64.1% been the lowest, with their corresponding mean score of 4 and above, indicating that respondents responded positively- agreed and

strongly agreed to the five point Likert items. On the contrary, the rest of statements such as; WBSGs can jointly purchase assets such as land and cattle, before joining the WBSG, members could afford their basic needs of live, before joining the group members were financially and economically sufficient, formal microfinance lending is better the WBSG, and WBSGs members can borrow from WBSGS with high interest all scored negatives, with its mean score of 2.14 the lowest and 2.96 the highest, indicating that respondents disagreed or strongly disagreed on these Likerts scale statements.

Table 5; Achievements from joining WBSG

	Descriptive Statistics	N	Min	Max	Mean	Std.Dev
1	Our group is built on trust, dedication and hard work.	120	1	5	4.84	0.796
2	Most WBSGs members started their businesses through WBSG.	120	1	5	4.43	0.896
3	Group members are allowed to borrow for school fees and households needs.	120	1	5	4.42	0.849
4	Group helps in funeral and other emergency expenditures of members.	120	1	5	3.83	0.966
5	WBSG- our group can purchase assets such as land and cattle.	120	1	5	2.96	1.148
6	Before joining the WBSG members could afford their basic needs.	120	1	5	2.14	1.021
7	Before joining the group members were financially and economically sufficient.	120	1	5	2.38	1.421
8	Formal microfinance lending is better than WBSG.	120	1	5	2.38	1.049
9	Non-WBSGs members can borrow from WBSGs with higher interest.	120	1	5	2.06	1.162
10	Women rely on men’s property such as land for business.	120	1	5	4.96	0.648

Survey Work, December, 2017

Descriptive statistics on table 5 above, our group is built on trust, dedication and hard work, most group members started their businesses through WBSG, members are allowed to borrow for education expenses and households needs, group helps in funeral and other emergency expenditures of

members and women rely on men’s property such as land for businesses, all scored a very high means (4.00 to 4.96) with low standard deviations between (0.648 and 0.966), implying that, responses given to these statements are more cluster to their means. However, the rest of the items; WBSG- our group

can purchase assets such as land and cattle, before joining the group one could afford the basic needs of live, Before joining the group members were financially and economically sufficient, formal microfinance lending is better than WBSG and non-WBSGs members can borrow from WBSGs with higher interest, scored low means between (2.14 and 2.96) with higher standard deviation of 1.021 and 1.162 respectively, indicating the presence of outliers.

In sub-Saharan Africa, females’ right to own certain productive assets such as land and cattle are ongoing discussions that trigger hullabaloo in many rural settlements, the rural Upper West Region of Ghana inclusive.

“We as women are not allowed to own certain assets such as land and Cattle, therefore the idea of expanding our businesses in future are beyond our thoughts. We are therefore content with feeding our households- at least a single meal a day and the payments of our wards school fees among others” most respondents noted.

4.2 Discussions

Social demographics profile of the active poor is important influence that could have consequences on their poverty and food insecurity (Afrane, 2002; Leinbach, 2003). Therefore, gender, age, marital status, level of education and the types of occupations are the features used to analysis their effects on WBSG as a micro financial tool for alleviating poverty and the food insecurity in ten villages under the Nadowli District of Upper West Region. Though, most of all the respondents are in the active working class (83%) are illiterates, with very little employable skills (8.3%) , which compel them to engage mainly on peasant farming and petty trading- mostly selling of salt and pepper class of goods. This is confirmed by Meinzen-Dick & Quisumbing, 2012 that, demographic characteristics such as the literacy level, occupation and employable skills have significant influence on a person’s standard of living. Through WBSGs, the women have been able to feed their families better than before, their main objective of forming the WBSG, recognizing that they share common plight-poverty and food insecurity. As Below, et al., 2012 ; Baig & Aldosari, 2013 averred, that the economic interventions of persons is speedy and effective through groups procedures, where they share common objectives, beliefs and benefits. Nevertheless, this procedure needs a genuine provisions be put in place and answer the requirements of the persons with the aim of solving the existing predicaments. However, this contradicts Lambisia, Ngahu, & Wagoki, 2016 affirmation that, illiteracy couple with traditions and outmoded beliefs, persons predicaments, such as those in this study is difficult to fight. The achievements of members of WBSG, ranges from new capitals to start selling their basic soup ingredients- pepper and salt as usual. Settling of wards education expenses, assurance of emergency support by WBSG members and above all, the fact that they-WBSGs are sure of a single meal every blessed day for their children is enough. What a pity. Nevertheless, for the idea of expanding their pepper and salt tables to at least a

kiosks or intending to acquire important productive assets such as cattle or land for securities in the future is far beyond their thoughts. This justifies the study by Mbiti, Mukulu, Mung’atu, & Kyalo, 2015 that the characteristics of businesses own by rural females seem mainly to provide food on table, nonetheless per no objective to expand.

5.0. Conclusion and Recommendation.

This article- WBSGs a Micro Financial Tool for Alleviating Poverty and Food Insecurity in Rural Areas of Nadowli District in the Upper West Region of Ghana, is confirmed to be an effective micro financial tool, that relieves women in rural Upper West Region of Ghana from their difficulty in accessing basic needs such as food and clothing, to an extend that the women could even meet some of the expenses of their wards school fees. The paper summarizes that, for any meaning reduction of poverty and food insecurity in the area, there should be an intervention that enables the women to occupations that has a direct link or some of the benefits accruing to their male counterparts in the area. This could be a short- term solution to enable the women sustains WBSGs. Looking at the overall solution to poverty and food insecurity, there should be holistic non-formal education for the adults and the children education for example the girl-child. The Nadowli District rural men need effective sensitization about the female person’s human rights and dignity. Chauvinism and gender part obligation for which the reproductive effort inside the home is to womanhood and the main income realizing obligation to menfolk should be scrapped. Importance should be placed not on the number of wives and children a man has, but rather the quality of the children and the household in general must be considered. The rural Upper West female has been relegated to the background for far too long and must be given the chance to choose and pick all that affects her.

5.1 Recommendations.

- a) The long-run solution to this chronic poverty and cyclical food shortage is to intensify all children education, especially the female child. The District Assembly should take responsibility for this, by enacting by-laws that compel parents not only to send the wards to school but to also keep them in school. Such as WBSGs should be encourage in the area. Such grouping should have a direct link with the males in the area. By this method the male will allow and encourage their female counterparts the good will to join any micro financial grouping.
- c) Chauvinism and gender part obligation for which the reproductive effort inside the home is to womanhood and the main income realizing obligation to menfolk should be looked at gradually. Most importantly, sensitization of the males about the females’ human rights and privileges should be taken seriously among others.

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