

**DEALING WITH OBLIGATIONS: DEBT, MICROCREDIT
AND GENDER RELATIONS IN MATRILINEAL OFFINSO**

BY

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ABSTRACT

This thesis examines the impact of microcredit on women's livelihoods and relationships in Offinso, an Asante town in Ghana. Based on thirteen months of ethnographic fieldwork, it offers a detailed exploration of the various aspects of women's experience of microcredit. The main argument is that microcredit is predicated on the notion of obligation. The evidence suggests that women's involvement in economic activity, the nature of their relationships with lending institutions, and the outcomes of their interactions within the household, all involve the balancing of obligations to different persons and groups at the same time. Conceptualising women's economic choices in terms of their obligations enables a better understanding of the pragmatic economic choices of the recipients of microcredit. However, the reference to obligation does not imply a total subordination of the individual to social control or moral order. Rather, individuals act in pursuit of their own ethical projects. Indeed, the economic choices of women are sometimes geared towards expanding their freedoms to act in ways that are contrary to traditional moral values about things like marriage and female modesty. This thesis therefore highlights the coexistence of moral obligation and ethical self-formation in the economic conduct of women.

DEDICATION

This thesis is dedicated to my mother Elizabeth Ajaab and my little Nina Elizabeth Salifu

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LIST OF ACRONYMS

NGO: Non-governmental organisation

GHAMFIN: Ghana Microfinance Institutions Network

WID: Women-in-Development

BRICSAMIT: Brazil, Russia, India, China, South Africa, Mexico, Indonesia and Turkey

MFI: Microfinance Institution

ROSCA: Rotating Savings and Credit Association

DSW: Department of Social Welfare

LEAP: Livelihood Empowerment Against Poverty

BAC: Business Advisory Centre

IFAD: International Fund for Agriculture Development

AfDB: African Development Bank

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INTRODUCTION

DEALING WITH OBLIGATIONS

This thesis is about gender and microcredit in the town of Offinso in the Asante region of Ghana. It explores how microcredit shapes the lives of women in terms of their relationships within and beyond the home, as well as their reactions to the institutionalised authority of lending institutions and government agencies. It is an attempt to explore the various possibilities for change arising from women's access to microcredit as it pertains to their relationships in the home, the market, and the offices of lending institutions and government agencies. Access to microcredit creates new relationships with other borrowers and the staff of microcredit institutions, whilst altering old ones with their husbands and children in significant ways. At the same time, access to microcredit is predicated on already existing relationships with kin, peers, and the staff of lending institutions. Underlying these various relationships is a sense of moral obligation that stimulates interactions and the flow of material resources between persons. More than anything, it is the management of obligations that shapes the specific outcomes of women's microcredit in this particular social context.

The main argument of this thesis, therefore, is that microcredit, together with the associated conceptions of debt, is mediated by the sense of obligation between persons. In the course of daily interaction, these interpersonal obligations are enacted through people's economic choices; like when a mother decides to pay her child's school fees with her loan money rather than restock her wares. By reflecting on economic conduct as a performance of obligation, this thesis enables an in-depth understanding of the many facets of microcredit as a development intervention. This approach engages ongoing debates in the intersection between moral philosophy and anthropology (Laidlaw, 2002; Englund, 2008; Rodima-Taylor, 2013; Moyar, 2012), as well as contemporary perspectives on gender and economic

development in the global south (Mayoux, 2001; Chant & Sweetman, 2012; Cornwall & Rivas, 2015; Kabeer, 2016), to generate a nuanced understanding of women's microcredit. In highlighting the moral basis of material life and the materiality of morality, it demonstrates the theoretical relevance of moral obligation as a viable mode of understanding human economic conduct and relations.

In this thesis, the emphasis on obligation entails the exercise of ethical self-formation, and particularly, the quest for personal reputation and status. Whilst discharging their obligations to others, women are primarily guided by their own projects of ethical self-formation. This means that the need to satisfy the expectations of others does not emanate solely from social pressure or adherence to a collective moral code, but also from the desire to make the self into a specific kind of person. Among other things, women aspire to be good mothers and recognised members of the lineage and the wider community. Their material resources, including microcredit, are therefore deployed in pursuit of these personal aspirations. Rather than acting out of compulsion, women have a choice about how to fulfil their obligations. Although these choices are made within the context of social norms and values which define how people ought to act in relation to others, the individual has room to make herself (Laidlaw, 2002).

Drawing on thirteen months of fieldwork in the Asante town of Offinso, this thesis applies an ethnographic lens to the experiences of women who use microcredit. Although the new concept of microcredit only began gaining global popularity in the 1970s, it is essentially based on much older practices of money lending (Norwood, 2011, 170). For a country of its size, Ghana has a very vibrant microcredit sector consisting of thousands of financial institutions including rural and community banks, micro-finance companies, savings and loans companies, financial non-governmental organisations (NGOs), credit unions, registered

money lenders, and registered *susu* (savings) collectors. These institutions are organised under the Ghana Microfinance Institutions Network (GHAMFIN), the umbrella association of all institutions which operate in this sector.¹ Together, they serve over eight million clients, 62% of whom are women. The participants of this study are drawn from this group and consist mostly of low-income women who take loans ranging from Gh¢200 (£35) to Gh¢2000 (£345) in six or twelve-monthly cycles. In addition to the loans from financial institutions, these women also rely on the older (pre-1970s microcredit) practices of mobilising resources from kin and peers.

Underpinning these material exchanges among people who are simultaneously borrowers and lenders, is a sense of obligation that derives from their interpersonal relations. Outside the home, women who belong to the same loan group, trade in the same produce, or work in close proximity often develop networks of mutual support that enable them to lend and borrow among themselves on favourable terms. These specialised lending arrangements are founded on the mutual obligation to reciprocate. Again, the process of borrowing from lending institutions also entails regular interactions and feelings of obligation between the women and the financial institutions. Just as lending institutions expect borrowers to abide by the conditions of the loan contract, so too do the borrowers hold the institutions to their obligations to lend promptly and favourably. At the same time, borrowers have to juggle other obligations which may conflict with the demands of the lenders. Likewise, within the home and among kin, the economic choices of individuals are influenced by their

¹ “Microfinance Services and their Contribution to the Economy.” GHAMFIN Presentation at 2016 Accountants Conference. Retrieved 10 August 2018 from:

https://icagh.com/file/GHAMFIN_Presentation_at_2016_Accountants_Conference_By_Mr_Yaw_Gyamfi.pdf

interpersonal relations founded on obligations. In this context, the activities of daily life are fuelled by the need to live up to one's obligations to children, siblings, husbands, and the wider community. Failure to fulfil these various expectations often triggers interpersonal tension and inspires a whole range of mechanisms for rationalisation and resolution.

Persons and their moral obligations

In anthropology, Durkheim's influence has spurred a mode of thinking which tends to emphasise the force of collectively defined moral rules on the behaviour of individual members of society (Englund, 2008, 33; Laidlaw, 2002, 312). Following this line of thinking, an obligation would be understood as something that is imposed on a person through the rules of morality that are external to the individual. On the other hand, anthropologists who oppose this social control view of obligation maintain that individual persons are ethical agents who themselves shape and embody their obligations. According to Englund (2008), the notion of obligation as social control comes into doubt when considered against empirical evidence from the economic relations between individuals or groups. Analysing the aid-funded development projects emanating from the diplomatic exchanges between Malawi and Taiwan, he shows that the fulfilment of obligations does not necessarily indicate a communal social order or legally restricted conduct. It is possible, he argues, to perceive the constraints associated with obligations as internal to the person, as part of the construction of her being. Therefore, the role of the individual cannot be limited to only her response to social control but must also include her self-conscious actions like participation in networks of material exchange with other members of the community.

The anthropology of ethics stems from this perspective which recognises persons as ethical agents who have a choice between different courses of action in pursuit of an ethical project (Laidlaw, 2002). For Laidlaw, the concept of human freedom is very useful to an

anthropology of ethics. As opposed to “agency” which tends to emphasise only actions that induce structural change, freedom covers a broader range of human conduct that is enabled by the ability to choose (ibid, 315). In a social context where different values obtain, the concept of freedom therefore entails the ability to make a choice about which values to prioritise in the process of self-formation (ibid, 319). In this sense, a person’s desire to fulfil her economic obligations to others can be understood as an exercise in ethical self-formation, rather than an imposition by an external moral code. Such an individual makes a free choice to undertake certain economic actions or fulfil certain obligations in order to make herself into a particular kind of person. Thus, regarding the ethical project, Laidlaw insists that “[m]oral obligation is its end-point, not its beginning; and although it is pursued through instituted social practices, it is not a socially imposed code of rules” (2002, 326).

But how is it possible to apply the concept of freedom to situations where persons feel bound by their material obligations to others? Among philosophers, this concern has taken the form of a debate on the question of where moral obligations emanate from. The issue has been whether to consider it as internal to the individual or externally imposed on her (Moyar, 2012). Whilst some argue, from the social command perspective, that obligation is imposed through the rules of morality that are external to the individual, others acknowledge the element of internal self-regulation. For Moyar, obligation is best understood through “the self-incorporation view of obligation” whereby “the individual incorporates the universal in her own judgments, and that the individual is thereby incorporated into the common purposes of the community” (Moyar, 2012, 592). The individual is therefore able to simultaneously express her freedom whilst remaining a viable member of the community.

Drawing from the ideas of Foucault on the “techniques of the self”, Laidlaw argues that the freedom of the ethical subject is not only about ridding oneself of any responsibilities, but

rather “consists in the possibility of choosing the kind of self one wishes to be” (2002, 324). This means that as long as a person is able to make a choice, she is said to possess personal freedom regardless of what her choice is. In exercising this freedom, she can choose to commit herself to an external moral code. For example, followers of a religion may freely submit to its moral teachings or adopt an ascetic lifestyle as a way of constructing their self-image (ibid). Similarly, and for our purposes in this thesis, a woman who voluntarily chooses to commit herself and her resources to fulfilling her material obligations to others remains a free ethical agent. From Laidlaw’s analysis, the concept of ethics therefore enables us to resolve the contradiction between moral obligation and individual freedom. Ethics consist of more than the following of moral rules. It involves how people choose to make themselves, whether through moral or non-moral means. The self-fashioning is itself “a practice of freedom” (Laidlaw, 2002, 322).

In many ethnographic accounts across Africa, the point has been made that the very concept of personhood is significantly defined by a subject’s material obligations to, and claims on others (Rodima-Taylor, 2013, 77). Indeed, Max Gluckman (1965) makes the point that the fulfilment of material obligations is very central to Barotse morality. Personhood is thus manifested in acts of labour and material distribution which serve as the means by which social bonds are maintained (Rodima-Taylor, 2013, 79). In parts of rural Malawi where matrilineal principles shape social relations, a woman’s personhood is explicitly linked to her possession of a granary and cultivable land which enable her to establish a household of her own together with her husband and children (Englund, 2008, 40). Her relations with other women are enacted through the exchange of gifts, usually comprised of farm produce such as maize (ibid, 41). Such material practices are woven into the daily activities of life, becoming avenues for people to assert and reassert their personhood:

A whole range of contexts and events constitutes this relational field, not only during crises but also in the casual encounters of everyday life, such as when a neighbour's or relative's children decide to take their meal at one's house. Whether or not it is objectified as a gift (*mphatso*), food is more than a mere means of sustenance on these occasions. Time and again, it establishes the provider as an adult capable of meeting the obligations that her or his relationships entail (ibid).

Except for people who are very wealthy, participation in these networks of material exchange usually requires that persons engage in some form of productive or income-generating activity. In Ghana, engagement in work is not only a matter of moral obligation for adults but can also be a source of gratification in itself (Darkwah, 2007). In addition to their domestic duties of child-care and nurturing, women are expected to take up work outside the home, typically agricultural production or trading activities. The most successful of these female workers, particularly traders of high-value imported products, often draw great satisfaction from their foreign travels and from being at the forefront of shaping modern lifestyle choices in their communities (ibid). In this context therefore, active participation in the channels of material distribution not only affirms the barest requirement of personhood but can also be used as a means of enhancing personal reputation and status. Through participation in material exchange with others, the individual is able to exert their influence within the social network (Rodima-Taylor, 2013, 80). Depending on the value of the materials involved in the exchange, the person can attain a prestigious position from where others seek their favour (ibid). Material exchange is therefore central to status and the social construction of a person. Even though the principal characters of this thesis do not operate at such prestigious levels as the traders of high-value imported products, their work is equally valuable to their kin and acquaintances. It is through their labour and material distribution that relationships with

others are enacted. The sense of material obligation that accompanies these relationships is most explicitly expressed between members of work or self-help groups, like bank loan groups or peer-to-peer savings and credit associations, whose members provide mutual support for one another. Ethnographic accounts from other parts of Africa report similar patterns. In Tanzania for example, Kuria women who belong to multiple mutual help groups at the same time have to manage their competing obligations (Rodima-Taylor, 2013, 85). For these women, getting involved in such groups with other businesswomen is vital to their personhood because, as Rodima-Taylor puts it: “Kuria personhood is built through interacting with others in socially meaningful ways, which often entails being interwoven in diverse obligation and debt networks and accumulating potential exchange partners” (ibid, 90). In Offinso too, working women have to manage multiple and competing obligations to different people at the same time.

Thus far, my argument has been that the actions of economic actors, in this case the recipients of microcredit, are guided by the different obligations that arise in their relationships with others. This has led inevitably into questions about personhood and the freedom to pursue ethical self-formation through work and material exchange. On these questions, the proposition, drawn from debates in the anthropology of ethics and morality is that although they emanate from relationships that are external to the person, obligations are shaped by the individual freedom of economic actors. Indeed, the ethnographic evidence presented in this thesis shows that part of the challenge of dealing with obligations is about finding the balance between personal and collective aspirations. This renders moot the wholesale classification of African or even non-Western societies as communalistic, as opposed to individualistic Western societies. As shown by Burrell (2014, 580), market traders in Accra Ghana display both individual autonomy and a sense of belonging to groups and networks of support, even

in their embrace of new technology like the mobile phone. Despite what some might see as the individualising tendencies of technology, social and kin networks remain crucial sources of information and support for these traders (ibid).

According to Comaroff and Comaroff (2001, 267), the idea of the truly autonomous person is a particularly European one that does not exist anywhere in reality. Consequently, the distinction that is often made between a supposedly Western “self-made, self-conscious, right-bearing individual” and the non-Western “relational, ascriptive, communalistic, inert self” is equally unfounded (ibid). Anthropologists insist that personhood is everywhere socially constructed, even as it is determined by local context and history (ibid, 276).

Drawing from historical conceptions of personhood among the Tswana people in the nineteenth century, Comaroff and Comaroff demonstrate that the social construction of persons involves elements of both communality and individuality (2001, 268). At this time, and among this particular people, the making of a person involved a continuous series of activities that were both individually driven and communally defined. For example, men “had to ‘build themselves up’ — to constitute their person, position, and rank — by acquiring ‘wealth in people’, orchestrating ties of alliance and opposition, and ‘eating’ their rivals” (ibid, 269). Thus, to attain the desired personhood, the individual actor had to engage in productive labour activities and fulfil their material obligations to others, whilst showing the right amount of attachment to supporters and separation from opponents accordingly.

Today, in the twenty-first century, economic actors around Africa still engage in the delicate business of managing interpersonal relationships that have material consequences. Tom Neumark (2017) shows how the women residents of Korogocho, an urban slum dwelling in Nairobi, “cared” for their relationships with others by refraining from seeking help from them. Although living under precarious economic conditions, these women strove for

economic self-sufficiency as a way of protecting their relationships with neighbours and kin. Disengaging from others was a strategy to avoid burdensome obligations to them, since, by refusing to burden others, they were in turn freed from being obligated to these others. Therefore, since no obligations were received, none was owed. But rather than seeing this behaviour as a severance of social ties, Neumark urges us to think of their detachment from others as a way of attaching to those same people, a way of nurturing these relationships (ibid, 749). Similarly, the trading women of Offinso whose actions and narratives inform this thesis also navigate through different obligations, each time deciding which matters more and which to avoid. Sometimes they find it necessary to avoid certain obligations in order to safeguard their relationships.

Having outlined the main conceptual basis of my argument, I now turn to consider some of the main issues arising from recent debates on microcredit, gender, and economic development. Worthy of note in this discussion is the fact that the obligations arising from the relationships between lenders and their clients are understood differently by each party. This divergence constitutes one of the main dynamics of women's microcredit.

Microcredit as “smart economics” versus social obligations

With a whopping 74% of the recipients of microcredit in the world being women, it is no surprise that it is linked to gender and women's empowerment (Garikipati, Johnson, Guerin, & Szafarz, 2017, 641). In the world of development, microcredit has been advertised specifically as an intervention for poverty reduction and women's empowerment. The assumption is that microcredit has the capacity seamlessly to promote economic growth whilst boosting the ability of women to gain control of their own lives and improve their position in relation to men. In the use of group lending for example, the stated aim is to ensure the financial sustainability of the lending institutions, support women to expand their

income-generating activities, and provide a means for their empowerment through the social capital derived from group membership (Mayoux, 2001, 438).

However, over the years, in spite of the stated objectives, microcredit institutions have tended to focus more effort on loan recovery and the expansion of the income-generating activities of loan takers than on the human development or wellbeing of the clients (Chant & Sweetman, 2012, 518). As Sigalla and Carney observe:

Despite the fact that government officials, donors and NGO officers emphasised the “empowerment” potential of microcredit, the analysis of policy documents and rhetoric suggests that economic growth and poverty reduction are the main objectives for microcredit schemes (2012, 551).

The emphasis of lending institutions has been on financial self-sustainability which can be achieved through the efficient delivery and recovery of loans, free from the waste associated with the charity-driven approaches of governments and NGOs (Mayoux, 2001, 437). As a consequence, institutions invest less direct effort in promoting the empowerment of women. In microcredit programmes where loan recipients are trained directly by the lenders, the training is usually focused on financial literacy or the use of a product that is being recommended by the institution. It is assumed that increasing the entrepreneurial capacity of women will not only result in the cost-effective delivery of microcredit, but also automatically improve gender equality as a residual effect. This “smart economics” approach, inspired by the crucial role played by women in coping with the adverse effects of neoliberal restructuring in the 1980s and 1990s, has gained currency in the world of international development, under the patronage of institutions like the World Bank (Chant & Sweetman, 2012, 519). Both corporate and development agents have been united on this bandwagon by their commitment to harnessing the productive potential of women around the world

(Cornwall & Rivas, 2015, 406). Consequently, the Millennium Development Goals on gender were also influenced by this thinking, attracting criticism for their preoccupation with “making women work for development, rather than making development work for their equality and empowerment” (ibid, 398).

Critique of this insidious reincarnation of Women-in-Development (WID) rhetoric has also come from feminists who are interested in collective action for gender equality (Cornwall & Rivas, 2015, 405). The WID approach of the 1970s recommended merely adding women to ready-made development policy without due consideration of their particular disadvantage in a context of gender inequality (Arnfred, 2011, 131). Replicating this deficiency, the present overwhelming focus on the entrepreneurial capacities of women has the danger of burdening women with inordinate labour demands and responsibility. This is because women’s entrepreneurial activities only add to their existing labour commitments within and outside the home. When women and girls are viewed merely as economic resources that ought to be harnessed for economic growth, there is a danger of over-burdening them, to the detriment of their own wellbeing (Chant & Sweetman, 2012, 521). Over-emphasising the agency of women may result in what has been described as the “feminisation of obligation and responsibility,” leaving them with too much to do (Chant, 2008, 176).

Therefore, the assumption that stimulating economic growth through microcredit will yield dividends in gender equality is questionable. According to Kabeer (2016), whereas there is strong indication from macroeconomic studies to suggest that gender equality has a positive impact on economic growth, the case for the reverse is not as consistent. This means that increased economic growth does not automatically translate into gender equality. For instance, although economic growth has been on the rise in the BRICSAMIT countries (Brazil, Russia, India, China, South Africa, Mexico, Indonesia and Turkey), the gender gap in

economic participation and opportunity has remained wide in these countries (Ukhova, 2015, 250). This is despite the fact that there has been relatively more progress in closing the gender gap in education and political empowerment in these contexts (ibid). Moreover, there is evidence to suggest that gender inequality and economic inequality are mutually reinforcing in economies that are experiencing growth (ibid, 246). This means that in countries where there is economic growth, widening income gaps usually produce greater gender inequality in the population. If this is the case, then it means that neither variable automatically improves with economic growth, and they therefore require separate policy interventions besides economic growth.

The feminist literature on gender and economic growth points to the fact that there are gender-specific effects of development policy which are disadvantageous to women in most cases (Kabeer, 2016, 297). This is because men and women experience poverty differently and unequally due to the structural inequalities between them (Kabeer, 2015, 191). For instance, at the policy level, the restriction of economic growth indicators to only goods and services that are available in the market means that women's unpaid labour in subsistence production, reproduction, and other domestic service is unaccounted for (Kabeer, 2016, 298). This underlines the extent of the burden of women when they have to take on the additional role of being the main economic actors in their homes according to the "smart economics" model. Despite this, it is important to note that the experience of economic policy is not the same for all women. This echoes a wider concern in gender studies about the need to highlight the differential experiences of women on account of race, class, ethnicity, and sexuality among other social cleavages (Ampofo, Beoku-Betts, & Osirim, 2008, 328). These variables influence women's differential experience of deprivation and violence (Kabeer, 2015, 194). By the same token, different women experience microcredit differently.

If at the policy level, microcredit has become increasingly defined by “smart economics,” how has this translated to the level of the ordinary borrower and loan officer? A focus on the experience of the individual borrower directly answers the challenge of acknowledging the particularity of economic actors. Much of the literature on microcredit has already pointed out that loan takers do not always put loans to the prescribed uses (Morvant-Roux, Guerin, & Roesch, 2013). According to Johnson (2005, 239), the assumption that women who take microcredit invariably invest it in income-generating activities is not accurate because several factors determine the uses to which women put their resources. Some of Johnson’s survey respondents in Malawi indicated that their loans were handed over to their husbands or expended on household needs like food, school fees, and clothes (ibid, 238-239). In some instances, the women indicated that keeping their own businesses small was a deliberate strategy for maintaining harmony with their husbands (ibid). The evidence presented in this thesis affirms this position, with a further proposition that the divergence between lending institutions and borrowers lies in their different conceptions of microcredit. In this context, lenders and borrowers do not always share the same understanding of what microcredit is or how it ought to be used. Whilst credit providers emphasise the potential of women to use microcredit to contribute to economic growth by increasing their own incomes and repaying loans with interest, women themselves tend to prioritise their material obligations to their dependants and wider kin relations.

Ironically, this bifurcation of interests between lending institutions and women corresponds to microcredit’s original twin goals of economic growth and human development. Thus, despite the clear focus on economic growth, it would appear that microcredit is still capable of delivering on the human development front, albeit through the unilateral efforts of women who act in clear contravention of the rules set by the lenders themselves. Normally, lending

institutions require borrowers to invest the loan resources in activities that generate income in order that they can repay the loans at interest. This is their primary concern. Secondly, lending institutions expect women to become empowered by their increased incomes and social exposure. On this basis, the evaluation criteria of the lending institutions are primarily focused on changes in the income levels of women. However, as demonstrated in this thesis, borrowers often make their own judgements of what the loans ought to be used for. A significant proportion of the loans end up being used to fulfil personal obligations like the payment of school fees and other social expenses, which would be deemed as unproductive by the lending institutions. This way, even if the women fail to generate higher incomes because of the diversion of loans, they can improve their social status by contributing to the wellbeing of their dependants and kin. Thus, microcredit can achieve results, just not in the manner intended by the lenders.

James Ferguson (2009) has made the point that the neoliberal ideals of economic growth and entrepreneurship can be achieved indirectly through social support. Advocates of direct cash transfers to poor people have argued that this can stimulate economic growth and improve human development at the same time (Ferguson, 2009). For example, campaigners who favour the Basic Income Grant in South Africa argue that such direct cash transfers boost purchasing power of poor people by giving them the freedom to use the money in ways that they deem fit to solve their own problems (ibid, 174). Recipients of cash grants can improve their own human capital when they expend the money on things like food, health, and education. This way, they become better assets to the economy. Direct and universal cash transfers also reduce dependency within the population, allowing people to invest their excess capital and become proper entrepreneurs. Besides, such projects cost less to manage since no surveillance is needed to check what recipients do with the money (ibid). According to

Ferguson, the idea of combating poverty with cash transfers to poor people is already becoming the global trend in humanitarian assistance (ibid, 179).

Although the point has been made here that economic growth does not necessarily improve gender equality, an improvement in women's abilities to generate income may nevertheless be beneficial to their empowerment. In this thesis there are examples of women whose ability to generate income has been crucial to their economic autonomy and agency. But in these cases, it is not the mere increase in income that creates the agency, it is the manner in which that income is utilised, along with other accompanying resources and opportunities. When women have no control over their own earnings, increased income is likely to contribute little to their autonomy (Goetz & Gupta, 1996). With regard to the empowerment potential of microcredit, I discovered that the most dramatic improvements tend to occur in cases where women deploy loan resources for purposes that are not sanctioned by lending institutions. In this sense, expending loan resources on the needs of their dependents offers women a higher sense of achievement than hoarding money in a bank account or getting a bigger shop. For the Asante, the value of material accumulation is not for its own sake, but in its usage, which is why the renown of distinguished accumulators in centuries past derived from the display of such wealth, not in its hoarding (McCaskie, 1983). Moreover, in a society where the higher status of men is partly associated with their ability to provide for the material needs of their families, women who are able to fill this role stand to gain status and autonomy as well. To highlight this further, the next section explores the structural conditions in which the women of Offinso live, work and negotiate their very being in relation to others.

Microcredit and the structural conditions of gender

The point has already been made that certain intervening factors, including broader development policy and local patterns of female subordination, affect the economic

opportunities of women. In this section, the focus is on describing the structural conditions in which women in Asante work to earn their living and manage their obligations. Around the world, it is generally acknowledged that there is inequality between the genders, and this is partly the reason for the introduction of microcredit for women. In most social settings, gender bias often manifests itself in the norms about gender roles and ideas about masculinity and femininity (Kabeer, 2016, 297). It is against this bias that feminists around the world rally (ibid). These norms of gender, which are the rules that govern the behaviours of men and women as well as the interactions between them, are collectively generated within groups over time and have implications for the distribution of power (Pearse & Connell, 2016, 34). At the same time, hegemonic gender norms are also dynamic, and subject to contestation (ibid, 35). This means that despite the collective nature of norms, individuals and groups are able to challenge or alter them. For example, Judith Butler (1988, 520) has characterised gender itself as “a constituted social temporality” which is fluid, performative, or even illusory. But it is generally acknowledged that the female gender is often in an unfavourable position.

For example, using evidence from Malawi, Johnson (2005) shows how the impact of microcredit on women is mediated by unequal gender norms in the household and in the wider community. Outside the household, he found that the dominance of men in commercial trade and the constraints on women’s mobility due to domestic duties and cultural norms served to restrain the growth of women’s income generation efforts (Johnson, 2005, 234). He also found that the composition of the household had an impact on women’s commercial efforts in terms of relations with husbands and the availability of labour to cover household chores while women engaged in trading. Apart from inequalities between the genders, the existing intra-gender dynamics in any context also influence the outcomes of women’s social

capital accruing from their membership of loan groups (Mayoux, 2001, 440). Considering the pre-existing inter-gender and intra-gender asymmetries, the provision of microcredit through the existing structures of power can reinforce the inequalities that work to the disadvantage of women (ibid, 458). Such resources may end up in the hands of men and women of higher social rank or class instead of the intended targets.

This notwithstanding, Pearse and Connell (2016, 48) have noted from their analysis that: “there is not a simple opposition between gender norms and women’s agency.” In some contexts, gender norms can have a positive impact on women’s agency. The specific nature of gender norms in any social context is subject to multiple variables. Because of this, any attempts to measure women’s empowerment as a result of their access to microcredit would benefit from a consideration of the dynamic gender context in which they operate (Johnson, 2005; Mayoux, 2001). In the context of this study, the major variables that shape women’s microcredit include the social norms regarding gender roles, kinship, and marriage. These factors interact to promote and sometimes impede the agency of loan recipients.

To begin with, Asante matrilineal kinship accentuates the position of females in the lineage. This derives mostly from women’s central role in bestowing membership of the lineage group on newborns, since descent is traced through the mother’s line (McLeod, 1975, 112; Mikell, 1992, 110). Women also benefit from their usufruct rights in collectively owned lineage property (Mikell, 1992, 110). Those who remain in close proximity to the natal lineage after marriage are able to draw on the support of their kin when there is a need to do so (ibid). Because of their role in the lineage and the support derived from it, women in this context are better able to avoid complete dependence on their husbands. Their stronger land rights ensure that they can choose to stay unmarried or refuse to remarry after a divorce or widowhood (Hill, 1978, 221). According to Tashjian (1996, 213), although twentieth century

Asante women were disadvantaged in certain economic situations, their ability “to divorce with few social, psychic, or material costs stood them in good stead.”

The historical literature on Asante indicates that women’s labour has always been crucial to the survival of the localised group, although the specific tasks and the rewards of their labour have varied over time. In the centuries before colonialism, subsistence agriculture required that both women and men cultivate food crops on separately owned plots that were provided for each by their respective matrilineal group while using each other’s labour (Tashjian, 1996, 208). Because of this, couples were able to maintain their separate produce while still reciprocally offering labour for production, with men clearing the forest for women to sow, weed, and harvest (ibid, 210). Although a man had a right to his wife’s labour, he did not force her to work for him and she was entitled to compensation for expending her labour on his farm (Hill, 1978, 222).

With the introduction of cocoa cash cropping at the turn of the twentieth century (Austin, 2003, 208), conjugal labour became even more necessary. The gender division of labour, as already noted, dictated that men cleared the land while women helped with planting, nursing, harvesting, and the rest. In the early stages of the cocoa farms, women also took charge of food cultivation for household consumption while the cocoa plants matured (ibid, 209). The cocoa farmer’s reliance on the labour of his wife and children was exacerbated by the abolition of domestic slavery in 1896 (Mikell, 1992, 132). Consequently, although she did not normally share in the profits of her husband’s farm, a wife expended the bulk of her labour on it, leaving little opportunity for her to engage in other income-generating activities like trading (Tashjian, 1996, 211). By the mid-century, significant numbers of women took up cocoa farming in their own right but still experienced the relative disadvantages of smaller

farm sizes and difficulties in mobilising labour (Grier, 1992, 322). Therefore, cash cropping did not bring the same opportunities for men and women.

Despite the increased labour collaboration between married couples by the twentieth century, it was still considered ideal for them to maintain separate ownership of property. But this came with difficulties. Separateness was easier to maintain in a subsistence farming economy where each spouse had access to land from their maternal lineage. With cash cropping, it was more difficult to maintain a balance, especially in cases where people had to travel outside of their own villages to obtain land for cocoa farming (Tashjian, 1996, 211). In such cases, while it was possible for both male and female migrants to obtain separate lands, it was usually the husband who got the land on which both of them worked (Tashjian, 1996, 211; Hill, 1963, 42). There was therefore a major shift in the labour relations between men and women after the advent of cocoa cash cropping. A woman's inability to obtain fair compensation for her labour on her husband's cocoa farm became a source of conflict, and this contributed in no small measure to the already high divorce rate among the Asante (Tashjian, 1996, 213).

In more recent times, women's economic activities are still highly valued and form an integral part of their gender roles. According to Clark (1999), the Asante define motherhood primarily by a woman's obligation to provide for the material needs of her offspring. Although fathers also have a similar responsibility towards their children, the primary obligation to provide the survival needs of children rests with women because of the matrilineal principle that children belong to their mother's lineage. Thus, as per the gender norms in effect here, being able to generate resources is one of the basic responsibilities of a woman. This explains the long tradition of female economic activity and the high demand for microcredit in this area. The motivation to generate income is intrinsic to the personhood of

women because that is what enables them to fulfil their obligations to their children and lineage. Moreover, because women's economic activities are encouraged by their husbands and lineage members, there are minimal restrictions on their movement outside the home and community for commercial purposes.

For women who engage in commercial activities, access to collectively owned lineage resources provides them with a buffer in case they lose their trading capital. Such women may even thrive without receiving any material support from their husbands. This implies that the agency of women in a particular sphere is enhanced when they can access resources outside that sphere. For example, market traders who are allowed to use lineage resources are likely to have greater autonomy in their work and marital affairs (Clark, 1994). But even with the access to lineage resources, such women are still subject to the will of the elders who control their access to the lineage resources. With microcredit, neither the husband nor the lineage elders have any control. So potentially, women have more autonomy in their use of microcredit than they do with lineage or marital resources. This is the major advantage of microcredit in this particular context. Women who receive it can do without the patronage of their husbands or the lineage elders provided that they manage to set up and sustain a viable commercial activity. Their efforts in this direction are facilitated by their association with other borrowers and traders from whom they receive support and information about loans and trading opportunities.

The recipients of microcredit also demonstrate an awareness of the usefulness of their association with the lending institutions and their staff. In some instances, they view lending institutions as benefactors who enable them to attain ethical selfhood by fulfilling their material obligations to kin and other acquaintances. In my interaction with them I often heard women make reference to the institutions as their helpers. For example, Konadu, a food seller

who had been borrowing from a financial NGO, was keen to emphasise the benefits of her affiliation with this organisation: “As I sit here, I don’t have any father or *wafa* [mother’s brother] who can help me with money to start a trade. So, when I feel any hardship I go there [the lending institution] to see what he [the director] can do for me.”² Thus, in such cases, the relationship between lenders and borrowers resembles a patron-client relationship in which the women simultaneously perform their roles as conforming clients to the institution and good mothers to their children.

However, despite this recognition of the utility of associating with lending institutions, a major challenge remains in the relationship between women borrowers and the lending institutions. This derives from the fact that whereas lenders pursue entrepreneurship, with its implications of individualised strategy in a market, borrowers cannot avoid their immediate material obligations to others. It is in the discharge of these obligations that they become useful to others and attain the personhood to which they aspire. This does not mean that earning a higher income is not appealing to these borrowers, for they fully appreciate the need to reinvest their loans for higher returns. But the reality is that the immediate demands on their resources make it difficult for them to defer consumption in order to invest in their businesses. This notwithstanding, the choice of fulfilling obligations appears to be freely made and is judged by the women to be in their own interest. For example, women’s investments in their children’s education can yield both short-term dividends in their social status and long-term material benefits when those children complete school. Thus, in a context that some might describe as collective, the women display personal agency and pragmatism in their interactions with lenders, peers and husbands. They use the lending

² Recorded interview with Konadu, 1 December 2016

institutions as a means of fulfilling their roles as good mothers. Their sense of agency also comes to the fore when they have to cope with failures in the fulfilment of their obligations.

Given the global reach of microcredit and the local specificity of its operation, it is to be expected that its impact will vary significantly from place to place (Garikipati et al, 2017, 642). In this thesis, the proposition is that although low-income women may not be able to accumulate enough to significantly improve their material endowment and social class, they can deploy their microcredit in ways that earn them greater autonomy and status. This is what happens when they use loan resources to fulfil obligations to their dependants and kin. The existing gender norms, marriage conventions, and kinship arrangements leave enough room for them to do this without social disapprobation.

In summary, microcredit is predicated on the obligations of the persons in receipt of the loans. Women's involvement in economic activity, the nature of their relationships with lending institutions, and the outcomes of the interactions within the household, all involve the balancing of obligations to different persons and groups at the same time. Conceptualising women's economic choices in terms of their obligations enables a systematic analysis of the varied aspects of the microcredit experience. However, the reference to obligation does not imply a total subordination of the individual to social control or moral order. Rather, individuals act in accordance with their personal ethical projects. That is, the pragmatic economic choices of women are sometimes geared towards expanding their freedoms to act in ways that enable them to achieve their ethical goals. This thesis therefore highlights the relevance of moral obligation and ethical self-formation in the understanding of people's economic choices.

Research setting and method

Considering the multi-faceted nature of microcredit, understanding its effects in a particular social context requires detailed inquiry. In this study, use of the ethnographic method afforded the opportunity to observe and interact with loan recipients over a long period. Because women had to conform to the rules of the lending institutions in order to qualify for loans, they tended to display the required or prescribed demeanour when they first interacted with me, speaking and behaving in a manner that the institution would approve of. It was only with the passage of time and repeated interaction that I gradually learnt about the messiness behind the facade of dutiful conformity. Typically, on first interaction, a woman would claim that she invested the total loan amount in her business, but upon subsequent interactions, she would admit to using some or all of it for family expenses. Such repeated interactions and proximity to personal spaces enabled me to work out the reasoning behind particular forms of action that would otherwise be invisible or misrepresented. Observing loan recipients in their homes and places of work also made it possible to spot inconsistencies between their words and their actions. The ethnographic approach adopted here was therefore useful because in order to understand the impact of microcredit, there was a need to know as much as possible about the lives of the borrowers, and the social relationships in which they were embedded.

With an estimated population of over fifteen thousand in the last national census in 2010, Offinso is the most urbanised settlement in the Offinso municipal area, and an ideal location for an ethnographic study of women's microcredit. At the time of fieldwork in 2016/17 the town was big enough to have a sizeable variety of financial institutions that provided microcredit, but also small enough for me to keep track of the social webs in which people were involved. Offinso New Town is the centre of town, surrounded by the important suburbs

of Old Town, Agyeimpra, Asamankama, and Kokote with its big Sunday market. The other important nearby commercial town that impacts on daily life in Offinso is Abofour, best known for its busy Thursday wholesale market. The proximity of Offinso to Kumasi also helps to stimulate local commercial activity. People who have bulk farm produce for sale can access the vast urban market of Kumasi within half an hour via road, and those who source their bulk supplies of various manufactured goods from the big city also have similar ease of transport. Official government documentation³ for the municipal area identifies four broad kinds of economic activity: agriculture, industry, commerce, and services. Agriculture remains the dominant economic activity, accounting for 50% of the working population, followed by the service sector (22%). Commerce here is characterised as “buying and selling” and involves 16% of the labour force. My research participants were mainly people who would be classified as buyers and sellers, and they received microcredit from rural banks, micro-finance institutions, financial NGOs, peer-to-peer lending groups, and family members.

The study set out to investigate the concept and practice of microcredit holistically, as experienced by women borrowers. In order to do this, the sources of data were varied and multi-sited. The initial plan was to start with the lending institutions since they were easier to identify, and then to gradually recruit the clients as they came and went. Unfortunately, most of these institutions declined to participate in the study. Out of the ten financial institutions in the town, only one initially agreed to be interviewed. The rest of them demanded that I seek authorisation from their headquarters in Accra, the capital, before their staff would speak to me. This left me with no choice but to explore other means of recruiting respondents. So, in

³ Medium Term Development Plan (MTDP), prepared by the Offinso Municipal Assembly for the period between 2014 and 2017

the first two weeks of fieldwork, I spent a lot of time in the provisions shop of an existing close acquaintance, Chris, speaking to some of his customers who came to buy from him to stock their smaller shops. This was how the first research participants were recruited, and they in turn told me about their trading partners and other women who were either part of their peer savings clubs or loan groups. Gradually, I selected thirty core participants through this snowball sampling process.

Despite being turned away by the lending institutions, I still felt that it was important to gain an insider's understanding of how they operated and how they related to their clients. After persistent efforts, Hope International Foundation, a financial NGO, eventually accepted my request to work for them part-time and gain access to their clients. This organisation already had a practice of accepting student volunteers for a few months at a time, but most of them were sent by the organisation's donor partners abroad. In my time there, I was allowed to sit in meetings with individual clients and loan groups, take part in the registration of new clients who were applying for loans, and visit clients in their homes and places of work to monitor their trading activities. With this level of access, I was able to conduct a separate survey of twenty prospective clients about their income sources, expenditures, and relations with husbands. I also had the opportunity to participate in the design of a new monitoring questionnaire for clients.

Throughout the study, I was conscious of my position, especially in relation to my research participants who received their loans from this particular organisation, and who might have perceived me as one of the NGO staff. Before recruiting them, I explained my research and got them to sign (thumbprint) a consent form. I explained that my research was a purely academic exercise and not intended to determine their suitability for loans. On the consent form they were also allowed to choose whether they wished to remain anonymous or not. To

avoid any possible harm to the participants in the study, all names in this thesis, including individual persons and the lending institutions, are pseudonyms.

Apart from the initial reticence of the lending institutions, I did not have much difficulty integrating into the community and building rapport with my main interlocutors. My integration was enabled in part by my status as a fellow Ghanaian and my fluency in the Twi language. The language proficiency was particularly useful for the conduct and transcription of interviews. However, my position as a man who was seeking to study economic and gender relations primarily from a women's perspective, presented a practical difficulty in the beginning. The challenge was to get the women to open up to me about their economic and domestic affairs. In the first few weeks, I enlisted the assistance of a young lady who showed me around town and helped me conduct interviews with the women. She was particularly suitable because she knew my interlocutors quite well, and her mother was leader of a loan group. Her presence during my initial interaction with the women was meant to mitigate the gender difference between me and my female interlocutors. By the halfway point of fieldwork, it was no longer necessary to bring her along to interviews since I had become quite familiar with the women by then.

Generally, my relationship with the women grew closer with time and I was able to position myself as a fictive "son", allowing me to observe them closely in their homes and the market. From this position of trust with the women, I became embedded in their economic world, like a grown son who was interested in their trading activities, a person with whom they freely shared their trading anecdotes at the least prompting. This automatically put me on their side when conflicts arose between them and other people like their husbands, occasionally evoking hostility from those husbands who perceived my presence as an enabling influence on their wives' defiance. It was quite ironic that I grew closer to the women than the men.

But considering the amount of time I spent with them in the markets and in their compounds, it was hardly surprising to me that they came to consider me as someone who understood things from their viewpoint. They were eager to help me with my school work (as they understood it), some literally taking me by the hand and introducing me to women from other loan groups. Thus, in a sense, they were acting out their role as mother to me as they did with their own children and other dependants. Motherhood was central to their identity, even towards fictive kin like me.

In time, the rapport with the lending institutions also improved. By the sixth month of fieldwork, I had managed to interview representatives from four out of the ten financial institutions. In addition to Hope International, the other three were Capital Finance, Fortune Savings and Loans, and Promise Susu Agency. Information on the rest was gleaned from what their clients told me about their lending processes and interactions. In general, there were three major kinds of financial institution: those which provided only savings, those which provided only loans, and those which provided both savings and loans. Among those providing only loans, Capital Finance only served government employees whose salaries were processed through the Controller and Accountant General's Department. The company ensured prompt repayment of loans by deducting the monthly payments from the clients' salaries at source. This meant that the loan amount was deducted before the clients received their salaries. The women with whom I conducted research were ineligible for loans from this sort of institution. However, in this highly interconnected social environment, loan resources from such institutions usually circulated widely through further on-lending and gifts to kin and friends. There was the possibility, therefore, that these resources could fall into the hands of market women.

The institutions which offered both savings and loans were in the majority. Institutions like Credit Savings and Loans Limited insisted that the clients first open a savings account and save up to a minimum required amount before they could access a loan facility. Loan seekers also needed guarantors to sign their loan applications and show that they had a viable economic activity. For others like Good Chance and Snappy Savings and Loans Limited, clients were allowed to take loans before they started saving with them. But even with those who disbursed loans without the prerequisite of savings, the clients were required to open the savings accounts shortly before they took the loans. This was necessary because the loans were paid out through these accounts. Some of these institutions offered loans to women in groups. The prospective clients were usually put in groups and trained before the loans were disbursed to them. On occasion, some of the applicants were dropped during the training. These were usually those who showed the least ability to repay the loans on time. They were identified through the background investigations on their trading activities. When the training was over, and the loans were disbursed, the recipients had a grace period of a few weeks before the weekly repayment commenced. The members of these loan groups were collectively responsible for repayment, and because of this, the women adopted a rigorous self-selection process to avoid potential defaulters.

Finally, there were financial institutions which only accepted deposits from their clients. These were the *susu* collectors who went around the homes and workplaces of clients to take daily deposits. The clients were entitled to collect their accumulated deposits at the end of the month, and the *susu* operator charged them a commission which was usually equivalent to a day's worth of contributions. In Offinso, one of these *susu* collectors managed to make a sizeable business out of it, registering it as Promise Susu Agency. Unlike the small-time collectors, he had a permanent office where the clients came to make deposits and

withdrawals. At the same time, he had three mobile bankers who reached clients in their homes and workplaces. Each client was given a small booklet (a passbook) in which they recorded their daily deposits.

The women who participated in this study were mostly traders who sold farm produce, manufactured or imported goods, and cooked food. They typically operated at levels ranging from the “smallest-scale retailers... willing to sell sugar by the cube or three small tomatoes or a handful of beans” (Clark, 2016, 3), to the small wholesalers. Each informant, along with others in their households, usually husbands and children, was interviewed multiple times throughout the period. The conversations covered their borrowing and lending activities; income generation and expenditure; marriage; and relations with husbands, children and other household members. There were also questions about extended kin relations for which kinship diagrams were drawn. I spent time with them in their homes, at the markets and in their shops, observing their daily activities. Maintaining friendships with their children made it easier for me to spend time in their homes and catch up on the gossip. As I got more familiar with these women and their families, I began to witness some of their most intimate interactions with others, especially quarrels between husbands and wives over allocation of resources. I became interested in how such conflicts developed, and this led me to the Department of Social Welfare (DSW), where marital disputes over spousal and child maintenance, divorce, and child custody were heard.

Observing the work of the DSW provided a rare glimpse into the most private and personal aspects of spousal relations. In total, I witnessed seven cases which lasted for hours at a time. Out of these, four cases were about marital disputes arising from issues of infidelity, gender violence and general mistreatment of a spouse. One case was occasioned by the interference of the parents-in-law in the marital affairs of the couple. Another was a paternity dispute

involving a young school girl and her young boyfriend. And the last was a child custody dispute involving two co-parents who were not married to each other. All of these except the last one involved disputation over the material provisioning of the wife and children. That is, in all those cases, the men were cited for their failure to fulfil the obligation to provision their wives and children. As an institution that mediated the material claims of women in marriage, the DSW was a very useful source.

In the markets, I spent time in Kokote and Abofour, interviewing and watching how the women conducted business. The Kokote market day was on Sundays, but a good number of the traders still turned up every day of the week. Abofour market only came alive on Thursdays, with trading activities spilling over onto the main tarred road that ran through the town and causing dangerous traffic. This was the wholesale market where the big traders offloaded truckloads of farm produce sourced from the hinterland, and the smaller traders came to restock their wares. It was where the traders interacted among themselves the most, haggling and quietly making credit or debt arrangements. In the background, located at the edge of the market was the building that housed Good Chance Savings and Loans, from where some of these women borrowed. Overall, the ethnographic approach adopted in this research facilitated a nuanced appreciation of the pragmatic economic choices of women.

Besides the core group of interlocutors, interviews were conducted with other key informants who had expert knowledge or supplementary information. A nephew of the chief provided useful insight on matters of traditional governance, dispute resolution, and local currencies of the past. Three school teachers also shared information on the credit unions that they belonged to. These groups operated in a very similar way to the rotating savings and credit associations of the market traders, and their stories revealed another dimension of economic cooperation. A few male traders were also interviewed. Officials of the Municipal Assembly,

especially the Planning Office and the Business Advisory Centre, were useful sources of official government information. The latter even allowed me to sit in during some of their training sessions for traders and small-scale entrepreneurs.

To supplement the information that was gleaned from the individual interviews and from participant observation with women traders, I observed the activities of four loan groups in Offinso New Town, Asamankama and Adeimbra – all suburbs of Offinso. Two of these groups borrowed from Hope International and the other two borrowed from Good Chance and Fortune Savings and Loans. Attending the meetings of these groups enabled me to observe the interactions of the women among themselves and with the officials of the lending institutions. This was usually where the internal tensions of the groups were addressed. In addition to all these, I conducted archival research in the National Archives of Ghana in Accra and the Manhyia Archives in Kumasi. This search yielded useful colonial-era documentation which helped to set out the historical context of debt relations.

Thesis outline

This thesis is organised in five main chapters that explore the different aspects of the microcredit experiences of women. These broad categories include the ideas and practices about debt and money; relationships with lending institutions and other traders or borrowers; intra-household or familial relations; and challenges to ethical self-formation. The common thread in all these is the manner in which women deal with their material obligations to others. The first chapter deals with the moral valuation of debt from a historical as well as a contemporary ethnographic perspective. Of particular interest are the obligations that arise from the mutual lending and borrowing networks that develop among women who live and work in close proximity or belong to the same bank loan groups. These exchanges usually occur in times of crises, like when one trader runs into debt or temporary shortage. New

traders lacking the required capital to participate in a particular trade also use this option to get themselves started. Because this sort of lending does not require collateral or interest payment, it does not appear to be a strictly commercial transaction. At the same time, it is not a gift, since it is calculated in monetary terms and carries an obligation for prompt repayment. Conceptually, these transactions therefore straddle the space between strictly commercial exchange and what Graeber (2011a) would describe as “baseline communism.” The fluidity of these transactions echoes the anthropological perspectives that characterise debt, not as something that is purely economic, but rather something that is tied up with other forms of social and economic reasoning. This in turn challenges universal notions of debt as either inherently good or bad (Peebles, 2010). The recipients of microcredit evaluate their various debts differently according to their own moral scales.

In Chapter Two the focus shifts to the relationship between the women and the lending institutions from which they borrow. This relationship is shaped by a dialectical tension regarding the purpose of microcredit and the manner of its deployment by borrowers. Whereas lending institutions actively encourage borrowers to invest loans in profit-making activities, the women tend to prioritise their material obligations to their dependants, whilst putting up appearances to satisfy the lenders. The attempts by the institutions to govern the conduct of their clients for the purpose of turning them into neoliberal entrepreneurs are met with resistance in the form of counter-conducts. In the interaction between lenders and borrowers, the obligation of each party is understood differently by the other. Lenders understand their obligations to include transforming clients into “proper” neoliberal subjects who embody the values of savings, investment and profitability. On their part, borrowers know that their primary obligation is to their children and relatives rather than any neoliberal ethic. This divergence of interest shapes the development of microcredit in significant ways

as both lenders and borrowers learn to accommodate their differences. In the end, even though women may be unable to accumulate enough to significantly change their economic conditions in the short-term, they are able to use microcredit to augment their authority in the household through their contribution to household expenditure and investment in children's education.

The manner in which women's microcredit affects intra-household relations is taken up in Chapter Three. In the context of the home, a woman's economic choices are driven by her desire to be a good mother to her children. In this matrilineal setting, one of the primary requirements of motherhood is economic productivity and the ability to provide for the needs of one's offspring. This is how the lineage is extended and perpetuated. Thus, fathers and mothers share the obligation to work and provide for the material needs of the home.

Drawing on two life history cases, this chapter demonstrates that personhood is directly manifested in the choices that women make with regard to microcredit. Furthermore, it shows that the significance of women's microcredit derives from its location beyond the control of husbands and lineage elders. Unlike the traditional forms of economic support like *dwa tire* (trading capital given by husbands and relatives) and *akohonma* (housekeeping money given by husbands), the microcredit that women receive from banks and MFIs is fully under their control. They are therefore able to use it for their own purposes. Women who manage to sustain an income-generating activity stand the chance of increasing their agency and autonomy. This situation is particularly likely in this part of the country because of the gender norms that encourage separation of the economic resources of partners. Consequently, women have greater control over their loan resources.

Chapter Four addresses the possibility of failure in the economic activities of women. In such circumstances, the concept of *sika bone* (bad money) serves as a verbal trope for the immoral

conduct of dishonest lenders, money ritualists and unscrupulous buyers. Sudden or inexplicable losses are attributed to the sinister activities of these characters who are not easily identified. Through these stories, the women pit themselves, as genuine economic actors, against the villainous figures who foil their efforts to accumulate. At the same time, I argue, these narratives about *sika bone* also reflect the women's own fear of the failure to accumulate and to become good mothers and respected members of the community. These two objectives form an integral part of their processes of ethical self-making. Being a good mother requires that a woman is able to provide for the needs of her children. As a member of the community, she must also be able to participate fully in the networks of material exchange during life-cycle ceremonies like naming, marriage, and funeral celebrations. The fear of their own ethical failure is a sentiment that is expressed in their words and actions, and partly explains why these stories of *sika bone* persist even when no culprits are ever identified. As long as there are economic losses, there is a need for explanation, and *sika bone* becomes a useful trope. Conceptually, this behaviour is reflective of anthropological concerns about ambiguity and ambivalence in human ethical conduct. The women find themselves in a state of uncertainty about the achievement of their personal ethical goals.

Continuing with the theme of managing personal reputation in times of economic and ethical failure, the final chapter examines another strategy employed by women to sustain their reputations – taking marital disputes to the DSW. Women who experience failure in their borrowing and trading activities may need to seek support from their estranged husbands as a last resort. This applies also to those who fall victim to failing or fraudulent lending institutions. As a government agency that explicitly supports women's rights, the DSW has become a favourable platform for women seeking material support from their estranged partners. For the women who are unable to fulfil the material obligations of motherhood on

their own, the DSW presents an opportunity for them to demand child support without appearing inadequate as mothers. This is possible because the rules applied here are based on progressive universal ideas about gender justice, supported by the power of the modern nation-state. In applying the law with a legal realist approach, the officers are able to adapt the rules on marriage and child protection to suit the prevailing ideas of gender equality. The official rules themselves are written in general form and the DSW officials adapt them to support the interests of women and children in particular. At the same time, the indeterminacy of the rules allows them to incorporate local customs that favour the discourse of women's rights in specific situations. In this way, the DSW plays a role in repairing the reputation of mothers who are unable to live up to the ideal of provisioning their own children. It does this, I argue, by creating a new moral register that draws from existing law, customary practice and prevailing conventions on gender, but remains explicitly biased in favour of women. This sometimes contradicts the matrilineal kinship-based norms of motherhood and maternal obligations. Through this, the DSW also shapes gender roles in general and the economic rights of men and women.

The framing of economic conduct in terms of moral obligation allows for a deeper appreciation of the pragmatic choices humans make in the course of their daily interactions. Analysing women's microcredit through moral obligations enables us to situate it among other modes of conduct that constitute the totality of human experiences. In their daily activities, economic actors hardly compartmentalise the various resources at their disposal. Rather, we find that different transactions get tangled up in a melting pot of economic commitments. In such situations, moral obligation determines the order in which the different commitments are satisfied. This thesis therefore highlights the conceptual value of moral obligation as a tool for understanding human economies. Whilst acknowledging the effects of

structural conditions on human economic conduct, it still highlights the agency of the actors in shaping their own obligations and reputations. This reflects an ethical perspective, rather than just moral order. Methodologically, the thesis also offers a practical approach to women's microcredit. It is impossible to evaluate the impact of microcredit in the absence of detailed and nuanced understandings of the relations in which women borrowers are embedded, the obligations that they incur, and the ways in which they seek to enhance their autonomy and reputations.

CHAPTER ONE

DEBT AND THE “MELTING POT” OF COMMITMENTS

At the start of fieldwork in Offinso, Ghana, I was alarmed at how easy it was for women to access credit. I had arrived with the hope of observing the impact of women’s access to microcredit on household gender relations. In those early days, I thought that credit was so ubiquitous that it was difficult to isolate its effects on the relationships between people. I found that women traders borrowed and lent freely to one another, and the question of how access to credit affected people’s lives inevitably became a question of how their lives were impacted by their livelihoods. This was because anybody who engaged in an income-generating activity invariably had access to some form of credit, if not from banks and microcredit institutions, then from fellow traders, relatives or community members. I was tempted to view this as “a state of chronic indebtedness” (Shipton, 2007, 7). But in reality, debt meant much more to the people than just a mere exercise of keeping up with who owes what to whom, and it was no surprise when I later discovered that oral tradition narratives referenced stories about the borrowing and lending activities of the earliest residents of the town.

This chapter explores the moral valuations of the ubiquitous credit/debt relations among market women in Offinso. By analysing how they deal with debt among themselves, it suggests that debt is intimately tangled up with other social and economic considerations, making it amenable to a varied range of moral valuation. The result is that, for these women, debt becomes much more than just a commercial transaction. It is an integral part of their relationships and shapes their personhood and economic choices in significant ways. The moral dilemmas arising from human debt relations have long been noted by scholars. In *The theory of moral sentiments*, Adam Smith presents this as a matter of practical life choices: “If

your friend lent you money in your distress, ought you to lend him money in his? How much ought you to lend him? When ought you to lend him? Now, or tomorrow, or next month? And for how long a time?" (as cited in Gregory, 2012, 390). The answers to these questions are by no means universal. In that case, and as Smith further suggests, the moral reasonings in debt transactions have to be understood in the context of the particular relationships that exist between parties (ibid).

Taking a cue from Edward Curtis's reading of the Kwakiutl potlatch, anthropologists have revised their ideas about debt, by recognising the variations in debt relations and the accompanying moral reasonings. Franz Boas had previously characterised the potlatch, which involves the distribution of gifts during important life-cycle ceremonies, as a debt transaction involving the giving and taking of interest-bearing loans (High, 2012, 367). Curtis, on the other hand, offered a re-reading that showed that the potlatch was constituted by both debt and gift, making debt just one strand among other kinds of economic exchanges that constitute the rich social and material life of the Kwakiutl and other people around the world (ibid, 368). Pursuant to this line of thinking, studies of debt continue to demonstrate "that the moral reasonings of debt take their form in a 'melting pot' with other, competing reasonings (the precise nature of these formations varying with ethnographic context)" (High, 2012, 373). The ethnographic evidence presented in this chapter supports this insight, recognising that debt is tied up with other forms of economic reasoning, and yet analytically distinct. The mutually supportive lending practices of the market traders of Offinso represent a good example of economic behaviour that draws from multiple social, moral and economic registers at the same time.

The lending practices of the trading women of Offinso are shaped by their interpersonal relationships and a shared sense of solidarity. These practices are sometimes contrasted with

the loans they receive from lending institutions like banks and MFIs which tend to operate by rigid rules. In trying to understand such mutual lending practices, Graeber (2011a, 98) offers a helpful formulation in his idea of “baseline communism” which refers to the tendency of people to provide support for others in need, so long as they do not consider them to be their enemy and the cost of helping them is not considered too great to bear. As one of three moral principles of economic relations, baseline communism operates on the principle of “from each according to their abilities, to each according to their needs” (ibid, 94). This, Graeber distinguishes from relations defined by exchange and hierarchy – the first requiring some sort of equivalent swapping, and the second unequal status between the interacting parties. In accordance with baseline communism, close-knit groups like family, close friends, and co-workers can, and do, establish their own ethics of mutual support and interdependence. On the moral scale, the supportive mutual lending practices among market women, as described here, are valued by them more positively than other forms of debt in which they involve themselves.

Analytically, these mutually beneficial economic arrangements hover in the intersection between baseline communism and quintessential credit/debt transactions. For example, the credit/debt arrangements of market women who trade in similar produce, belong to the same loan groups, or share family and communal ties do not conform neatly to any one model of economic behaviour. Whilst the lending takes the form of interest-free loans to fellow traders and intimates who have trouble raising trading capital, there is a clear accounting and the loans are paid back in their exact monetary worth. Thus, even though the transactions among women’s groups contain an element of gift exchange, they also clearly entail debt, making them neither strictly commercial nor communal. This shows the difficulty of classifying economic behaviour into exclusive spheres like the market economy versus the gift economy

(Offer, 1997). It also calls into question the universal labelling of debt as either good or bad (see Peebles, 2010). In such situations, it is useful to think of debt in relation to other forms of economic behaviour as a continuous range of moral valuation, rather than as an exclusive type of practice with clear rules.

The social conditions of debt

In debt arrangements, the social distance between borrower and lender is one of the factors that determine the conditions of the transaction. The fact that economic behaviour is embedded in social relations has long been noted in social theory. In his theory of “affective individualism” Adam Smith avers that the economic choices of people are governed by sentimental considerations arising from familial and social proximity (Gregory, 2012, 389). Thus: “On the question of money debt and morality, he notes that moral sentiment varies with kinship distance in a way that can only be fully understood by means of concrete analyses of particular cases” (ibid, 390). Since Smith’s time, this sentiment has been reiterated by anthropologists over the years (Granovetter, 1985; Shipton, 2007; 2010). Not even the supposed impersonal transactions that are governed by written contracts are immune from the tendency of parties “to translate contractual obligations into personalised norms” (Alexander, 2001, 476). This is why loans can be made to close acquaintances at zero or negative interest (Gregory, 2012, 393). It is also why personal interaction and regard continue to be important in the supposedly impersonal market sphere (Offer, 1997, 450).

In anthropology, one of the foundational paradoxes about credit and debt, as set out by Mauss and elaborated upon by Malinowski and Simmel, is the fact that credit/debt establishes differentiations or hierarchies as well as solidarity between people (Peebles, 2010, 226). The existence of such a paradox is an indication that debt transactions are interwoven with the markers of social status and hierarchy. Most ethnographic studies of credit and debt report a

near-universal acceptance of the notion that credit is good and debt is bad (Peebles, 2010, 226). Creditors in good standing have an enhanced reputation (Truitt, 2007) whilst debtors, even those like witches whose debts are owed to supernatural forces, are trapped in ever-worsening conditions (Lowrey, 2006, 282). In distinguishing between the two, credit is often likened to a reputation that puts a person in good stead to borrow, and debt occurs when the person is taken up on her request to borrow: “Credit exists as a potentiality, as something belonging to the future. When the requestor is deemed trustworthy and is granted the loan, the credit becomes history and takes the form of debt” (Gregory, 2012, 383). Put this way, it is conceivable why credit is often considered good and debt bad. At a common-sense level, the creditor appears to have more than she needs, whilst the debtor struggles with a deficit, although this is not always the case in real life.

The notion of the virtuous creditor also finds expression in practices where debt is deployed as an instrument of power. Nahum-Claudel (2012) describes how the Enawene-nawe Indians of Brazil bound the state in debt as a way of asserting their sovereignty. In return for allowing the exploitation of natural resources in their homeland, these riverine communities demanded periodic payments from the state in order that they could keep up with their annual *Yankwa* ritual feasting in honour of *Yakairiti*, the spirit demons who inhabited their natural environment. The *Yankwa* ritual was framed as a debt to the demons who had the power to destroy the people if they defaulted. They argued that since the construction of development projects hampered their ability to perform the ritual, the state had to pay for the ritual directly if disaster was to be averted. They became to the state what the spirit demons were to them. In other words, the state was made perpetually indebted to the Enawene-nawe, just as they in turn were perpetually indebted to the *Yakairiti* (Nahum-Claudel, 2012, 451). This “potlatch against the state” was “centred on the drive to indebt as a counter-assertion of political

sovereignty” (ibid, 445). This example not only illustrates the asymmetry of power associated with debt, but also the centrality of debt to the survival of the community. For fear of endangering their community, these groups would not even contemplate the possibility of failing to pay their debts to *Yakairiti*, the spirit demons. But the recurrent nature of this debt means that it is never fully repaid.

Indeed, according to Shipton (2007, 8), debt is never fully repaid, and some debts are not even meant to be repaid but are designed to linger on and bind people together in a series of perpetual obligations. For instance, what does one make of an instance where items borrowed are not expected to be returned soon, or ever; or when a debt is owed to an ancestor?

(Shipton, 2007). Debts like these are meant to bind people even across different generations. The mutually beneficial lending practices described in this chapter operate on a similar logic. In a situation where every member of the group is simultaneously a borrower and a lender, tracing the limits of their obligations becomes a pointless exercise. Each person is equally obligated to all the others.

In spite of this, the idea that debts ought to be repaid persists in popular culture. For example, linguistic representations of debt associate it with bondage; and debtors are often admonished to discharge their debt obligations promptly as a moral duty (Dyson, 2014, 68). According to this logic, borrowers must avoid debts that cannot be repaid. Otherwise, the failure to pay one’s debts can trigger moral and ethical concerns. In addition to the concerns about personal ethics, the failure to reciprocate can prove detrimental to interpersonal relationships between neighbours. In such situations, as Tom Neumark (2017) observes, unbalanced gift exchange, rather than fostering solidarity, threatens personhood and strains relationships. Consequently, Neumark’s interlocutors, the migrant residents of the Nairobi slum settlement of Korogocho, strove for economic autonomy as a strategy for maintaining valuable relationships with kin,

neighbours, and sexual partners. They were emphatic in saying that borrowing without any means of repayment was a sign of debasement and made one a nuisance to others. At the same time, unbounded generosity also had the tendency to create dependency and eventual conflict, especially when there was an imbalance in economic obligations.

This notwithstanding, and as Peebles (2010, 226) reminds us, not all debt is bad; and credit and debt are inseparable, for there can be no credit without debt and vice versa. Moreover, on the subject of credit and debt, “the ethnographic task over many years has been to study how the credit/debt nexus is productive of social ties, allegiances, enmities, and hostilities, rather than to make normative pronouncements concerning whether credit is liberating, and debt is debilitating” (ibid, 234). Again, although debt might overwhelmingly be perceived as problematic, the same does not appear to be the case with debtors, the actual persons who borrow (Gregory, 2012, 381). In other words, unlike the act (debt), the actors (debtors) are not always and everywhere considered to be bad. Whether a debt is considered good or bad depends on several factors that shape the particular circumstances in which the transaction is made.

From what has been said here, debt is clearly interwoven with other factors like solidarity or notions of belongingness, status and hierarchy, power relations, as well as social distress.

This means that debt is spread across the whole spectrum of social relations and this makes it difficult to isolate as a purely economic transaction. According to Shipton (2007), debt is not just economic but also political, cultural and symbolic. Thus, in order to capture this complexity and also to frame “indebtedness in a less cold and negative cast,” Shipton elects to use the terms “entrustment” and “obligation” to describe lending and borrowing (2007, 8). Moreover, a close look at the social and linguistic applications of debt in human societies shows a wide diversity of meaning and usage (Dyson, 2014, 67).

In the historical and contemporary ethnographic accounts that follow, there is a case to be made that borrowing can be a valiant act of self-sacrifice, even if the consequences turn out to be negative. The reason for engaging with the historical narratives about debt in the next section is to demonstrate the social, cultural and political applications of the concept of debt across time. The specific historical events are chosen to highlight the usage of debt in a non-commercial sense. The varied uses of debt in these different scenarios shows it as something that is embedded in a myriad of moral registers.

The historical and socio-political context of debt in Offinso

As mentioned already, transactions involving debt are commonplace in Offinso, even finding their way into the historical recollections of the people. In the wider of region of Asante, which constituted a notably powerful empire in the eighteenth and nineteenth centuries, debt featured prominently in the shaping of polities and the social relations therein (McCaskie, 2007). Today, centuries later, the reconstruction of this history is no less motivated by political concerns than the original events themselves were. As such, it can be argued that the stories that get included in these recollections (in this case, the narratives about debt) must have been deemed relevant. They must also have been deemed as acceptable representations of the collective history of the people in order to be added to these formally sanctioned narratives.

In addition to archival documents, the historical content of this section is drawn from oral history narratives compiled in the *Offinso State Book* (Botchway, 2016), a project undertaken jointly by the government of Ghana and the chiefly authorities of Offinso. In order to forestall any chieftaincy disputes regarding succession, the task of this project was to set down on paper the undisputed “authentic history” of the founding of all the towns and villages for posterity. Thenceforth, any claims by a person or group to a particular stool could be verified

by referring to this “authentic” record. To achieve its aim of producing histories that were acceptable to all, the compilers had to consult with all royal lineages and incorporate the different versions of oral tradition that were articulated. The end product was therefore a compromise version of the oral tradition, carefully stitched together to achieve some measure of coherence. It is from this somewhat consensual version of the oral tradition that the following story is drawn.

Prior to settling at the present location in the seventeenth century, the founding Asona group moved northward through the forest region of southern Ghana and once settled at Antoa during which time the following is said to have happened:

It is believed that when Nana Amponsah Kwatia died at Antoa the family incurred a huge debt. Nana Abena Boaa who had then taken the leadership role secured a loan from a wealthy man from Adeesena and gave him her daughter, Afia Afumwaa, as collateral. When Nana Yaw Dankwah succeeded Abena Boaa, he found money and paid the debt and retrieved Afia Afumwaa hence the name “Dankwah Gye-awowa.” *Gye* in Akan means take or retrieve and *Awowa* means collateral. Afia Afumwaa regained her freedom from economic bondage hence the name Odeneho Afumwaa ... In Akan, *Odeneho* simply means gaining one’s freedom.⁴

And when the group finally came upon the land that they considered most suitable for their permanent settlement, they purchased it from Nana Befoa Twenefowaa the wife of the chief (*ɔheneyere*) of Kumasi:

⁴ Botchway (2016) Offinso State Book (abridged version) p 9

The cost of the land was *Mpredwan dumieniu*⁵ (12) and *Kyekyerekona*.⁶ Nana Dwamina Tia, the royal leader of the entourage and his people negotiated and agreed to pay *Mpredwan du* (10) and *Kyekyerekona*. In addition to that, one of the female royals called Anima was left behind as collateral for the balance of the *Mpredwan Mienu* (2) to be paid later by the group. The entourage pleaded with the *Oheneyere* not to treat Anima as slave ... “*efise oye odehyee*” literally meaning she is a royal.⁷

Other versions of the story quote the cost of the land at *Mpredwan eduasa miensa* (33) of which the group paid *Mpredwan eduonu miensa* (23) and pawned Anima for the balance of *Mpredwan du* (10). Still, other versions claim that apart from the Asona royal lineage, other lineages contributed to pay for the land. The variance in these stories shows the lack of consensus. The other lineages that rivalled the Asona for royal status were keen to highlight their role in the founding of the town. But despite the differences in details, all the versions concur that there was a loan and a female pawn involved.

Present in both of these brief accounts is the fact that relations of debt speak to human dignity and status. The relationship between the creditor and debtor is personified in the pawn, who is deemed to be in bondage until the debt is paid. Only after the debt has been paid can the pawn become *ɔdeneho* or regain their freedom. In this particular narrative, the group found it necessary to ask that Anima be treated with some dignity because they considered themselves to be of special heritage. The valuable neck beads (*Kyekyerekona*) that were offered to the queen as part of the land purchase transaction was the goodwill gesture between the parties.

⁵ Approximately £96. Predwan (plural — mpredwan) was the precolonial currency of the region. One predwan equated to £8 in the nineteenth century, see Austin, 2003 p197

⁶ A string of valuable neck beads

⁷ Botchway (2016) Offinso State Book (abridged version) p 13

Despite this, the hierarchical tensions surfaced later when Anima died in the service of the *ɔheneyere* and was quickly buried. When her lineage elders heard of this, they were highly displeased that she was buried without their knowledge. Their leader, Nana Dwamena Tia then declared to the *ɔheneyere* that the remainder of their debt would not be paid since the person who was pawned to her had died in her service. The *ɔheneyere* became alarmed at Dwamena Tia's boldness and exclaimed: "*eih Dwamena me mma wo bebi ntena a wo akenten meso*"⁸ (Dwamena, I gave you a place to settle and now you are trying to dominate me). Because of this, every subsequent chief of Offinso has inherited the title *Akenten* (the domineering) as part of their stool name. The surprised reaction of the *ɔheneyere* shows that Dwamena's temerity was unusual of a debtor.

In this narrative, the debt transaction between the Asona group and the *ɔheneyere* is reckoned positively, with the other royal lineages even clamouring to claim part of it. The relationship between the transacting parties started out harmoniously too, only turning sour after the death of the pawn. When this happened, the hierarchies and power dynamics of debt began to manifest as seen from the verbal exchanges between the parties. The debt had stood as a binding force between them. It was a guarantee of future interaction since each side had taken possession of something (someone) valuable to the other. But a power struggle eventually ensued, and the debt was cancelled, signalling a severance of relations. The descendants of the Asona tell the story today, not only to highlight the role of their forebears in founding the town, but also to commend their courage in standing up to the original land owner. This debt therefore had social, cultural and political ramifications which have persisted through time.

⁸ Botchway (2016) Offinso State Book (abridged version), p 15

Admittedly, the historical reliability of oral tradition narratives like these have been debated for many years by historians and anthropologists working on Africa (Lentz, 2000, 194; Finnegan, 1970, 200). The very process of their transmission across time opens up oral tradition narratives to the biases, prejudices, and self-interests of the narrators or authors and even audiences (ibid). However, in this particular case, there is ample historical evidence that among precolonial Akan groups, the practice of *awowa* which involved the offering of “a person, a set of rights in a person, or a thing” as collateral for a monetary loan was quite widespread (Austin, 2003, 190). The pawn was retrieved only after the loan had been repaid fully (Grier, 1992, 309), and failure to pay could result in her/him being sold into slavery to recover the cost. The fact that the pawn who was given by the Asona group was a female rather than a male also bears out the historical realities of the time, for women were particularly valuable as *awowa* because of their dual utility as producers and reproducers (ibid, 312).

It is also well established in the historical literature that moneylending as a commercial activity was widespread among precolonial Akan groups and persisted in the entire region of what became the Gold Coast colony during the colonial period (Dumett, 2013, 33). The interest that was charged on loans was sometimes high, even double the loan amount in some cases, to offset the risk of non-repayment (ibid). The colonial records bear out the fact that such high interest charges were of much concern to borrowers. For example, in May 1912 Theodore Asiedu of Akwapim District in the Eastern Province addressed a complaint to the Secretary for Native Affairs about what he thought were the usurious practices of moneylenders:

Rich men are very barbarous, cruel and inhumanity (sic) in loan; charging unreasonable interest, ten shillings on a pound sterling, charge sheeps (sic) before

loan. Sale of money for double interest weekly. Pledge of cocoa farms for a period of five years in hands of debtors; who neither has (sic) nothing to do to pay the debt nor against his daily bread.⁹

The colonial Commissioner for the Eastern Province, in forwarding the letter to the Secretary for Native Affairs, echoed Asiedu's pleas for the colonial authorities to "aid debtors in Gold Coast Colony":

... the rates of interest charged are in many instances usurious and inflict considerable hardship on the borrower. I would suggest that some form of legislation should be adopted, providing for the licensing and registration of Moneylenders, and regulating the rates of interest to be charged according to the nature of the loan.¹⁰

However, the colonial government was unprepared to legislate against usury because such measures had been unsuccessful in other places. The Secretary for Native Affairs replied:

With reference to your letter ... I am directed to say that the attempt to regulate the profits of usury by legislation has failed in every country in which it has been tried and there appears to be but little chance of its having any measure of success in the Gold Coast.¹¹

This was the more commercial aspect of debt within the indigenous population during the British colonial era. Here, debt was perceived negatively because of the inordinate amount of interest charged. It was seen as something that overburdened borrowers and threatened their

⁹ National Archives, Accra. File: ADM 11/1/411 — Moneylenders licensing and registration of — 1912

¹⁰ *ibid*

¹¹ *ibid*

livelihood. The unwillingness of the colonial government to regulate usury calls to mind the liberal stance of Jeremy Bentham whose ideas helped to lay the foundation for what has become the neoliberal economic reasoning of today. According to Bentham's logic, usury was not to be regulated, for:

no man of ripe years and of sound mind, acting freely, and with his eyes open, ought to be hindered, with a view to his advantage, from making such bargain, in the way of obtaining money, as he thinks fit: nor (what is a necessary consequence) anybody hindered from supplying him, upon any terms he thinks proper to accede to (Bentham 1843, as cited in Gregory, 2012, 390).

Within Offinso, debt continued to shape the major political events of the twentieth century. Between 1921 and 1929 alone, a tussle among the different royal lineages ushered a chieftaincy crisis that saw eleven attempts to oust the incumbents.¹² By this time, the Asona had lost their monopoly over the stool, and there were now three royal lineages instead of one. The other two were Beretuo, and Aduana. According to the colonial records, the Asona had supplied the first twelve occupants of the stool, but the thirteenth was chosen from the Beretuo because there was no suitable Asona candidate. This was the first time that a candidate was chosen from outside the Asona lineage. The Beretuo was succeeded by an Aduana who was chosen, with minor opposition, because he had promised to bring new territory and wealth to the stool. Since then the Asona tried to reassert their sole right to occupy the stool but divisions within their own ranks made it possible for the Beretuo and Aduana to have their chances from time to time.

¹² National archives in Accra. ADM 11/1314 — Offinsu Native Affairs. *Ofinso Stool*. Letter from Chief Commissioner for Ashanti to the Colonial Secretary, 7 December 1929

Very significantly, in the contest for political legitimacy, the Asona faction defended their sole right to succession by claiming ownership of the land on which the people of Offinso had settled. After all, they claimed, it was their ancestors who had acquired the land. It was also claimed that only the Asona lineage had been responsible for paying off all debts that accrued against the Offinso stool without any help from either the Beretuo or the Aduana. The position of the Asona was articulated as follows, in a letter written by Yaw Sem the lineage head, to the colonial Chief Commissioner for Asante Province in 1929:

[M]y grand uncle and ancestor named Dwamena Akenten who settled at a place called Asona on the occasion that the Asantehene also was at Asumgya, migrated to Antoa and thence to Odum-Anafo from where he acquired the land of Offinso by purchase from one Barifiwa Twenefoo, a woman who was then the settler on that land, for 110 pereguans i.e. £880 and a neck string of beads known as Nkykyerekona. The land of Offinso was discovered by one Adu who was a hunter to my grand uncle in the course of hunting. My grand uncle, after the purchase of the land, settled on it and there established the Offinso town with some members of his family and some subjects after his departure from Odum-Anafo ... On all occasions, when there occurs any debt arising from the death of any member of the stool family, the Asona family is always called upon to pay without any assistance from any person of either the Aduana or the Beretuo family.¹³

The narratives contained in the state book and Yaw Sem's letter correspond respectively to what have been referred to as "official and private traditions" (Vansina, 1985, 98). Both kinds of tradition are subjective and amenable to revisions, but whereas official versions are crafted

¹³ Manhyia Archives (Offinsu Native Affairs, File No. 194/35/V.2). Letter from Chief Yaw Sem, head of the Asona lineage to the Chief Commissioner for Kumasi 18 July 1929

under the pretext of universal acceptability, private traditions are expected to be skewed to favour subgroups (ibid). In this statement, Yaw Sem was invoking debt as part of the “rhetorical strategies” (Tumblety, 2013, 14) aimed at justifying the position of the ruling lineage. The ability to pay off the stool debts was being touted as a sign of virtue, patriotism, and ownership of the stool. But Yaw Sem’s narrative was not as detailed as the official story that was told in the Offinso State Book (cited earlier). One notable omission was the part about the initial debt that was owed to Twenefowaa in the land purchase. Did Yaw Sem leave this out for fear that it would dilute his argument? Did he consider it undignified to reference the debt in his letter? Or was it a mere case of seeking brevity for the sake of the medium through which he was communicating? Without any direct evidence from his letter and the historical record in general, it is impossible to decipher his reasoning. What is significant is that today, a century later, the official record of the oral tradition has not omitted the debt.

The deployment of debt as a political tool in the chieftaincy affairs of Offinso continued throughout the twentieth century. In 1930 the *Omanhene* (paramount chief) Nana Kofi Boateng was accused by his sub-chiefs and subjects of saddling the Offinso stool with his private debts. A petition was addressed to Harry Scott Newlands, the Chief Commissioner for Ashanti containing the following claims:

That the Omanhene has improperly debited to the stool of Offinsu an “unreasonable private debt” of the Korontihene Kwame Aduboofo of the value of £700... That the Omanhene has by his chiefs, the Odikro of Kokorte and Sanahene Yaw Poku, contracted a debt of £300 by sending the said chiefs to the Omanhene of Adanse from whom he obtained a loan of that amount the purpose and destination of which Your Honour’s petitioners know nothing. That the Omanhene has by the aforesaid two chiefs Odikro of Kokorte and Sanahene Yaw Poku obtained a loan of £200 from

the chief of Akrofrom for the payment of “his unreasonable private debts and to debit to the Offinsu stool.” This also was done without knowledge of the majority of responsible elders and chiefs in the Offinsu Division... We feel most unhappy about the fact that the Offinsu Stool is being over burdened with unnecessary debts which we might be called upon to pay although we have no knowledge of and are not consenting parties to the causes and objects of those money transactions.¹⁴

The petitioners were keen to point out that the debts incurred by the chief were not meant for any productive activities but rather for his own “unreasonable” purposes. Almost two decades later, in April 1946, similar reasons were adduced to protest the election of Kwaku Wiafe as *Omanhene*. This time the incumbent was being punished for the sins of his forefathers, one of whom had allegedly “incurred and left a debt of over £2000 to the stool.”¹⁵ Two subsequent rulers from the same lineage had also been accused of perpetrating acts of cruelty on their subjects and fomenting a rebellion against the Asantehene, the overall ruler of Asante. Indeed, for all these reasons, the Offinsu Divisional Council had on 24 March 1946, passed a resolution barring the entire Akonkodeise lineage from occupying the stool until they were purged of their bad actions against the stool. Kwaku Wiafe and his entire lineage, both living and unborn, had therefore inherited the liabilities of their ancestors. This incident was proof that debt continued to live on in the memories of people. As novelist Margaret Atwood put it:

¹⁴ National archives in Accra. ADM 11/1314 — Offinsu Native Affairs. *The Petition of Certain of the Chiefs and People of Offinsu Division for an Inquiry into Certain Complaints of the Petitioners against Nana Kofi Boateng the Omanhene of Offinsu in Ashanti.*

¹⁵ Manhyia Archives (Offinsu Native Affairs, File No. 194/35/V.2). *The Protest of Offinsu Akwamuhene in Person of Kwaku Dunfeh against the Election of Kwaku Wiafe and Kwaku Brasi on the Offinsu Stool*, 9th April 1946 - Letter was addressed to the Asantehene.

“Without memory, there is not debt... without story, there is no debt” (as cited in Shipton, 2010, 45).

In the instances of Kofi Boateng and, to some extent Kwaku Wiafe, excessive debt was deemed to be an undesirable character trait. Borrowing was only good and acceptable when done in moderation. In the post-independence era, this attitude was formally articulated in the new Moneylenders Act of 1961, whose memorandum stated among other things:

[I]t is against morality and public policy for the borrowing of money to be encouraged, overtly procured and fostered. These clauses therefore make it an offence for any person, his agent or canvasser to make advertisements giving particulars of his name or address, or inviting borrowers to enter into transactions to borrow or to obtain information or advice as to the borrowing of money from him or any other person.¹⁶

This Act was part of the earliest efforts by the post-independence government to regulate the activities of people who lent money for profit. Besides requiring annual licenses to operate, moneylenders were forbidden under the act to entice borrowers or otherwise encourage borrowing. In addition to the Moneylenders Act of 1961, a number of laws have been passed to regulate the lending sector. Chief among these laws is the Borrowers and Lenders Act of 2008 which aims “to provide the legal framework for credit, to improve standards of disclosure of information by borrowers and lenders, to prohibit certain credit practices, to promote a consistent enforcement framework related to credit, and to provide for related matters.”¹⁷

¹⁶ Cabinet Memorandum for Moneylenders Bill 1961

¹⁷ Banking and financial laws of Ghana 2006 — 2008

From the foregoing, it is clear that debt lends itself to many uses. In some situations, it is looked upon as a positive action that aids in the fulfilment of a desirable goal like the establishment of a settlement, for without debt there would be no Offinso. At other times, it is treated as a character flaw that ruins reputations and makes people unsuitable for leadership. This shows that from the beginning of human settlement in Offinso, debt transactions have heavily impacted the political and economic affairs of the people. Its recall in the oral tradition means that debt is recognised as an important aspect of human interaction. In all this time, debt has been tangled up with other forms of moral reckoning regarding the making of claims of belonging, judgment of the suitability of persons for political leadership, and determination of a dignified mode of material accumulation. Today, the people who lend and borrow still remain morally ambivalent about debt. The kind of debt that is described in the following section shows its varied manifestations and corresponding moral valuations.

Mutual lending and borrowing among market traders

The lending and borrowing of market produce among market women is referred to with the Twi verb *firi*. In general, this word describes the practice of gaining temporary access to or use of something, usually an object, with the obligation of returning said object to the original owner after use. Among traders, this commonly occurs when saleable produce or goods are advanced to a customer or fellow trader without immediate payment. The buyer or recipient is given some time to pay up, usually with a small interest slapped on the normal price. Ordinary buyers often resort to this arrangement when they do not have the money to pay up front or fully for the item. For small scale traders, this becomes necessary when they lack starting capital or encounter liquidity problems that make them unable to pay up front for new supplies. When traders *firi* from other traders with whom they are closely acquainted, no interest is charged. After selling, the borrower keeps the profit and only has to return the

principal, which is the initial value of the items, to the lender. Traders starting out in a new trade and those who lack the capital to commence a trade often take this route to get themselves started. This arrangement is also useful to more established traders who run into temporary difficulties like the loss of their trading capital.

Market traders who sell similar produce, belong to the same loan group, or consider themselves sisters, provide support for one another in this manner with the expectation that such favours would be returned if their own fortunes were to take a negative turn in the future. On one hand, this arrangement is commercial, involving what can be likened to a sales agreement between a wholesaler and a retailer, with the time delay in payment making it a debt for the retailer. Indeed, in order for a *firi* arrangement to be successful, the lender must have the capacity to advance the produce to the borrower without imperilling their own capacity to sustain supply to their own customers. In normal circumstances, such an arrangement between a wholesaler and her retailer would be considered a perfectly commercial transaction. However, the distinctness of the arrangements described here arises from the social bonds that underlie and foster them. The borrower is entrusted with the goods without interest or collateral because of her acceptance in a close-knit group. The lender is unlikely to extend such courtesies to people outside the group, especially without a guarantee of repayment. Thus, this sort of lending contains elements of commercial exchange and communism (in Graeber's sense).

The absence of interest and the positive normative valuation of the resulting credit/debt relations are the two things that make these transactions stand out. Although market traders do not constitute a homogenous group, they nonetheless share a similar experience of the highly unstable conditions in which they ply their trade. The unpredictability of market conditions like pricing, the supply and demand of produce, and the unstable nature of money

itself (due to *sika bone* or bad money, see Chapter Four), make loss or debt inevitable for market traders. On any given day, making a loss is just as likely as making a profit. Knowing this, the traders tend to be more considerate with their moral judgement of the indebtedness of fellow traders. This is why they liken debt to hot water (*eka ye nsuo hyeε*) which inevitably cools down:

“You realise that when you stir hot water it cools down after some time. So, when you are in debt and you pay little by little it will eventually be paid. Hot water eventually cools down, and so when you get into debt, whatever happens you will pay up in due time.”¹⁸

The unwavering optimism expressed here partly stems from the expectation of mutual support among colleague traders. Both debt and loss are referred to with the Twi noun *eka*, but market traders make a further distinction between consumer debt and commercial debt. A woman who encounters a loss will normally attract sympathy and understanding, at least from her peers and relatives, if the money is invested in a genuine income-generating activity rather than consumption. This is the basis of a moral distinction between debtors. Borrowing for consumption is something that is considered unwise. The phrase often used is *di wo ne num*, very literally meaning “to ‘eat (the money) in one’s mouth’ ... like using the money to buy new cloths and such.”¹⁹ In using this phrase, the women appear to be in step with the prevailing fashion of identifying all forms of consumption with a metaphor for eating, and therefore as something that is to be considered counter-productive (Graeber, 2011b). Also, like Adam Smith (*The theory of moral sentiments*), the women appear to express the

¹⁸ Recorded interview with Frimpomaa, 4 August 2017

¹⁹ Recorded interview with Adisa, 13 December 2016

common-sense assumption that borrowed resources that are put to supposedly unproductive uses are unlikely to be recovered:

Ask any rich man of common prudence to which of the two sorts of people he has lent the greater part of his stock, to those who, he thinks, will employ it profitably, or to those who will spend it idly, and he will laugh at you for proposing the question (as cited in Gregory, 2012, 390).

Writing during the industrial revolution, Adam Smith and others like David Ricardo viewed consumption in opposition to production, and this became the basis for imagining two separate spheres of “the economy” — the market where production occurred and the home where consumption took place (Graeber, 2011b, 492). However, the actual sense in which my interlocutors use this metaphor differs from the denotation in which it is opposed to production. When they refer to consumption for which borrowed resources should not be spent, they mean expenditures that are unnecessary or extravagant. The most common example of this, as seen from Adisa’s statement above, is when women expend borrowed resources on excess cloths or other personal beautification accessories. They contrast this with expenses made on things like the payment of children’s school fees which is considered vital even if it does not bring immediate profit. It has been argued that such expenditures on education and marriage (bridewealth) can be regarded as a form of investment in the future (James, 2012, 29).

This differential moral valuation of debtors has echoes of nineteenth century political economic debates about debtors’ prisons in Europe. The debates about the abolition of imprisonment for debt recognised the need to differentiate between debtors who deserved punishment and those who were just victims of misfortune. A distinction was made “between a supposedly ‘spend- thrift and decadent’ economic traditionalism and a ‘parsimonious and

hard-working' capitalism" (Peebles, 2013, 710). According to this model, people whose indebtedness came through no personal fault of theirs were to be treated differently from those who were self-indulgent. For the latter, their lack of self-discipline merited some time in the debtors' prison (ibid, 711).

However, in the specific case of *firi* among traders, the explicit purpose is to start a new trade or resuscitate a failing one. Because of this, borrowing is done without any fear of social denunciation as long as it is understood that the repayment will be undertaken promptly. The lender requires that the borrower repays the loan in reasonable time so that their own trading activities are not unduly disrupted. Thus, in order to be admitted into the mutually beneficial borrowing group, a trader must have a good reputation from her past borrowing activities. It is this sense of trust and good personal reputation that justifies the absence of interest charges in these arrangements. But if no interest is charged, then the implication is that the debt is never really fully repaid. When the borrower keeps the profits from the sale and returns only the principal to the lender, there is a residual debt that lingers on beyond the loan duration. Although my informants never explicitly put it this way, their statements showed that this form of lending was very favourable, and they saw it as a form of help that bonded them beyond the duration of the loan. At any point in time, anyone within the group who has lent before knows that she is owed a favour. She can expect that when she needs a loan herself, there will be someone in the group willing to help. The cumulative residual debt helps to cement the ties of goodwill between borrower and lender, such that in the event that the borrower fails to repay, she can be confident that the lender would allow her some more time to pay up. Even when the lender is an unsentimental usurer like the ones encountered by Truitt's (2007) informants in Vietnam, the borrower can expect to be safe from serious harm.

As one of them wittily put it: “As long as I’m alive, there is the chance that I will repay him” (2007, 65). In time, she can return the favour when it is her turn to lend.

To the extent that credit/debt transactions between traders produce hierarchical relationships, any such differentiations are likely to be only temporary. This is not to suggest that there is no status differentiation among traders, for there is, on the basis of factors like ethnic affiliation and material endowment (Clark, 1994, 6). But in the specific case of differentiations created by people’s positions as either borrowers or lenders, there tends to be more fluidity because the group members are usually of similar class. The unstable market conditions ensure that no traders are immune from losses for which they might need to borrow. Therefore, whatever repute a person might gain for being a lender at a particular time is likely to be of less consequence when they themselves have to borrow a month or two later. This is why it is not always possible to draw a permanent distinction between borrowers and lenders (James, 2012, 25). On the other hand, there is significantly more to be said about the solidarity that is created through credit/debt arrangements between market traders. Mutual lending and borrowing foster a sense of belonging and stability in the highly uncertain market environment. The resulting social networks serve as conduits for the flow of material resources, as well as useful trading information, rumours and gossip.

The point has been made that the lending and borrowing of money, particularly large sums, among family or close acquaintances might prove problematic because of difficulties with demanding repayment (Shipton, 2010, 8). This usually arises out of fear that a strict demand for repayment by the creditor or a failure by the debtor to repay may ruin the important relationship between them (Neumark, 2017). For market traders, this difficulty is minimised when they lend to fellow traders with whom they have a long history of cooperation. The advancement of trade goods between them is framed as a partially commercial arrangement

distinct from gifts. The borrower has to sell and return to the lender the exact monetary value of the goods advanced even though no interest is charged. Even when the exchange is done between uterine sisters, as is often the case, both parties understand that the goods are to be sold and repaid. This is a longstanding practice among Asante traders who have proven themselves adept at drawing on their social positions in the lineage and marriage to gain access to resources (Clark, 1994, 333).

Unlike the supposedly lazy debtors described by nineteenth century pamphleteers in England (Peebles, 2013), the women who *firi* trade goods in Offinso come across as tenacious risk takers who are willing to try again after encountering losses. Their colleagues know the uncertainties of the market well enough to give them another chance. Tiwaa was one such trader who started out by taking yams on credit from another trader for resale. When she eventually managed to establish herself in the yam trade, she offered similar help to other traders. Each week she sent her daughter around town with a long list of debtors. At one point, her list of debtors contained 33 names with debts ranging from Gh¢40 to Gh¢500 as shown in figure 1 below. On this list, the fellow traders who *firi* to resell are distinguished from the regular buyers by the amount of money owed. For example, the person who owes as much as Gh¢300 (£52) or Gh¢500 (£80) is obviously buying to resell.

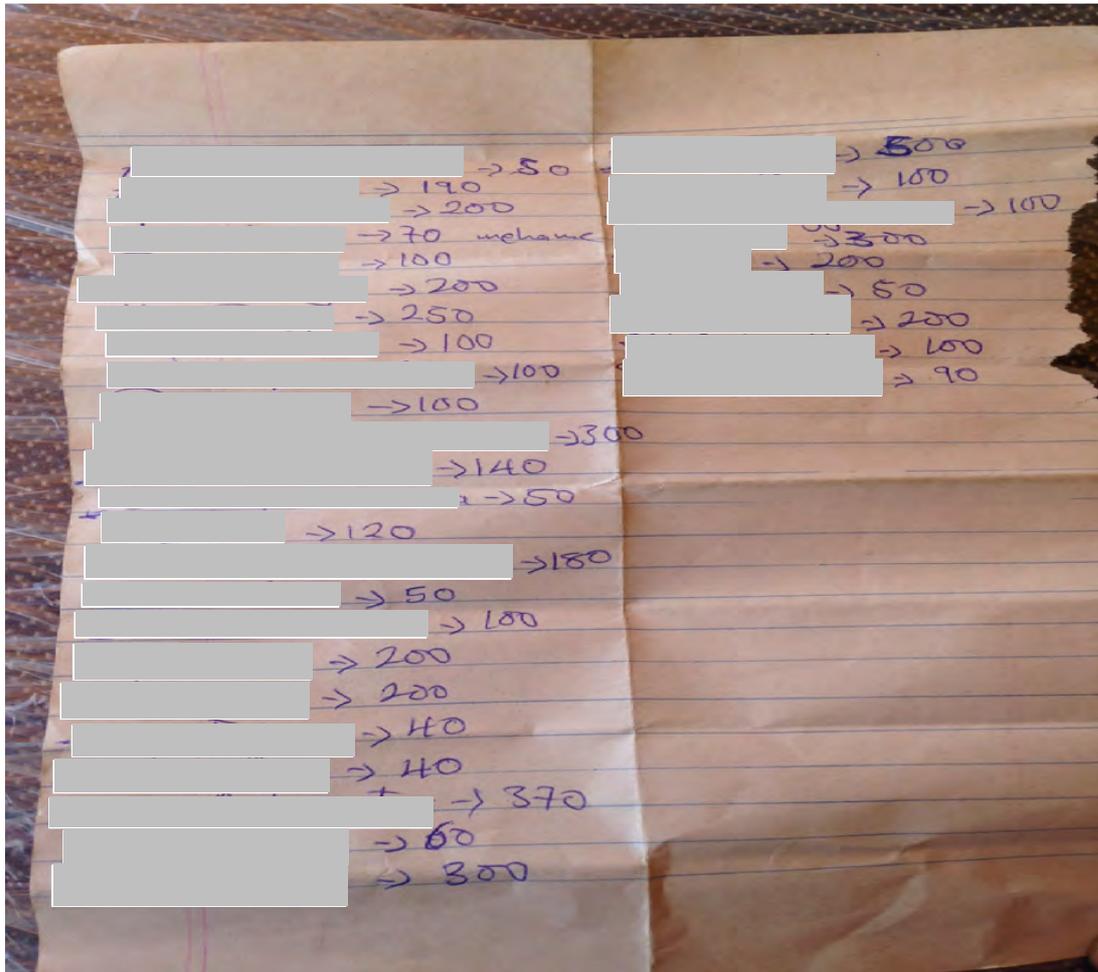


Figure 1. Tiwaa's debtors' list

Apart from loose arrangements like *firi*, women's groups also engage in more elaborately defined economic exchange among themselves through credit unions and rotating savings and credit associations (ROSCAs). Women who form credit unions or ROSCAs are usually well known to one another, just like those who participate in *firi*. For ROSCAs, members contribute money periodically (daily, weekly, or monthly) into a common pool which is paid out to each member in turn until they are all paid. This is a convenient savings technique for traders who handle small amounts of money every day. In the big markets, these groups have as many as fifty members making daily and weekly contributions. Those who can afford to are allowed to contribute more than once so that they also get paid more than once. During

the cycle of contributions, members who have emergency cash needs are allowed to borrow from the group fund without interest before it is their turn to be paid. Therefore, ROSCAs operate in a similar way to the lending arrangements described above.

Awo's group had eight members who all sold food at the school in New Town. Their initial arrangement was that each member contributed Gh¢1 a day until the end of term (three months) when the money was shared out to each member according to how much they had contributed. This was convenient for those of them who had nothing to do when school was on holiday. The money could keep them afloat until school and business resumed. After doing this for about a year, they found that this arrangement did not favour some of the members, especially those who needed cash immediately and could not wait for three months at a time. In response to this need, the rules were changed so that each member contributed Gh¢2 per school day for one week. At the end of the week, the pooled money was given to one person, and this was repeated until all the members had had their turn to harvest. Occasionally the school term ended before everyone had had their turn. In such situations, the members decided on a higher amount to pay in the last few weeks of term so that all those who had not had their turn could be paid off before the cycle ended.

Like the ROSCAs, credit unions also pool resources from each member for a specified period. But instead of simply saving and redistributing at the end of the stipulated time, the money is lent out to members and non-members at interest. At the end of the cycle, the members receive their initial principal deposit in addition to the interest accruing from the loans that are made. In order to sustain their profits, members are encouraged to either borrow themselves or recommend other borrowers. Credit unions are therefore more profit oriented than the interest-free ROSCAs and *firi*. But they also have special considerations for members. For example, the Seventh Day Adventist Church credit union charged members

lower interest on loans, and non-members needed a guarantor in order to borrow. The market traders often belong to several of these groups at a time. Through such groups like the church credit unions, religion and commerce become tangled in concrete form. In this particular group, the pastor and a church elder were elected as ex-officio members to provide spiritual oversight.

Away from the church, there are other credit unions made of professional groups like teachers who also lend to people outside their membership. Although I was informed that some of the market women borrowed from these teachers' credit unions, the teachers I spoke to were reluctant to confirm such arrangements. As government employees, their reticence was understandable because such activities were not wholly endorsed by their superiors. One of the teachers who claimed anonymity admitted to me that she had formed a credit union together with other teachers. The previous year the group had twelve members, but she was not sure if they would all remain members in the coming year. Some had retired and she anticipated that others would leave the group for other reasons. She reckoned that forming a credit union was more beneficial than accessing a loan from the bank. According to her the interest charged on loans at Progress Rural Bank was 10% compared to the 5% her union charged on loans for members. Shares were sold to members for Gh¢10 each so the number of shares a person had depended on what they could afford to pay. There was no limit to the number of shares a person could have. The money realised from the sale of shares was loaned out to members and non-members at 5% interest. At the end of the one-year period, the interest charged on the loans was shared among the members according to the number of shares they bought. The original money invested in the shares was also given back to the members.

The personalised lending arrangements described here clearly belong in the intersection between commercial lending and gift exchange. The women lend to one another, not to make profit necessarily, but to support fellow traders who encounter difficulties. Even credit unions have special arrangements for their members. However, borrowers incur the obligation to reciprocate when the original lender finds herself in a position where she needs to borrow. In such transactions, the market and the gift blur into each other, just like debt itself is tangled up with non-commercial concerns. Debt therefore becomes much more than a commercial concern for profit but indicates the ongoing relationships among people. In a highly cooperative environment like the one described here, economic actors develop ways of lending and borrowing that defy universal generalisation. The accompanying moral valuations also differ according to the specific nature of the arrangement. The next section addresses how people apply moral judgement to the various debts they incur. It is through these assessments that people decide which debt obligations to consider most important.

Differentiating between debts

The list of debt transactions described so far is not exhaustive. But what is important to note is that these different lending arrangements are assessed through different moral logics. For example, debts owed to external lenders like international development agents, government agencies, or even local microcredit institutions are not attended to with the same level of personal consideration as the peer-to-peer lending described so far. Loans from the financial institutions require interest payments and clear repayment timelines even though they are not completely devoid of sociability. In general, the conditions of any transaction vary according to the particular circumstances. The statements of my interlocutors indicated that they preferred their own flexible mutually beneficial arrangements to the rigid lending conditions

of the institutionalised lenders, although they also acknowledged the practical benefits of borrowing from these institutions.

In contrast to the generally positive manner in which they regarded their peer-to-peer lending arrangements, my interlocutors expressed a sense of ambivalence about the loans they received from the banking institutions. They demonstrated a clear awareness of both the benefits and inconveniences associated with borrowing. Since their very livelihoods depended on their ability to borrow, they tended to view the institutions that offered them microcredit as benefactors who provided them with the opportunity to meet their short-term cash needs. As Abena the baker put it: “If you don’t have and someone offers you something you have to be grateful.”²⁰ On the other hand, they expressed full knowledge of the disadvantages of borrowing, such as the interest charges on loans, the dangers of default, and the indignity of being in debt: “There is no joy in borrowing. It is hardship that compels us to borrow,”²¹ is how Tiwaa put it to me.

On my first encounter with Abena, she took exception to being called a borrower in my presence. The young girl who was leading me to meet her pointed her out as one of the borrowers of Good Chance and she protested vehemently. On the day of our first encounter, she was seated in the yard with her mother, sister, and another woman who had walked in to sell second-hand clothes. She did not want to be called a debtor in the presence of strangers. She later remarked: “I don’t like loans because they come with too much pressure.” She probably thought I was an official of the MFI coming to reprimand her for not making her weekly payment. Those who defaulted were charged extra interest on the defaulted amount,

²⁰ Recorded interview with Abena, 31 October 2016

²¹ Recorded interview with Tiwaa, 27 September 2016

and the longer it took for the defaulter to pay the outstanding amount, the more the debt grew. Some lending institutions adopted drastic measures to retrieve the money, including police arrests. Later (as described in the next chapter), Abena would take a stand against the MFI for what she thought was the excessive surveillance imposed on borrowers. On the day of our meeting however, her disposition changed after I had properly introduced myself and she realised that I had nothing to do with her lenders. But her sentiments about the lending institutions could not have been clearer.

There were many others who complained about the loans that were received from microcredit institutions. Tiwaa's oldest daughter Adoma told me that she did not want her mother to borrow because the loans did not help much. Indeed, she thought that all of the profits of the business were used to pay interest on the loans and that her mother would be better off without the loans if only she could raise her business capital from another source. In effect, she considered the loan a necessary evil. Since she herself was not yet in a position to provide her mother with business capital, she could not actively dissuade her from taking the loans. She was still a teacher trainee undertaking her teaching practice and did not yet earn enough to support her mother. However, she was confident that when she became a full teacher, one of her first tasks would be to wean her mother off the loans. But despite her aversion for her mother's borrowing, she admitted that it gave her more leverage in the affairs of the household.

Agya Osei, husband to Frimpomaa who sold provisions at Kokote market, also disliked bank loans because he thought that there was always a danger of defaulting. He reckoned that in the beginning it was usually easy to pay but after some time, the payment became more difficult because of other unexpected expenditures or emergencies. He told me the story of his wife's younger sister who took a loan from Snappy Savings and Loans and defaulted.

Unable to bear the constant harassment by the loan officers, she had to run off to Tumu in the far north of the country where her husband worked. In her absence, the MFI continued to pester the rest of her relatives who still lived in Offinso until the money was paid. During this period Agya Osei himself nearly came to blows with one of the staff of the MFI who came to the house to retrieve the money owed.

Notwithstanding the personal reservations of people, commercial lending still fulfils a vital economic need in this community and debt continues to be an indispensable form of economic exchange. From the days of the village wealthy man or woman to the present times of local, national, and international financial institutions, the tradition of borrowing and lending has continued and perhaps even expanded. There are still people within the community who are known to lend money for profit, and financial institutions actively seek out loan takers. In a way, the MFIs have replaced the money lenders of old. Awo was one of those who had lived long enough to see the time before there were any rural banks or MFIs in Offinso. She assessed the present-day lending institutions positively in comparison to the individual moneylenders of the past. Much like Theodore Asiedu in 1912, Awo was of the opinion that the loan conditions of the moneylenders were usurious and excessive, sometimes with high interest of up to 100% and people had to put up their valuable property as collateral. Some even put up their cocoa farms or houses as collateral and when they failed to pay back, such properties were seized. With her small trading, she had no difficulty paying back the loans she took from Good Chance and she was glad that she did not need any collateral to get the bulk sum she needed for her son Akwesi's school fees.

Thus, people like Awo continue to seek out bank loans, just as the banks also strive to attract more clients. In some of these institutions, the performance of staff is measured by the amount of loans disbursed. For Capital Finance, a newly employed Marketing Executive is

expected to give out loans worth at least Gh¢3000 (£459) in their first six months. Beyond this initial period, they are expected to increase their loan disbursement to at least Gh¢7000 (£1071) a year.²² The profits made from charging interest on loans help to sustain these institutions. Some of my informants had been persuaded to take loans by bank officials who were desperate to meet their targets. Pokua described her experience:

“At first I was only doing *susu*²³ with them and the girl told me to come for the loan. She wanted me to take Gh¢1000 (£153) but I told her that I was afraid. I had not yet told my husband about it, so I opted for a smaller amount... they even told me not to bring a guarantor.”²⁴

Besides the improved regulatory environment, lending has been made easier with the non-requirement of collateral. Not having to put up their houses, cocoa farms and other significant property has meant that borrowing is considerably less risky these days for market traders. Borrowing remains a good economic strategy to aid the establishment of a viable livelihood. This explains why the market women in my sample went to great lengths to seek more loans from different financial institutions and juggle multiple loans at a time. Tiwaa and her loan group even got political party membership cards as part of their strategy to get new loans. The concern for many borrowers however, is the over-zealous loan recovery practices of the lending institutions.

Overall, on the balance of the evidence, it is clear that debt takes different forms with different social and moral associations. Among the plethora of forms that debt takes, there are

²² Interview with Capital Finance official, 5 September 2016

²³ Daily savings

²⁴ Recorded interview with Pokua, 26 December 2016

distinct lending practices that engender particular social and moral connotations that are unique to the social setting. The *firi* arrangements that have been described here exist between gift and market or baseline communism and exchange, showing that the dynamic nature of debt makes it difficult to classify into one or the other.

Conclusion

The view that debt is bad remains predominant but what has been noted in this chapter is that economic behaviour does not always fit into schematic models such as good/bad, gift/market, communism/commercial exchange, although they remain useful analytical tools. Borrowing and lending among market women contains elements of baseline communism and commercial exchange. The specific arrangements are determined by the relationship between the parties. Conversely, the relationships between people are continuously shaped by the kinds of credit/debt arrangements that are made between them. As Deborah James points out, the view that debt is bad, which is common in public policy circles and popular culture, serves “to underplay the negotiability and personal ties of relatedness which often characterise informal financial relations in settings more marginal to mainstream capitalism” (James, 2012, 37). The particularity of debt relations implies that different rules apply to different debtors, which is why there are “Cadillac debtor(s)” and “pauper(s)” (Graeber, 2011a, 7).

On the question of how people evaluate the different debts they contract, the stories shared in this chapter show that individuals are happier with debts that are owed to their close acquaintances with whom they work and collaborate in various ways. The women who are able to *firi* from others without interest find this support invaluable. Although bank loans are equally vital to their income-generating activities and other material obligations, the aggressive loan recovery methods of the institutions are considered unacceptable by some

borrowers. Furthermore, the kind of mutual lending that goes on among market women demonstrates the fact that credit and debt relations are not limited to concerns about immediate or short-term material accumulation. If these women were only concerned with maximisation of material gains in the short-term, then they would be more inclined to lend with interest. Shipton (2010, 5) has shown that debt relations do not only involve power and wealth, but also “the shared meanings of dignity, prestige, and respectability, as well as feeling, emotion, or aesthetic.” Although the historical and ethnographic evidence generally points to a negative moral valuation of debt, this chapter demonstrates that the moral yardstick that is applied is a scale that varies with specific situations. This is common with credit/debt relations because the terms of such transactions are often determined by the social distance between the actors (ibid, 7). In the specific case of women’s groups, moral judgements are tempered by considerations akin to baseline communism, arising from a shared sense of material insecurity.

Finally, if debt is understood as something that is tangled up with other moral registers, then it means that women’s microcredit ought to be understood in the context of the totality of the lives of the women who receive it. This mode of thinking enables us to consider the full implications of women’s microcredit and ideas about debt in the context of the home, the market, the state and so on. The next chapter analyses the interactions between borrowers and lending institutions. We have already touched briefly on the reservations of the women and some of their family members about the methods of the lending institutions. These will be explored further to reveal the full extent of such tensions and how they contribute to shaping microcredit in this part of the world.

CHAPTER TWO

GOVERNMENTALITY, COUNTER-CONDUCTS AND THE DEVELOPMENT OF WOMEN'S MICROCREDIT

On a Friday morning in March 2017, the eight members of the *In God We Trust* women's loan group emerged from the offices of Good Chance Savings and Loans, the MFI from which they borrowed. It was the beginning of a new loan cycle, and the women had gone to meet the officials as they usually did before new loans were disbursed. By this time the group had been taking loans from the MFI in six-monthly cycles for two years. At the meeting, they were informed by the loan officer of the decision of the MFI to thenceforth impose a penalty on late payments by the group. Even though this rule had existed from the beginning, the MFI had found no cause to enforce it because the group was fairly regular with their payments. But in the last loan cycle they had missed the payment date too often and the manager felt the need to reign them in. Naturally the women did not like the idea of paying a penalty for being late on the weekly payments. Abena, one of the group members, sat by herself on a stool in the printing shop next-door whilst the rest of the group convened behind the bank to decide what to do. Abena already knew what she wanted to do, she would not accept it, and she made this point with flailing arms and angry gestures. She was so upset that at first, I thought the penalty was being applied retrospectively. She reacted as if late payment was somehow inevitable. Before long, her friend Adjeiwaa, whose husband owned the printing shop, came to sit with us. She tried to calm Abena down, all the while chiding her for not joining the credit union at their church. None of this would have happened, she said, if Abena had joined the credit union instead of going to Good Chance for loans.

The tension that is evident in this encounter between Abena and Good Chance is indicative of the attempt by lending institutions to reform the subjectivities of borrowers, and the latter's resistance to such efforts. In this exercise, the financial institutions mirror the techniques of the neoliberal state through which the conduct of people is governed (Foucault, 2008; Davies, 2014). As a mode of government, neoliberalism "puts governmental mechanisms developed in the private sphere to work within the state itself, so that even core functions of the state are either subcontracted out to private providers, or run (as the saying has it) 'like a business'" (Ferguson, 2009, 172). It is in this sense of subcontracting, that microcredit (even when sourced from private and commercial institutions) can be viewed as part of the state's expansion of financial services to its population. Within a neoliberal setting, the activities of financial institutions are aimed at fostering entrepreneurial behaviour in their clients. But whilst financial institutions attempt to shape the conduct of clients, the latter also show their capacity to resist, avoid, or moderate the process through practices referred to by Foucault as "counter-conducts" (Lazzarato, 2009, 114). The argument in this chapter is that the tensions and compromises resulting from the clash between governmentality and its counter-conducts form an integral part of and contribute to the development of microcredit. In this way, financial programmes are constructed by clients of microcredit institutions just as much as by the organisations themselves.

Research findings on microcredit have pointed to the tendency of lending institutions to exert their influence on their clients through the training that is provided as part of the loaning process (Sigalla & Carney, 2012, 551; Reiter & Peprah, 2015, 1339). At the same time, studies have also shown that clients of these institutions have a subjective experience of the training or education that is provided to them as part of the loaning process (Sigalla & Carney, 2012). According to Morvant-Roux, Guerin, and Roesch (2013, 133), borrowers are

not just passive recipients of microcredit services, but rather “assimilate them in relation to their own economic, social, and cultural context.” The evidence in this chapter supports these assertions in the literature but goes further to demonstrate how the specific interpersonal tensions shape microcredit. Instead of treating women as a homogeneous group, this chapter shows how the particular circumstances of individual women determine their experience of microcredit. This approach allows us to view microcredit as the women themselves define it to be. In the particular case of Abena and her group members, there was a dialectical tension between some of the women and the MFI regarding the administration of microcredit.

Theorists who apply dialectics to social relations view “social life (as) a process of contradictory discourses” (Baxter, 2004, 182). A “dialectical approach is oriented to grasp full complexity of interrelationships of reality and the contradictions that embody them” (Dafermos, 2018, 6). Such contradictions do not always indicate a deficiency in the relationship, but can also “drive change, growth, meaning, and positive intimacy” among interacting parties (Johnson, Jensen, Sera, & Cimborá, 2018, 17). Therefore, the view taken in this chapter is that the relationships that are formed through microcredit are ridden with contradictions and compromises which, when examined closely, can reveal the true complexity of microcredit from the perspective of women. It shows women as active agents who attempt to influence how microcredit is administered, accessed, and used. This dialectical approach recognises microcredit as a process rather than a given state of affairs. However, in emphasising change, the application of dialectics here is not in the sense of a linear development between thesis, antithesis, and synthesis, but rather a general rejection of the fixity of social and economic phenomena (Murphy, 1971, 90).

Neoliberal governmentality

In his lectures which were later compiled into *The Birth of Biopolitics*, Foucault reflects on how the state's power over the fundamental biological characteristics of the population (biopower) was gradually transformed into a political and economic arrangement that pursued a particular mode of administering conduct in order to sustain the capitalist system of production (Foucault, 2008). Although some have interpreted his remarks in these lectures as an acknowledgment that neoliberalism promotes individual liberty, others perceive in his argument a linkage between neoliberalism and the government of conduct (Newheiser, 2016, 4). In Foucault's analysis, the transition from eighteenth-century liberalism to twentieth-century neoliberalism (particularly German ordoliberalism) involved the shift from market exchange of equivalences to market competition between unequals (Foucault, 2008, 118). Whereas the liberal state had to avoid interfering in the market by only guaranteeing the conditions under which exchange could function unimpeded, the neoliberal state has to produce "pure competition, which is the essence of the market...by an active governmentality" (ibid, 121). It is this competition which "ensures economic rationality" in people's choices (ibid, 119). In this regime, the administration of conduct by both state and non-state actors, including "statesmen, trade-unionists or bosses," is aimed towards producing entrepreneurial subjects who will thrive in the environment of competition that is created (Lazzarato, 2009, 114). Thus, the "*homo oeconomicus* sought after is not the man of exchange or man the consumer; he is the man of enterprise and production" (Foucault, 2008, 147).

Producing this entrepreneurial man or woman requires that certain mechanisms are deployed in the government of people's conduct. These mechanisms (dispositifs) often take two main forms, the discursive and non-discursive dispositifs (Lazzarato, 2009, 111). While the former

governs what is said, the latter is used to control the actions of people (ibid). In the contemporary neoliberal state, debt functions as one of the means by which the required lifestyle is produced. Debt, (in this case microcredit), becomes a dispositif with the aim of transforming “the ‘excluded’ individual, the unemployed, the precarious worker, etc. into human capital, that is, techniques that mobilise the skills and subjectivity of the individual to adapt him/her for work opportunities” (ibid, 127). Thus, in the case of microcredit, women who are ostensibly idle or operating on a low economic scale are offered the capital support needed to expand their commercial activities. The pressure to repay these loans becomes part of the mechanisms adopted for the purpose of transforming them.

In the context of the Ghanaian economy, the deliberate policy of drawing the wider population into banking services can be viewed in this sense as a means of extending state regulation over previously invisible segments of the population. A direct example of this in the last decade has been the introduction of the e-Zwich biometric card payment system which could be viewed as a “renewed effort of central government, as paterfamilias, to reassert control over the children” (Breckenridge, 2010, 643). Through this intervention, specifically targeted populations are systematically incentivised by the state to use the banking services. For example, beneficiaries of state welfare grants like the Livelihood Empowerment Against Poverty (LEAP) receive their payments through the e-Zwich biometric card, which makes it mandatory for them to have bank accounts.

According to Foucault, the normative framework for this sort of government of conduct consists of disciplinary “normation” and “normalization” (as cited in Newheiser, 2016, 7). Whilst normation involves the distinction between normal and abnormal behaviour according to a set of predetermined norms, normalisation, on the other hand, operates with a range of normal behaviours. Thus, through normalisation, certain conducts are characterised as more

normal than others, which allows for the accommodation of diversity. This corresponds to the notion of governmentality which allows for the control of people's conduct in order to include them in a neoliberal project (ibid). It involves the subtle alteration of people's preferences through intervention in their experiences (ibid).

To illustrate this further, Donald Gillies (2011) shows how the metaphor of "agility" has been used to describe the production of particular kinds of workers to fit the neoliberal context of economic development. According to this model, an agile worker must be proactive to meet new challenges and take advantage of new opportunities. Similarly, organisations must be agile themselves, in order to induce agility in their workers and also survive the challenges of the market. In order to do this, organisations must make room for workers to be creative and proactive whilst ensuring that their agency is subordinated to the interests of the organisation. Such an organisation, by "encouraging individual selves to be agile, might be seen to be adopting a high-risk strategy. The company cannot guarantee that employees as empowered agents will exercise their powers in such a way as to meet its desires as well as their own" (Gillies, 2011, 215). The task then, is to get the worker to embody the goals of the organisation. This is best achieved through a subtle regulation of conduct or the instilment of what might be termed "disciplined self-management" in the subject (Ozga, 2009, 152).

This shows that the subjects of these governmental practices do not just unquestioningly imbibe the values that they are selectively exposed to but find ways of resisting through counter-conducts. Applying Foucault's argument to the subject of financialisation, Lazzarato (2009) describes how the pursuit of neoliberal subject formation creates conditions of "individualisation," "insecurity" and "depoliticisation" for workers. The result is that individual economic actors are gradually deprived of the mutual support and social cohesion that they often count on in times of economic difficulty. This chapter speaks directly to this

aspect of neoliberal practice with regard to microcredit. Despite lending to women in groups, the strategies of the microcredit institutions tend to undermine the ability of women to utilise group solidarity or redistribute their resources in ways that they deem necessary for the fulfilment of their obligations to kin. In response, the women marshal their own strategies of subversion and resistance.

However, in conceptualising the relationship between governmentality and counter-conducts, it is important to note that the neoliberal governmental practices of Western Europe and America are different from what pertains in non-Western settings where the mechanisms of surveillance are not as well developed (Ferguson, 2009, 173; Ferguson & Gupta, 2002, 988). A good illustration of this is provided by Jamie Cross (2010) in his analysis of the Special Economic Zones in India where, despite efforts to create insulated spaces governed purely by neoliberal economic practice, working conditions still mirror the wider circumstances in the country. These zones are not as insulated as their creators hoped they would be; and neoliberal practice is not as exceptional as it is made to seem (ibid). Lending institutions face similar challenges in their attempts to isolate and reform their clients in accordance with a neoliberal ethic.

In the sections that follow, the individual and collective actions of Abena and the other members of the *In God We Trust* loan group will be analysed to reveal the contradictions of governmentality and counter-conducts. Before that however, the next section sets out the global economic and political context within which lending institutions and their clients interact. We have already noted that the neoliberal state tends to outsource its functions of government to private entities, including financial institutions. Following on from that, the concern in this next section is to answer two related questions: How do MFIs come to assume the role of governing the conduct of people in a neoliberal state? And, in what ways do they

set about achieving their objectives? Increasing globalisation has fostered the development of governmentality at the transnational level, allowing states to relinquish some of its functions. Also, recent developments in microcredit point to the need for lending institutions themselves to conform to the requirements of the neoliberal economic environment in which they operate. In the administration of loans, the microcredit institution must ensure its own agility if it is to survive and thrive in an environment of competition. It must also transform its clients into agile workers whose actions will benefit the organisation. Lending institutions typically do this through group lending whereby loan groups self-select and self-regulate to ensure that loans are repaid as expected. But more importantly, lenders seek to educate and govern the conduct of their clients to ensure that they become entrepreneurs in the manner that is acceptable to the organisation.

Trends in the development of microcredit and neoliberal subjectivity

It has been noted that the neoliberal state essentially transfers some of its functions to private providers. But Ferguson and Gupta (2002) have made the point that the practice of outsourcing state functions to nonstate actors is not just the result of the adoption of neoliberal arts of government within a state, but also due to the emergence of transnational actors. The vast resources and political influence of these agents enable them to discharge some of the roles that have traditionally been viewed as state functions. This has resulted in the development of a system of “transnational governmentality” through which transnational nonstate actors exert influence within the state (Ferguson & Gupta, 2002, 990).

The influence of transnational agents comes partly through the funding of microcredit schemes in developing countries. This follows a general trend in the field of international aid and development support where funding sources have shifted from government to private

entities over the course of the last half century (Ferguson, 2009, 168; Valencia-Fourcans & Hawkins, 2015, 2). As a consequence, “many MFIs depend on, or are part of, big banks” (Giron, 2015, 374) which expect them to attract investment and turn a profit. The big global funders include organisations like CARE (through MicroVest) and the Microfinance Growth Fund (ibid, 392). Other major funders are statutory financial institutions, commercial banks, international MFIs, venture capitalists and voluntary organisations like the Michael and Susan Dell Foundation, and the Melinda and Bill Gates Foundation (Singh, 2015, 224). Both domestic and international private funders of microcredit programmes are more interested in making women into “economically profitable subjects” and “include them in both labour markets and financial circuits, by making use of the important commitment they have to their families and their jobs” (Giron, 2015, 374-375), even though this is not always successful.

The privatisation of international development support has found further impetus in an era dominated by neoliberal macroeconomic policies in which the capitalist free market dominates (Harvey, 2005, 3). The neoliberal values of entrepreneurship and personal responsibility inform the training that MFIs give their clients as well as the advertisements they make to seek investment. In this sense, the MFIs adopt what Ferguson (2009, 172) refers to as “techniques of government that work through the creation of responsabilised citizen-subjects”; where each borrower is moulded to become “a miniature firm, responding to incentives, rationally assessing risks, and prudently choosing from among different courses of action.” These are also the qualities that MFIs advertise to their funders. A good example of this is provided by Valencia-Fourcans and Hawkins (2015) in their study of the promotional marketing practices of Espoir, a women-focused microcredit NGO in Ecuador. In the promotional materials, women were portrayed as hardworking entrepreneurs, mothers, and development agents. This, according to Valencia-Fourcans and Hawkins (2015, 4), was the

kind of communication that attracted the foreign funders of Espoir which included organisations like the Inter-American Development Bank, Blue Orchard, and Desjardins.

Meanwhile, since the 1980s, girls have become the key subjects of this neoliberal rhetoric and marketing strategy of global philanthropy. Over the period, the image of the pristine but empowered girl, both as donor and as beneficiary, has come to occupy a central position in “contemporary humanitarian campaigns” (Koffman, Orgad, & Gill, 2015, 157). Much like the women of Espoir, girls are depicted in positive light as self-sufficient agents of development — the bright capable girl in the global north donating to and soliciting support for her equally capable but deprived counterpart in the global south to aid in the achievement of both of their dreams (Koffman et al., 2015, 158). This reflects the contemporary development jargon which “evoke(s) a comforting mutuality” of a utopian world where everyone works together for the common good of all (Cornwall & Brock, 2005, 1045). The Girl Up campaign of the United Nations Foundation is a good example of a girl power project that attempts to simultaneously satisfy both social and commercial interests. In a clear case of seeking to promote global solidarity through consumption, the project recruits the girls as advocates and fundraisers, encouraging them to donate by purchasing products on the campaign website (Koffman et al., 2015, 161).

The changing trends in global economic development have resulted in a greater tendency to merge hitherto philanthropic development interventions like microcredit with capitalism through a process appropriately called “philanthrocapitalism” (Valencia-Fourcans & Hawkins, 2015, 2). The joint pursuit of commercial and social or humanitarian goals, as popularised by C.K. Prahalad, draws from the idea that: “the creation of new markets around the needs and aspirations of the poor can be both an efficient technical solution to problems of poverty and an engine for corporate profit” (Cross & Street, 2009, 4). The goal is to

convert the people at the Bottom of the Pyramid (BOP)²⁵ into “micro-consumers, micro-producers, micro-investors, and innovators” (Prahalad, 2012, 7). The use of the BOP model of sales and marketing among women beneficiaries of microcredit is exemplified by Project Shakti in India where the women were used as salespersons for Lifebuoy soap, a product of Hindustan Unilever Limited (Cross & Street, 2009, 8). As a partnership between Hindustan Unilever and local micro finance NGOs, this project had the aim of satisfying the commercial and social interests of both partners.

In order to satisfy the interests of their profit-oriented funders or partners, MFIs, who are essentially borrowers themselves, have to ensure that they are financially viable enough to repay their debts together with the interest that is usually required (Valencia-Fourcans & Hawkins, 2015, 4). To remain solvent, MFIs have to ensure prompt repayment from their clients by adopting both subtle strategies like group lending and not-so-subtle ones like outright coercion (van den Berg, Lensink, & Servin, 2015, 1243). By lending to self-selected and jointly liable women’s groups, MFIs capitalise on the social relationships and networks among their borrowers to maintain a high repayment rate (Cross & Street, 2009, 9). Research has shown that this strategy also enables MFIs to cut costs and minimise risks since they do not have to pay the women to form the groups, and the women are normally inclined to choose group members who are trustworthy, thereby minimising the risks for themselves and the MFIs (van den Berg et al., 2015, 1242-1243). As a way of ensuring the financial sustainability of their projects, some institutions also impose levies on loan seekers before they are admitted to loans. For instance, beneficiaries of AIM in Malaysia have to commit to

²⁵ The over four billion people around the world who live on less than two dollars a day (Prahalad, 2012, 6)

pay various fees for things like a Group Fund, a Centre Fund, and a Credit Khairat Fund, before they are admitted to loans (Al-Mamun, et al, 2014, 289).

To further ensure repayment, MFIs try to exert more influence on their clients through the training that is provided for them. The stated purpose of this training is usually to improve the economic and social conditions of clients and their communities (Fofana, Antonides, Niehof, & van Ophem, 2015, 1025). Such rhetoric conforms with the original idea behind the concept of microcredit which was to improve people's lives by providing them with monetary loans as well as the support needed to establish viable and sustainable income sources (Reiter & Pephrah, 2015, 1338). Through this process the MFIs try to shape the behaviour of their clients to fit particular models.

For instance, in Kenya, the VWA (*Vinya wa Aka*, meaning "Strength of women") microcredit project implements a three-phase model to assist women's groups (Kulb, Hennink, Kiiti, & Mutinda, 2016). The first phase, the enlightenment phase, involves the provision of "exposure" and "skills" to the women to ensure that there is a "waking up" to realise their full potential (ibid, 722). In the subsequent phases, the groups are guided to make "administrative," "financial," and "social" changes to achieve empowerment in the form of "economic stability," "social security," "personal confidence," and "outreach" (ibid). The women who are deemed to have completed the process are expected to proselytise to other women's groups and ensure that the ideas spread to the wider community. Similarly, Pro Mujer in Mexico (van den Berg, Lensink, & Servin, 2015), Vi-Skogen in Kenya (Caretta, 2014), Espoir in Ecuador (Valencia-Fourcans & Hawkins, 2015), and AIM in Malaysia (Al-Mamun, Abdul Wahab, Mazumder, & Su, 2014) all provide some form of training and logistical support to their clients. Whilst clients of microcredit institutions may acquire new

knowledge and skills from these programmes, they are also subjected to the control of the microcredit institutions through this process.

MFIs have also tried to improve repayment rates by being innovative and adapting their programmes to suit local conditions. In strictly patriarchal northern Indian communities, some MFIs allowed women to take and repay loans at their group leaders' houses instead of having to go to the loan office which was usually located outside their neighbourhood (Singh, 2015, 233). This made it much easier for women because they were more likely to be granted permission by their husbands to visit their friends within the neighbourhood than the MFI offices (ibid). Other MFIs have opted for diversification to improve their viability. Many MFIs in Ghana offer all sorts of loans including funeral loans, church loans, and fishermen loans, as well as micro-insurance (Dary & Issahaku, 2013, 452). Apart from microcredit, other services provided by MFIs in other parts of the world include deposits, money transfers, payment services, and insurance (Fofana et al., 2015, 1025). Through these strategies of providing diverse services in addition to credit, MFIs increase their presence in the lives of their clients, thus intensifying the level of interaction that occurs between them.

Charging high interest on loans is perhaps the most reliable means of ensuring the financial sustainability of microcredit programmes. Interest rates vary from country to country with Nigeria and Mexico registering some of the highest interest charges in the world (Giron, 2015, 391). Whilst the average interest charged in Mexico is 70% (ibid), Compartamos, one of the biggest MFIs in the country charged rates as high as 82% interest on its loans in 2008 (ibid, 390). In Ghana, the average interest charged on microcredit is 25% with some MFIs charging as much as 78%, a rate that has been described as "poverty enhancing" (Dary & Issahaku, 2013, 448-449). Interest charges such as these have fuelled the perception that microcredit for the poor has become a profitable venture, especially in India where interest

has been on the increase (Giron, 2015, 389). This perception has been strengthened by the fact that a few MFIs around the world have been able to establish themselves as high-earning businesses, although the majority still struggle to break even. SKS Microfinance Limited in India, Compartamos in Mexico, and EDYFICAR (Development Entity of Small and Micro Enterprises) in Peru are a few examples of MFIs which have grown to become multi-million-dollar entities (ibid).

The profit-seeking practices of MFIs have attracted criticism. According to Dary and Issahaku (2013, 449), given the prevailing economic conditions in Ghana, an interest rate of between 18% and 20% would be enough for MFIs to remain profitable, even though most of them charge above this rate. The commitment of MFIs to their social mission has been questioned further by critics who claim that microcredit has failed to yield significant benefits for communities (Giron, 2015, 389). In southern India, when Hindustan Unilever Limited tried to market Lifebuoy soap through a health campaign dubbed “Health in Your Hands” and a microcredit scheme for women, local residents pointed out that what they needed most was clean water and not soap (Cross & Street, 2009, 8). This attempt to align product marketing with catchy health slogans and popular anti-poverty schemes not only illustrates the marriage between commercial and humanitarian interests, but also reflects what Cornwall and Brock (2005, 1044) refer to as the tendency of contemporary development actors to use alluring buzzwords to justify particular interventions.

However, it is possible to argue that considering the prevailing global economic regime, MFIs have no choice but to be profitable in order to maintain their very existence. Before it is able to satisfy its social goals of reducing poverty, empowering women, and improving the lives of community members, an entity must first exist. Therefore, MFIs have no choice but to constantly balance the sometimes-contradictory goals of financial viability and social

responsibility (Sainz-Fernandez, Torre-Olmo, López-Gutiérrez & Sanfilippo-Azofra, 2015, 1060). Moreover, studies of microcredit programmes in Asia and Africa have documented community-wide benefits in the form of improved infrastructure and social campaigns against domestic violence, child marriage, and other social vices (Singh, 2015, 226). Indeed, Caretta (2014, 9) maintains that microcredit programmes have generally had positive effects on the lives of women in Kenya who, through the activities of Vi-Skogen and Equity Bank, have had better livelihoods and incomes, improved capacity to adapt to climate change, and a better position in the household relative to their husbands.

One category of microcredit programmes that appears to have a better potential to successfully balance commercial and social interests is the decentralised grassroots-based kind. Although such schemes are by no means insulated from global economic trends and the influence of big business, it can be said that they are more participant-needs-driven. In Kenya, Vi-Skogen operates a very decentralised microcredit scheme which gives women, as members of village savings and loans groups, the opportunity to participate in the running of the programme (Caretta, 2014, 10). Under Vi-Skogen, the women undergo training for a year before they are allowed to run their own autonomous schedule of savings and loans among group members (ibid, 4). Other financial cooperatives like credit unions also offer women the opportunity “to meet their common economic, social and cultural needs, and aspirations, through a jointly owned and democratically controlled enterprise” (Bezboruah & Pillai, 2015, 915).

Whilst the active participation of borrowers in decision making is presumably more assured in financial cooperatives and other grassroots credit schemes, it would not be entirely accurate to portray clients of profit-oriented MFIs as hapless victims of exploitation. Women borrowers have shown an ability to exploit the system to satisfy their individual goals even in

contravention of conditions stipulated by the MFIs. From a study in northern India, researchers learnt that 45% of the beneficiaries diverted the loans to support the businesses of their husbands and other family members (Singh, 2015, 230). One of them explained the reason as follows: “I took [the loan] for my husband. Earlier, he used to drive a rental auto, and we did not have enough money to buy it ... how would he get a loan, unless and until he has a home for collateral” (ibid, 231). Whilst this may seem like male appropriation of women’s microcredit and hence a case of pseudo-empowerment, the woman’s statement clearly demonstrates her agency and ability to make a choice to circumvent the rules of the formal lending system to support her family.

In the wider scheme of things, what this example shows is the fact that the outcome of the interaction between MFIs and borrowers is not always predictable. Even though MFIs, having inherited the function of the state to govern conduct, endeavour to model borrowers to fit a certain neoliberal entrepreneurial ethic, the result is not always what is desired. The evidence points to the fact that the nature of the relationship between lending institutions and borrowers is not determined only by a one-sided or top-down flow of information and influence from the institution to the borrowers. Rather, the interactions between borrowers and lenders are shaped significantly by the agency of borrowers and the social context in which these relationships are forged. Although a lot can be learnt from the official communication between lending institutions and their clients, observing their actions allows for an appreciation of the complex relationships that develop between them. The inherent tensions and compromises in these relationships are explored here to highlight the dialectical processes that produce the outcomes of women’s microcredit. First, I will describe the mechanisms of government employed by the lending institutions in Offinso before exploring the counter-conducts developed by the women who receive loans from them.

Governing loan recipients

In Offinso, every lending institution provides its own separate orientation programme for new clients. But some of them rely on the Business Advisory Centre (BAC) to facilitate the training. The BAC is the local government agency that provides capacity-building support to operators of small enterprises including subsistence income generators and self-employed entrepreneurs. Activities of the BAC are conducted under the Rural Enterprises Programme which is jointly funded by the government of Ghana, the International Fund for Agriculture Development (IFAD), and the African Development Bank (AfDB). It is one of numerous projects across the country that are born out of the public/private, local/international partnerships that are in vogue. As part of its mandate, the BAC supports lending institutions as well as individual entrepreneurs. Overall, the aim of these trainings is to equip beneficiaries with technical and managerial skills and attitudes to enable them to improve their productivity and income. Among other things, trainees are taught planning, record keeping (income and expenditure book, debtors' book, creditors' book, stock book), working capital management, and stock management.

The values that are propagated by the BAC are couched in catchy slogans and mnemonic devices on leaflets and brochures which are shared with trainees. One of these is referred to as the Kaizen Principles which encourages trainees to “Plan, Do, Check and Act (PDCA),” and avoid the “7 wastes (Muda)” of “overproduction, waste of waiting, waste in transportation, waste in processing, waste of inventory, waste of motion, and defects.” Another example is the 5S which teach five ways of improving productivity. These include sorting, setting in order, shining and sweeping, standardising, and sustaining. Alongside productivity, budgeting, and saving, trainees are encouraged to develop personal traits like confidence, decisiveness, courage, experience, and knowledge as essential qualities for

business success. This sort of education, whether from private entrepreneurs, self-help authors, or religious bodies, is usually designed to promote “a neoliberal subjectivity” (James, 2014, 216). The involvement of the BAC also signals the interest of the state in promoting this neoliberal ethic in the Ghanaian populace. It is the same sort of collaboration between public and private institutions that has been observed in developing countries in the last few decades. In Bolivia for example, women’s microcredit NGOs work to produce “gendered citizens who are ‘empowered’ to access formal markets on certain terms, and who do not expect the state to provide them with social rights” (Lazar, 2004, 315).

Generally, when a person applies for a loan, they are taken through a training for a period of time, usually a month. During the training, all the conditions of the loan are explained to the applicant to ensure that they understand what is required of them in their relationship with the MFI. In this period also, the applicants are investigated by the officials to ensure that they are capable of paying back the loan. All the lending institutions adopt a similar pattern of rewarding good borrowers with higher loan amounts whilst punishing the defaulters by ejection from the scheme. For Good Chance MFI, first time applicants are given Gh¢500 (£80), and when they have demonstrated credit worthiness, they are given progressively bigger amounts on their subsequent applications. Second time applicants are offered Gh¢700, third timers Gh¢1000, fourth timers Gh¢1500 and so on. Once a person demonstrates the ability to pay back loans promptly, they can ask for whatever amount they want to borrow. Usually, a client in good standing can remain in the loan cycle for as long as they want. At Hope International Foundation (HIF), a financial NGO, clients who receive loans beyond a certain threshold are required to make a commitment to employ at least one other person by the end of the loan cycle. This is done in anticipation that the said clients would be able to expand their businesses within that time.

Besides incentivising the model clients with progressively larger loans, the lending institutions also encourage self-regulation within the borrowing groups. At Fortune Savings and Loans, clients are organised into geographically-defined clusters for the purpose of the weekly repayments. Each of these groups has leaders who help to organise the meetings and impose order on proceedings. On a scheduled day every week, a loan officer from the MFI goes to meet the group and receives their individual payments. This way, the women do not have to go to the MFI office whenever they have to make payments. The members of the groups are charged with the responsibility of regulating the affairs of the group. They are to scrutinise new loan applicants before presenting them to the MFI officials. The MFI counts on the group members to also scrutinise the guarantors that are presented by their colleagues.

At one such meeting which I attended, the MFI official cautioned that if any of the group members defaulted, the whole group would suffer the consequences. When some of the women arrived late, he warned that the group would receive a penalty if he was delayed. An attendance register was taken and each woman present signed next to her name. When Akosua, one of my interlocutors asked to be excused to attend to the bread she was baking at home, the official declined her, stating that it was important for all members to attend the meeting fully. But she pleaded some more and was eventually allowed to leave. Each woman picked her loan booklet from the pile and put her weekly payment inside. The officer then picked each and recorded the payment. After all present had made their payments, the official addressed them. He reminded them that it was their responsibility to ensure that only trustworthy people were admitted into the group. If they discovered any sluggishness in any of the group members, it was their responsibility to alert the officials to drop such a person or refuse them further loans. If they failed to do this, the consequence of default would be felt by the whole group. He also admonished them to register early for new loans. If they wait

until they have completed all their payments, they would have to wait a while longer for the new loan to be processed. But if they start the process early, they would be able to receive the new loan as soon as the old one was paid in full.

Once clients have been trained and credited with the loans, the expectation of the lending institutions is for them to generate profit and repay the loans promptly. Over time, the clients are expected to expand their income-generating activities to a sustainable level in the long term. Thus, for lending institutions, the most immediate indication of progress is the ability of clients to keep up with the weekly or monthly repayment schedule. Failure to do this is perceived as a pointer to unprofitability or wrongful application of loan resources on the part of the clients. To forestall this, lending institutions attempt to govern the conduct of loan takers through a monitoring mechanism which allows the loan officials to visit the clients at their workplaces. Apart from verifying that the clients are involved in income-generating activities as expected, the visits are also used as an opportunity to foster a savings culture in them. The visiting officials receive any deposits that the clients wish to make, offering them a mobile banking service in their homes and places of work.

To use Hope International Foundation as an example, the monitoring officials carried with them a questionnaire when they visited clients. This instrument, whose development I had the privilege of participating in, signalled the organisation's interest in disciplining clients to work towards increasing their income, making regular savings, and safeguarding their own personal wellbeing. The clients were asked to provide details of their weekly profit and savings. They were also required to show their stock to the monitoring officer as evidence that the loans were being used for the intended purpose. The final few questions on the form enquired about the health of the client and the state of her relationship with other loan group members. In the particular case of HIF, the disciplining instrument was also used to elicit

feedback on the performance of the organisation. The clients were asked to assess the conduct of the organisation and suggest what could be done better to serve them. As a non-profit organisation, HIF charged a relatively low interest rate of 2.5% per month (the average rate in Ghana being 25%) and showed more concern for the personal welfare of their clients than the strictly commercial MFIs. This was understandably part of their processes of accountability and social responsibility to their donors and clients. Nonetheless, this did not lessen the rigours of the disciplinary regime which was in use.

Apart from the direct interaction between his staff and the women, the director of HIF relied on his contacts in the communities to check on his clients and inform him about what they did with the loans. Spending time in the offices of HIF allowed me the opportunity to sit in on some of these deliberations. On one occasion, a woman was declined a loan because the feedback from the community informants was negative. The said woman was alleged to be rather liberal with the male company she kept and had the reputation of expending loan resources on these male companions. On the basis of this information, it was judged that her risk of default was too high. This shows the extent to which some of the lending institutions know their clients. Although this level of surveillance appears to be an intrusion into the private affairs of the clients, the lending institutions claim that it is necessary to have such information if they are to avoid making bad loans.

For HIF in particular, the relationship between the staff and the clients was very personal. This was enabled in part, by the small size of the organisation, with its permanent staff size of two — the director and an assistant, who were occasionally supported by one or two others. With such a low interest charge, the loans were highly coveted. The clients looked up to the

director as a benevolent dispenser of favours, and affectionately called him *Bra*²⁶ Amponsah. People who were interested in the loan had to convince him that they had a viable business or at least a feasible idea for a business. The applicant usually demonstrated her commitment, seriousness, and above all, obedience by appealing to the director through frequent visits to the office and occasionally with the help of intercessors. Applicants who could invoke a familial relationship with him (however distant) were quick to do so to improve their chances. And even after they had succeeded in accessing the first loan, they needed to remain in his good graces in order to be included in subsequent loans. In my conversations with the clients, they were keen to highlight their personal relationship with him as if they were in a contest to show who was closest to him. But even he knew that such endearing gestures were only performed for a purpose. When it was time to pay the loans, their attitudes changed. As he himself put it: “*Anoa yedi gye bosia no, enye enoa na yedi tua*” (the tone with which people borrow is not the same tone with which they pay).

This notwithstanding, he encouraged such personal interaction, considering it as part of the identity of the organisation. Founded in 2012 through a collaboration between Amponsah and his foreign partners, the organisation aimed to provide start-up capital for poor women. It hoped to transform otherwise unemployed women into successful small business operators with potential to expand. Before starting HIF, Amponsah worked for another NGO which supported single parents and people living with HIV. When that project ended, he managed to get the funders to back his new idea of starting HIF. Under the new project, the loans were targeted at both individual women and groups who had little or no business experience. The 2.5% interest on loans was used to cover the operational costs of the organisation. Because it

²⁶ *Bra* is a colloquial term often used to show reverence to a male who is older but not quite old enough to be the speaker's parent.

was registered as a charity, HIF did not pay tax on their funds, and was therefore not allowed to charge high interest. For Amponsah, the close surveillance and regular interaction was a way of ensuring that the loans had a positive impact in the lives of the clients. He noted that this was what differentiated his organisation from the banks and MFIs. Whereas they were only interested in giving out loans and recouping their money with interest, HIF paid more attention to its clients by checking up on their activities and keeping them in line with what the organisation expected of them, he said. As a non-profit, this organisation had donors to answer to, and such rhetoric suited that purpose. The director had to perform for his donors just as the clients performed for him.

From their past experiences, these microcredit officials knew that they had to be stringent in order to weed out unscrupulous borrowers. They told me stories of women who tried to exploit the system by making up fictitious loan groups so that the entire group's money ended up with only one or two people. For instance, a woman would enlist four of her friends to make a group of five. When the loans were disbursed the other four would all give their money to her. She could abscond with the money, leaving the MFI with a debt. To avoid this, the MFI had to verify that every single member of the group was a real person with the potential to pay back the loan. For HIF, new applicants were no longer allowed to form their own loan groups. The groups were formed after the individual loan applications had been made. The grouping was based on geographical location, and a discussion was held with the group members to be sure that they all got along before the loans were disbursed. At these meetings also, the women had the chance to vet themselves and avoid including known defaulters in their groups. Besides that, rigorous background checks were done by the organisation before the loan was disbursed. In this way, the MFIs made sure that the loan recipients had viable income-generating activities before the loans were disbursed to them.

Indeed, of all the lending institutions sampled in this thesis, only HIF gave start-up capital to women who were not currently involved in an income-generating activity. But as mentioned already, even they ran checks to be sure that loan applicants had feasible and profitable business ideas.

Lending institutions also tried to avoid clients who took loans from multiple places at a time. This was because some borrowers simply took loans from one institution to pay other pending loans. Clients who did this were not ideal for the MFIs because they lacked the potential to generate profits in the manner that the lenders wanted. However, from my observations, the MFIs had little success in their attempts to prevent clients from holding loans simultaneously from different sources. The women simply lied on the loan application forms when they were asked if they had existing loan contracts with other lenders or if they were currently in debt. Some of my interlocutors held as many as three loans at a time, in addition to their activities with peer-to-peer savings clubs and credit unions. They were clearly adept at juggling multiple commitments at a time without giving much away to the lending institutions.

Negotiation of counter-conducts

As part of the loan application process, prospective clients were required to provide information on their personal finances, including estimates of their daily expenditure, weekly profits, as well as the daily financial support received from their partners (*akɔhonma*). The disciplinary regime of the MFIs rewarded the ability to keep track of this information, and loan applicants who failed to show this were rendered ineligible for the loan. Out of a sample of 20 women's files which I examined at HIF, 80% of the women were able to provide a figure for daily expenditure, ranging between Gh¢5 (£0.80) and Gh¢20 (£3.59). The percentage of women who were able to indicate their weekly profit was also 80%, but only

40% were able to state the exact amount they received as daily *akɔhonma*. For these 40% who got daily financial support from their partners, the amount ranged from Gh¢5 (£0.80) to Gh¢30 (£5.38) per day, with half of them receiving Gh¢10 (£1.79) a day. For the entire sample, profits from income-generating activities generally averaged about Gh¢50 (£9) a week.

Despite being able to supply such information to lending institutions, the market women who formed the bulk of my sample were generally reticent about matters of personal finance. Some even claimed that it was nearly impossible to keep track of their earnings and expenses. This was understandable, considering the fear of many Asante that disclosing details of their personal finances could stoke feelings of jealousy, especially among close kin who were more likely than strangers to resort to sorcery to cause them harm (Olsen, 2002, 536). But if this was the case, then how were they able to quote exact figures to the loan officials when they had to complete loan application forms? After repeated interactions with them, I learnt that the women had developed ways of achieving a semblance of conformity to the requests of the lenders, even though the real situation was often different. They knew that they had to satisfy the lending institutions if they were to qualify for further loans, and they did this by supplying false or exaggerated information when the officials came around to visit. One client showed her savings booklets from a few years before, as evidence of her current savings. Others admitted in confidence that they had split the loan money with their sisters or friends, invested loans in their children's school fees, or put it into some other family expense. For example, Ajaratu, a clothes seller in Sakem told me that her loan of Gh¢1000 was split equally with her sister. Meanwhile, on the monitoring form, she claimed that she made a profit of Gh¢100 a week. This would mean that she made a weekly profit equivalent to a fifth of her entire loan investment (having given half to her sister). She also indicated that

before the loan investment, her profit was Gh¢50 a week. But now that she made a Gh¢100, she managed to save Gh¢30 in the bank every week. This was the kind of information that satisfied the lending institution.

Such practices are not unique to the Ghanaian context, and similar instances have been reported in the microcredit literature from other parts of the world. According to Lazar (2004, 315), some of her Bolivian informants not only failed to pay attention to the education that the NGOs offered them, but also put the loan money to uses that were prohibited, like paying for their children's healthcare or lending it to other people. Morvant-Roux et al (2013, 141) made similar findings in Morocco where they estimated that 60% to 80% of microcredit was used for consumption even though the borrowers had led the MFI officials to believe that the money was to be invested in commercial activities. Some of their informants actually admitted that they deliberately provided the MFI with false information in order to qualify for the loans. On occasion, when the MFI officials demanded to see evidence of the investment, the clients took them to other people's farms.

But sometimes a clever deflection of the demands of the lending institutions was not enough and open confrontation became unavoidable, like in the case of the *In God We Trust* loan group. The main concern at the meeting between them and Good Chance was that the group was judged to be failing. The threat of penalty was therefore a corrective mechanism to keep them in line. When the group convened behind the offices of the MFI to decide on how to respond to the threat of penalty, Abena did not go with them, for she was too upset. Her behaviour showed that she was among those who were responsible for the late payment. The rest who attended the meeting also had disagreements among themselves. Those who were on Abena's side argued against the idea of imposing a financial penalty on them for missing a few payment dates. But others were of the opinion that the punishment should be directed at

the persons who were responsible for the missed dates. Awo insisted that she was not prepared to pay for someone else's mistakes, which was why she made sure that her money was always paid to the leader a day before the due date. Not wanting any trouble, she took the exact amount she needed for her business and nothing more, she said. This was an insinuation that some of the other group members took larger amounts than they could manage, for the purpose of financing activities that were unconnected to their income-generating activities. To further press home her point, she declared that she would swear an oath to put a curse on her bank account so that anyone who touched her money would die. Apparently, this was to prevent the bank officials from seizing her saved money as penalty fees for others' late payment. When she said this, the other women laughed.

Awo was a shrewd character. Despite what she said to her group, she was equally culpable for diverting the loan money to other uses apart from her trading activities. I knew from our regular interactions that she used part of her loan to pay the school fees for her son Akwesi who was a senior high schooler. The loan was convenient for this purpose because it freed her from having to save money in bits for several months in order to pay those fees. Saving was a bother for her, she told me, because her little grandchildren had become proficient at uncovering the places where she hid her money. Conveniently for her, the lending institution demanded the payment in weekly deposits. She managed to do this with the small profits she made from her trading. I also knew that she regularly lent half of her loan amount to Ama, another woman who lived in her compound. Ama sold second-hand bed linen at Abofour market but was judged by the loan officials to be unsuitable for a loan. Among her friends, she was known as the woman who had tried her hands at almost all the trades available to women in Offinso. She told me that in the past she borrowed from Snappy Savings and Loans to support her trade, but recent financial difficulties had prevented her from being able to

satisfy their loan requirements. However, from friends like Awo, she was able to raise the money needed for her purposes. She made her own payment arrangements with Awo to ensure that she too was able to pay the bank on time.

Awo's threats of oaths and curses did not surprise me either. In her compound, she was known to threaten people with oaths and curses anytime something was stolen from her. I witnessed her do this once when a few bananas went missing from the bunch that she had placed on the open veranda. On that occasion the children who were in the compound declared their innocence, and one of them commented that the culprit must not have known Awo well, because to steal from her would be to invite curses on oneself. The oaths and curses served an instrumental purpose for Awo. Her main trading activity was selling fruits like bananas and oranges to children at a school compound and by the road in the evenings. In order that the fruits did not perish before she sold out, she would buy from the farmers before they were fully ripe and keep them in the open airy veranda in her compound. The fruits would rot if locked away in an enclosed room but leaving them in the open also made her vulnerable to theft. Threatening with oaths and curses was her means of preventing theft. From the reaction of the children in the compound, the threat of oaths and curses had worked in Awo's favour. They stayed away from her bananas, believing that their hands or feet would rot if they dared to touch them.

Within the group, Awo's argument was directly opposed to Abena's. The latter, and those who supported her, did not think that Good Chance had the right to direct their conduct in the way that they were seeking to do. To them, the minor detail of what day the money was paid should not matter, only that the money was paid. Thus, the loan group itself was not unanimous in its thinking. The manner in which the lending institution presented the issue to the women further accentuated the divisions among them. Those who had managed to pay on

time felt that they were being punished for the actions of those who had brought their money late. In this sense, the conduct of Good Chance was a manifestation of the tendency of lending institutions to impose self-regulation on their clients. The entire loan group was to take collective responsibility for the loan, and the punctual ones were pitted against the tardy ones in the group. One default was automatically a group default and the whole group was to suffer the penalty. Researchers have long suspected that the real interest of lending institutions, development agents and donors which adopt the group model is not to promote group solidarity or social cohesion per se, but rather the convenient disbursement and recovery of loans (Porter & Lyon, 2006, 251). According to Mayer and Rankin (2002, 805) microenterprise development programmes that lend to groups tend to “respond more to lenders’ concerns with financial sustainability than to traditions of fostering radical collective action. In this context, solidarity groups function foremost to cut costs and introduce financial discipline through peer pressure.”

Apart from risking disqualification from further loans, clients who failed to comply with regulation could be punished directly through the savings accounts that they kept with the institutions. This only applied to clients of institutions that accepted deposits. For some MFIs, the client was first required to open a savings account and save up to a minimum required amount of money before they could access a loan facility. For Fortune Savings and Loans, the applicant must have saved at least 10% of the loan amount in her *susu* account before the loan was even disbursed. Others allowed their clients to take loans before they started saving with them. But even with those institutions which gave loans without prior savings, the clients were required to open the savings accounts before they took the loan. At Good Chance, when a loan was given, the bank retained 10% of the loan amount as compulsory savings in a special account. The person would have no access to this money until they had

completed the loan repayment. Clients of Fortune Savings and Loans also had to make compulsory savings of Gh¢5 a week.

The compulsory savings component could work for both parties in a number of ways. Through that, the MFIs ensured liquidity and guarded against loan defaults. Ideally, borrowers could also build up their savings and avoid becoming loan-dependent in the long term. However, being forced to keep their money with the institution subjected borrowers to further controls. Awo's threat was an attempt to prevent this. At any time, the institution could threaten to deduct penalties directly from the client's account. This was precisely how Good Chance managed to get the group to accept the penalty charges that were being imposed on them. They began by putting the squeeze on the group leader who had the most influence in the group by blocking her savings account and thus preventing her from accessing the money she had saved up. This was how she described what happened:

“One day I walked into the bank to make a withdrawal of Gh¢50 (£8). When I got there the girl checked and said, ‘sister Tiwaa you don’t have any money in your account,’ and I said, ‘no I have money in it.’ Then she said that the bank had seized the money because I’m the group leader and we failed to make our payment on time last week. So that day I went to the seamstress because she caused the delay by not paying early. I told her that I will take my money from her. If she didn’t believe me, she could follow me to the bank and verify.”²⁷

After this happened to her, Tiwaa was sufficiently motivated to whip her group members in line to avoid future recurrence. And now fully persuaded that her interest was aligned with

²⁷ Recorded interview with Tiwaa, 6 March 2017

that of Good Chance, she set about the task of winning her group members over. At the meeting, she recounted the incident about her account freeze and explained to the group that even though she would have preferred that each member was held individually accountable for their actions, she thought that a deterrent was necessary even if the whole group was affected. Then she firmly asserted that if she was to continue as group leader, they had to accept the new rule. After some deliberation, it was decided that they would accept it and retain Tiwaa as leader. Akosua (the same woman I spotted at Fortune Savings and Loans) and Yaa were also retained as secretary and treasurer respectively. The group leader had achieved what she had been scheming on for some weeks prior to that day. She later revealed her plan to me, along with her thoughts on her own position within the group:

“I told the woman (bank official) to call all of us so that they will know that they are making it too difficult for me... If it wasn't for the fact that the bank knows me very well, they would not have allowed us to take any more loans. One time when I collected the money (from the group members) I realised that it was not complete, so I gave it to Awo to take to the bank. She was thrown out and I had to go myself and plead with the manager before they accepted the money.”²⁸

This illustrates well the important mediating role that the group leader played between the group members and the MFI. Through direct contact with both sides, she was able to wield influence with both groups. When she arranged the meeting between her group and Good Chance, her aim was to demonstrate the extent of her influence. Apart from emphasising the seriousness of her message by getting the MFI manager to speak directly to the other women, she also showed that she had the ear of the officials there. The manoeuvre that she

²⁸ Recorded interview with Tiwaa, 6 March 2017

deliberately put up for the benefit of Awo was also meant to underline her value to the group. Performances like that reminded the other women that they could not do without her and her relationships at the bank. It suited the MFI that she appeared to be in charge of her group, and it suited the group members that she appeared to have influence with the officials.

Despite managing to get the rest of the group to accept the new rule, Tiwaa still faced stiff opposition from Abena who had stayed out of the proceedings in protest. Abena not only boycotted the group meeting, she also decided to leave Good Chance completely. This decision had been made long before the meeting with the other women. When I interviewed her, she explained why she decided to leave:

“I do not like that they ask us to pay weekly. I would prefer it if they allowed us to pay fortnightly or even monthly. It is better at Progress Rural Bank, where the payment is monthly. That way, when you have a bad week in terms of sales, you can manage to recover your losses by a month’s time so that you can pay. The week comes too soon for me... The Progress Rural Bank people do not harass their clients. They are more patient and allow the clients enough time to pay back even after the deadline. Good Chance is too strict with their payments, that’s why I won’t be returning there.”²⁹

She went on to indicate that the loan she took was for the purpose of solving a particular “family problem,” the details of which she did not reveal. She saw nothing wrong with this, insisting that it was up to the individual borrower to decide what they used their money for. In her opinion, her baking business was small enough for her to get on without needing a loan

²⁹ Recorded interview with Abena, 28 December 2016

to support it. Therefore, her real motive for seeking the loan was not to invest in her work, but rather to help her family with certain bulk expenses, much like Awo did with her son's school fees. As the oldest of her mother's children, Abena had the responsibility to help provide for the family. She worked together with her mother on a joint baking business. Even though she did not like taking loans from the MFI, she felt obligated to make that personal sacrifice for the sake of her family. Her own two little children did not yet require much for school fees but her younger siblings needed her material support. Another member of the group, Afia Akoto, also admitted that her main reason for applying for the loan was to pay for her daughter's schooling:

“When I started (trading), I did not take a loan. But later when my daughter got to Senior High School, now she is about to complete, I needed money to pay the school fees.”³⁰

In the time before she started borrowing, she had a *susu* account at Good Chance, but she was unable to save enough money to pay what her daughter's school demanded. This was when she decided to join the loan group. She sold undergarments for both women and men as well as sandals. In the future, her plan was to resume saving in her *susu* account when her daughter completed school. For all these women, there was no distinction between the money they received as loans and the other forms of financial resources at their disposal. This was why they did not accept any restrictions on what the loan money could be used for. Indeed, as seen from their statements, investing in a trade was only the secondary reason for borrowing. Already firmly established in their chosen trades, they merely used the need to invest in the business as a pretext to access the loan. The borrower and the lending institution therefore

³⁰ Recorded interview with Afia Akoto, 5 April 2017

held conflicting views about the purpose of the loans; with the latter insisting on reinvestment in commercial activity to generate larger profits whilst the former was most interested in fulfilling more pressing family obligations. This was the source of the tension that was witnessed in the offices of Good Chance on that March morning.

Clearly the availability of alternatives made it easier for Abena to switch when she had a falling out with Good Chance. The proliferation of MFIs in recent years has meant that borrowers have more choice. They can choose by comparing rates of interest, loan duration, and their personal relationships with the staff of the MFI. Like Abena, Adjoa Brago also switched from one MFI to another because she had a falling out with one particular loan officer there. She was happier with Hope International Foundation where she said the staff were more accommodating.

Whilst increasing the range of choices available, the growth of the microcredit sector has created a fertile ground for the mushrooming of fraudulent financial institutions as well. This has been the challenge in the micro-finance sector in Ghana in recent times, prompting the central bank to revoke the licences of some MFIs in the last few years. There has been wide media coverage, police arrests, and government intervention to punish culprits and compensate the victims. A Graphic Online article of March 2018 even described the situation as “a ticking time bomb for the financial sector.”³¹ This has increased the level of mutual distrust between MFIs and clients, with each suspicious that the other would abscond with their money.

³¹ Source: <https://www.graphic.com.gh/news/general-news/microfinance-companies-in-distress-customers-hunt-for-directors-for-cash.html>

In addition to the plethora of lending institutions available, potential borrowers also have the option of joining their peers in forming ROSCAs (rotating savings and credit associations) and credit unions which are the precursors of microcredit (Aina, 2013, 8). As mentioned in the previous chapter, these peer-to-peer lending and borrowing arrangements offer women more flexibility and allow for adjustments to fit the needs of the individual members. In most cases, the women who borrow from MFIs are also simultaneously members of ROSCAs. Those like Abena who are accustomed to such flexibility are bound to clash with MFIs which implement strict rules.

In this environment of financial pluralism and possible personal antagonisms between borrowers and MFI officials, the MFIs are obliged to implement measures to attract clients even as borrowers do what they can to appear as though they were conforming to the loan requirements. Those who are able to maintain friendly dispositions stand to attract more clients than those who appear to be inconsiderate. Thus, in many ways, MFIs have to make adjustments to suit the borrowers and the social environment in which they operate. For instance, group lending is used because MFIs recognise the significance of the social ties of solidarity that exist among borrowers, and tap into these to facilitate their own processes, although sometimes too eagerly (Porter & Lyon, 2006). They also tap into pre-existing or indigenous economic arrangements to make their services more appealing and familiar to clients.

One of such measures is the adoption of the *susu* format for mobilising savings from the clients. The original concept of *susu* allows an individual to make daily deposits with the collector so that at the end of the agreed period, usually a month, the person is able to have access to all the money saved. *Susu* is useful for market traders who handle small amounts of money every day and have difficulties saving on their own. The *susu* collectors are able to

make a living out of the small fee they charge, and they do not have to pay interest on the savings they mobilise. The MFIs have adapted this idea to suit their purposes while maintaining the original name. Instead of daily deposits, some require clients to make weekly deposits and others leave it to the clients to decide how much and how often they want to save. It allows their clients to make regular savings without having to visit the bank, since the mobile bankers go around to markets and homes to take deposits. In practice, these *susu* accounts are just normal savings accounts with an indigenous name for marketing purposes. The conventional banks even have *susu* accounts with interest payments on savings. According to Reiter and Pephrah (2015, 1341) *susu* is appropriated by MFIs because it is an already well-established practice that offers them the opportunity to reach more people, including Muslim clients whose religion forbids them to accept interest on their savings.

In clear recognition of the advantage offered by the women's voluntary peer-to-peer savings and credit groups, some lending institutions have adopted similar arrangements to endear themselves to clients. Abena's protests against Good Chance largely stemmed from her dislike for the rigid manner in which they enforced loan repayment. To resolve this, some MFIs organise their loan groups like the already existing peer-to-peer groups. At Fortunes Savings and Loans, enforcement of discipline within the loan group is delegated to the leaders who are chosen by the women themselves. Among other things, the leaders choose the location for meetings (usually in their own homes), take registers of attendance, and collect the various levies that are imposed as punishment. Also, at Hope International Foundation, there was a change towards a similar decentralised mode of administering loans. There too, the group leaders received the weekly payments from the members and enforced discipline. In general, the women were more receptive to directions of their leaders than the

staff of the MFIs. In Abena's own group, Tiwaa was able to persuade the majority to accept the decision of the MFI.

The assimilation of these local practices shows that MFIs are responsive to the social environment in which they operate. The dialectical tensions between them and their clients also fuel these readjustments that are made. The relationships that develop between individual borrowers and MFI officials form a significant part of the microcredit experience. Such factors influence people's decisions about where to access microcredit and which loan applications are accepted or rejected. Thus, beyond the exchange of money, the interaction between MFIs and clients involves the exchange of information and actions which are mediated through the social ties or networks that the women have within and outside the MFIs. What all this shows is that the development of microcredit is fuelled by the internal tensions within loan groups and conflicts between loan groups and lending institutions. These tensions encourage innovation and adaptation by the lenders because of the awareness that borrowers have a choice between them and other financial institutions. This was the basis of Abena's threat to switch to Progress Rural Bank which she claimed was more lenient with borrowers, and Adjeiwaa's admonition of her to join the church credit union.

Conclusion

The relationship between microcredit institutions and their clients unfolds in a dynamic manner. Antagonisms and compromises work together to influence the development of microcredit. For better or for worse, the changes that have taken place at the policy level have influenced the delivery of microcredit at the bottom. In the face of the depoliticisation, corporatisation, and neoliberalisation of development aid (Koffman et al., 2015, 157), even non-profit organisations have come to depend on profit-oriented corporate entities that

demand a certain kind of financial orientation as well as media advertising in order for them to stay in business. As a result, there is a greater emphasis on ensuring that loans are repaid on time. Lending institutions therefore promote entrepreneurship among their clients through training, surveillance and punishment.

However, research on women's microcredit has shown that borrowers do not always conform to what the lending institutions demand of them. The evidence in this chapter affirms this assertion by demonstrating how individual borrowers contest the governmental techniques of lenders by resorting to their own counter-conducts. My argument also goes further to indicate how this dialectical process results in changes to the administration of microcredit in Offinso. The result of the dialectical tension is the constant modification of the methods of the lending institutions to suit the prevailing social and economic conditions. This has been done through the modelling of financial services after indigenous practices and the decentralisation of loan administration to the women themselves. Adjustments like these are an absolute requirement if MFIs are to survive and expand (Morvant-Roux et al., 2013, 145). In this way, microcredit is made by borrowers and clients as much as microcredit institutions.

In taking the approach of detailing the interactions among women loan recipients themselves and between them and the MFI officials, this chapter has depicted women loan recipients as active agents who contribute to the development of microcredit. It also provides useful insight into the women's conception of microcredit which is often different from what the MFIs would like it to be. By viewing it in the same manner as any other resource at their disposal, women deploy microcredit in fulfilment of their most pressing obligations to children and kin. It explains why the women continue to depend on microcredit since the needs of their children and family members never cease. In this case, the economic choices of the people would be misrepresented if their social commitments were not properly

considered. By insisting on doing things their way, they contributed to the shaping of microcredit.

The next chapter examines women's use of microcredit in the household setting as they negotiate their relational and kinship positions as wives and as mothers. Through the life histories of some of the women we have already encountered here, it will be shown that the use to which microcredit is put depends on the relational position of the person in receipt since people tend to use it in fulfilment of their material obligations to others. As good mothers, women expend their resources on the needs of their children. This brings them enhanced status and support within the home for when they get into conflict with their husbands. Access to microcredit which is outside the marital home and lineage therefore enables them to express their freedom within the domestic setting.

CHAPTER THREE

GOOD MOTHERS, BAD WIVES, AND IRRESPONSIBLE HUSBANDS: RELATIONAL PERSONHOOD AND WOMEN'S MICROCREDIT

One late afternoon, while sitting with Awo Serwaa at her fruit stand at the side of the road, I saw Kweku Sarpong walk up to her and start complaining about his wife and children. Awo was Kweku Sarpong's sister and belonged to the same loan group as Tiwaa, his wife. She also lived in the same compound with them and often mediated in their seemingly incessant quarrels. This time his complaint was that Tiwaa was an indulgent parent who allowed the children to do as they pleased. He held up the mobile phone which he had just seized from his second daughter, claiming that it was the access to such devices that had caused Frema, the oldest, who was seventeen at the time, to drop out of school and fall pregnant. And even worse, he said, anytime the children came home with money or gifts from a suitor, he never got a whiff of it and their mother kept it all to herself. Later that evening I asked Frema about what her father had said, and she explained to me that the conflict had started when her mother went to harvest some produce from his farm earlier that day. When he discovered this, he warned her to stay away from his farm. The girl thought that her father was behaving strangely and may not have been completely normal. She also denied leaving school of her own volition and claimed that it was rather Kweku Sarpong's failure to pay her school fees that had compelled her to leave. It seemed to me that Tiwaa and her partner were embroiled in a contest, and their quarrels over the children's discipline and his farm produce were just the latest instance of an ongoing clash between the former's autonomy and the latter's masculinity.

Intra-family tensions such as this often arise from the process of negotiating social roles and expectations in the domestic arena. The respective economic roles of mothers and fathers in matrilineal Asante can be described as ambiguous: whilst it is conventionally expected that men should provision their wives and children, there exists an equally strong normative imperative on mothers to provide for the material needs of their children, and it is not always clear what exactly each of them should provide. The social role of parenting is closely tied to material provisioning. In a context where the pooling of resources between spouses is uncommon and even undesirable for both men and women (Boni, 2002, 57), parents often unwittingly find themselves in a contest over provisioning, as in the case of Kweku Sarpong and Tiwaa. When this happens, fathering and mothering become competitive rather than complementary roles. Therefore, for both men and women, the ability to generate income — whether with external credit or internally generated resources — is crucial for the fulfilment of the social role of parenting. In the case of women, the access to microcredit can help them to achieve one of the primary goals of womanhood, which is to be good mothers.

This chapter addresses questions regarding the nature of household gender relations in situations where women access microcredit. Primarily, it demonstrates the linkage between relational personhood — specifically, ideas about motherhood — and the outcomes of women’s microcredit. A broader corollary of this proposition is the existence of a linkage between economic productivity and personhood. Marilyn Strathern, one of the foremost anthropologists to set the tone for debates about the relationship between individuals and society, has identified work as a “sphere of agency” which is “oriented to social others” (Strathern, 1988, 156). Thus, for instance, a young mother in the Trobriand Islands of Papua New Guinea can, through particular acts of productive labour, successfully transform her relational position from mother to daughter or sister (Lepani, 2015, 53). Through her work,

she is able to dramatically transform her social position and seemingly reverse time to become young again (ibid). In this sense, work itself becomes an expression of social relationships and helps to define the individual and their connection with others. And so, for market traders who receive microcredit, the productive activities they engage in are driven by their sense of social obligation and expectation. Their acts of labour and distribution reflect their relational status as mothers.

In the mid-twentieth century, anthropologist Meyer Fortes commented that: “It is taken for granted in Ashanti, as in most parts of West Africa, that a woman will earn her own living or a large part of it” (Fortes, Steel, & Ady, 1947, 163). In more recent times, Gracia Clark (1994) brought this tradition of Asante female resourcefulness to life through her study of market traders in Kumasi Kejetia market. Whilst operating within an environment of political and economic instability, Clark’s informants were able to establish and maintain their trading activities partly because they had access to resources within the lineage – through inheritance, through the use of commonly owned lineage property, or by borrowing from other lineage members (Clark, 1994, 330). They also leveraged their simultaneous positions in marriage (as wives) and within the natal lineage (as mothers and sisters) to bolster their autonomy and accumulation efforts (ibid). Again, in a subsequent article, Clark (1999) outlined the importance of women’s work to their status as mothers, to the extent that the willingness to work and provide for their children becomes one of the best ways of showing affection. In the present case of my interlocutors, female enterprise is still partly motivated by the desire to provide for the material needs of others, especially one’s own biological children or members of the family or lineage. Microcredit serves as an additional resource to support this effort at good motherhood.

In Asante, three major factors influence the impact of women's microcredit. The first of these is the matrilineal mode of social organisation which requires women, as much as men, to take responsibility for the material needs of the home. This means that women, as mothers, have the incentive and the normative impetus to earn a living on their own in order to meet the material needs of their children with whom they share a lineage and ancestry (Clark, 1999). The second condition is the possibility, even requirement, of spouses to maintain separate economic resources (Abu, 1983). This separation makes it possible for mothers to expend their resources on their children without recourse to their husbands. It also minimises the risk of usurpation of loan resources by husbands. Finally, the third enabling factor for microcredit, which is not limited to Asante, is its location outside the household and the lineage. In comparing the experiences of two women, one with access to microcredit and the other without any microcredit, the ethnographic evidence presented in this chapter shows that the significance of the microcredit that is accessed from MFIs, financial NGOs, and banks stems from its location outside kin and marriage circles. The life stories of these two women, Tiwaa (Kweku Sarpong's wife, mentioned in the opening paragraph) and Pomaa, show that being granted access to resources within the lineage or marital home is not enough for women to develop their agency. By offering them access to resources that are beyond the control of their partners, microcredit has the potential to enhance the agency of women in a way that is otherwise difficult to muster even in a social context like Asante with its matrilineal norms, separate spousal resources, and long tradition of female enterprise. It expands the pool of resources available to women, offering mothers a greater ability to prioritise their motherly duties over being wives, much to the chagrin of obstinate husbands like Kweku Sarpong.

Gender and microcredit research in Ghana

For a long time, development theorists and practitioners have identified insufficient credit for poor people in developing countries as one of the major obstacles to human prosperity (Akpalu, Alnaa, & Aglobitse, 2012, 513). For this reason, microcredit has become one of the most touted solutions for many Third World problems like widespread poverty, gender inequality (Chant, 2008; Lazar, 2004), and even excessive population growth (Norwood, 2011). In 2006, the Nobel Peace Prize was awarded to Muhammad Yunus, founder of the Grameen Bank and arguably the single most significant pioneer of microcredit in the developing world, with a citation that underlined the importance of microcredit to women in poor countries: “Microcredit has proved to be an important liberating force in societies where women in particular have to struggle against repressive social and economic conditions” (as cited in Gregory, 2012, 385). In the last few decades, access to credit has improved in Ghana with the rapid expansion of banking services throughout the country. Even before the recent proliferation of financial institutions, there had always existed other means of accessing credit or mobilising resources from kin and social groups (Norwood, 2011, 171). Indigenous money lending and other local forms of mobilising resources (such as women’s rotating savings and credit associations) predate formal banking and continue to thrive (*ibid*).

Across Ghana, studies of women’s microcredit have covered a wide variety of credit sources including autonomous grassroots savings and loan schemes, international and local NGO-run microcredit schemes, local MFIs, as well as commercial and community banks. Even though most of the studies investigate the impact of the loans on women, their household members, and their economic activities, a few are concerned with issues of access as well as community-wide effects of microcredit. In clear recognition of the usefulness of an in-depth approach to a phenomenon like microcredit, most of these studies combine quantitative and

qualitative research methods. For example, Butler, Kobati, Anyidoho, Colecraft, Marquis, and Sakyi-Dawson (2012, 5713) used case studies of eighteen purposively-selected beneficiaries, focus group discussions, in-depth interviews, and observations to assess the impact of a project which provided women with microcredit as well as nutrition and entrepreneurship training. For each informant, the researchers made observations in their homes, especially during meal times, and interviewed two other household members, three members of their savings group, and three project field workers (ibid, 5714). Other studies used various approaches like longitudinal methods (Ganle, Afriyie, & Segbefia, 2015), interviews (Cameron & Ananga, 2015), questionnaires and in-depth interviews (Otoo, 2012).

The findings reported in these studies vary with the locations and the thematic focus of the researchers. According to Kabeer (2001), such variation in the findings are the result of the differences in research methods and questions adopted. For example, she contends that studies that focus on the “processes of loan use” generally report negative impact whilst those that focus on “outcomes” of loan use often highlight the positive effects of microcredit (ibid, 66). Similarly, studies which emphasise the conflictual nature of the household tend to report negative results whereas studies that take a more cooperative view of the household produce positive reports (ibid, 71). But in addition to these interpretive variables, there are empirical factors — dictated by the given social context and the individual particularities of the loan taker — which also play a major role in influencing the outcomes of women’s microcredit (Rahman, Khanam, & Nghiem, 2017, 1746). For instance, factors like household composition and gender norms determine the extent to which women can maintain control over their personal resources.

In some of these studies, the results show that access to microcredit is predicated on business experience and the perceived ability to repay loans promptly. Peprah (2012, 2), writing of the

Central Region of Ghana, found that credit givers used a kind of credit worthiness scheme to screen loan seekers, thereby discriminating in favour of those with higher well-being scores and hence better repayment potential. Those who got the loans were usually people who had been in business for a considerable length of time. By denying access to the extremely poor, these lending institutions placed a greater premium on ensuring repayment than reducing poverty among the poorest people. However, from a sustainability standpoint, such measures are necessary to avoid making bad loans, like in the case of World Vision in the Upper West Region of Ghana where poor borrowers failed to pay back (Ganle et al., 2015, 340). In that particular study the researchers found that women who were more likely to be empowered by access to microcredit were those who were already involved in income-generating activities before the loan and those who had control over the use of the loan (ibid, 344). Similar conclusions were reached by Butler et al. (2012, 5721) who identified “previous business experience” as one of the key determinants of success among microcredit beneficiaries in Ghana. For the defaulting novices, microcredit can quickly become the problem rather than the solution when they have to endure abuse from their group members and battle their own husbands for control of the loan (Ganle et al. 2015, 343).

Compared to their husbands, women were more likely to use their loan resources for the consumption needs of the home. According to Hagan, Aryeetey, Colecraft, Marquis, Nti, and Danquah (2012, 5780), almost all the men (98.8%) who were interviewed for their study in the northern and southern forest areas of Ghana indicated that their own financial contribution to the household reduced when their wives began earning income through microcredit. This indicates a strong correlation between women’s nurturing role and their patterns of expenditure. Diane Elson (1995, 183) validates this hypothesis when she refers to case studies that have shown that women tend to use all their income to meet household

needs, unlike men who retain some of theirs for personal spending. This is the basis for the hypothesis that an increase in women's income directly results in a general improvement in the wellbeing of the entire household. It is precisely the point made by Butler et al. (2012) in their study of households across Ghana. They discovered that access to microcredit helped women to improve their nutrition as well as that of their children because increased income enabled them to buy more animal source foods for family meals. As much as there is evidence to support this assertion, it is important to emphasise that increased income often comes at an extra labour cost to women. Men, on the other hand, are even able to reduce their contribution to the household budget, as indicated by both Hagan et al. and Elson above.

The involvement of men in women's microcredit and economic activities has also been well noted in the literature. Hagan et al. (2012, 5780) found that almost 90% of husbands or male household heads were involved in the running of businesses established by women loan beneficiaries. Their involvement came through the provision of additional capital, serving customers, or helping with household chores (ibid). Whereas some researchers of microcredit in Ghana contend that support from family members is useful to women's businesses (Butler et al. 2012, 5721), others have concluded that the efficiency of the business tends to be low in cases where women cede control to their husbands (Ganle et al. 2015, 340; Akpalu et al. 2012, 514). Researchers of the latter persuasion contend that a woman's ability to exercise control over the resources at her disposal is a more significant indicator of her empowerment than her mere access to such a resource.

These debates about loan control are not limited to Ghana or even Africa. From their research on women's microcredit in rural Bangladesh, Goetz and Gupta (1996) underlined the importance of loan control. Using women's managerial control over the loans as an indicator of empowerment, they concluded that the loans did not necessarily empower the women

because in “a fairly significant” proportion of their cases, women’s microcredit ended up under the control of men (Goetz & Gupta, 1996, 49). They found that even though married women were slightly more vulnerable to loan usurpation by husbands, unmarried women also ceded control of the loans to their male relatives. This was because women were not allowed to invest in businesses that were traditionally considered a male domain, and in some cases, the women were better off giving their loans to men as a bargaining chip in order to secure their marriage, ensure regular access to food, or enhance their status in the household.

Sometimes the process of ceding the loan itself becomes fraught with interpersonal tension between spouses, and in some instances, a trigger for gender violence. In rural Bangladesh, some of the women who received microcredit and had a regular source of income became victims of violence from their husbands who sought to control their loan resources, physical mobility, and autonomy (Schuler, Hashemi & Badal, 1998, 151). In some cases, women still suffered violence even after they surrendered the loans to their husbands (*ibid*). Findings like these have led some researchers to wonder whether the benefits of women’s microcredit have not been cancelled out in equal measure by the violence that it triggers against women. On the basis of this, Salia, Hussain, Tingbani, & Kolade (2018) have hypothesised from their survey of women loan recipients that microcredit has negative unintended consequences for women in Ghana. Specifically, they argue that microcredit affects “family cohesion” negatively by encouraging domestic violence, neglect of domestic duties by women, child labour and polygyny (*ibid*, 275). However, as will be shown in the life history cases cited in this chapter, intra-household conflicts may also indicate women’s economic autonomy and ability to stand up to their husbands.

In what follows, the experiences of Pomaa and Tiwaa will be invoked to demonstrate the impact of women’s microcredit on household dynamics. Central to this discussion is the

linkage between a specific conception of personhood (particularly, motherhood) and women's economic choices regarding the generation of income and its distribution. In order to fully appreciate how the obligations associated with motherhood influence women's economic choices, it is necessary to consider how personhood is conceived in different social contexts before focusing on the particular experiences of my interlocutors. This will help us understand how particular persons get made and how they come to act in the way that they do.

Relational personhood and Asante matrilineal kinship

Considering the existing findings about the roles of husbands and other male kin in women's borrowing activities, the argument can be made that the impact of microcredit is inflected by the social personae of its recipients. The ability and willingness to access microcredit, the manner in which it is used, and the outcomes of its usage, all reflect the social composition of the person in receipt and their relations with the significant others in their daily lives. In her highly influential book *The Gender of the Gift*, Marilyn Strathern theorised about the sociality of personhood. According to her, among the peoples of the Melanesian region, "persons are frequently constructed as the plural and composite site of the relationships that produced them" (Strathern, 1988, 13). In other words, a person is "a being constituted by their relations" (They, 2009, 10). This constitution of being is continuous and expansive, for as Fowler (2004, 7) puts it, personhood, or "the condition or state of being a person" is "attained and maintained through relationships not only with human beings but with things, places, animals and spiritual features of the cosmos."

Scholarly interest in the constitution of persons in different social settings has inspired attempts to formulate a schema for the cross-cultural comparison of personhood. This

exercise has generally yielded the broad typologies of individual and dividual persons, corresponding to Western and non-Western societies respectively (Fowler, 2016, 398). Whereas the individual conception emphasises an independent and “constant, fixed self,” the dividual conception implies a more fluid personhood deriving from multiple relationships (Fowler, 2004, 7). The assumption accompanying these differentiations is that persons in individualised societies are more autonomous than those in communal societies. However, according to Ikuenobe (2015, 1023), individual free will only appears to be subordinated in socially collective settings when personhood is understood in a “descriptive metaphysical” sense, as an isolated, wholly formed individual entity. But when conceptualised as a normative construct, a mode of socialising people to fit into society, it is possible to envision individual autonomy within the collective moral limits (ibid).

Beyond these typologies, the reality is that most societies manifest elements of both individuality and communality, and persons are often involved in the process of negotiating the tension between the two (Fowler, 2004, 157). For example, although it is tempting to interpret the communal conception of personal identity and action in some African societies to mean the absence of individual autonomy or self-government, the reality is that communal relatedness does not preclude personal autonomy in those societies (Ikuenobe, 2015, 1005). In such a setting, although personhood is constructed through normative standards that are external to the individual, each person is free to identify and act in accordance with their own internalised version of the communal moral standard (ibid, 1006). Thus, it is possible to have, as Lepani (2015, 52) notes about the Trobriand Islanders, an “amalgam of relationality and individual agency” whereby individual acts of autonomy are motivated by and directed at the social collective. This suggests that personhood is fundamentally relational, and the individualising tendencies identified in some societies are produced by specific relationships

that individuate people (Fowler, 2016, 404). In that sense, all societies are simultaneously individualising and communal, and the variations within and between them only derive from the specific nature of the relationships involved. Although conceptualising all personhood as relational appears to render useless the very concept of relational personhood, it still offers us a finer mode of comparison beyond the dividual and individual, by allowing us to focus on the specific relationships that produce particular understandings of personhood (ibid, 405).

In this chapter, the concern with women's relational position as mothers necessitates a discussion of kinship, since motherhood is both a relational position and a kinship term. In critiquing the conception of relational subjectivity and kinship as espoused by Strathern and others who follow her lead, Sahlins remarks that there is "some confusion between personhood and kinship relations, with its corollary conflation of partibility and participation" (Sahlins, 2011, 13). This, according to him, arises from the overemphasis on "the inscription of multiple others in the one subject," to the neglect of the corresponding "intersubjective relationships" that constitute persons, which is the fundamental basis of kinship (Sahlins, 2011, 13). Sahlins therefore advocates a clear distinction between relational personhood and kinship on the basis of the fact that partibility, the quality of occupying different relational positions at a time, does not necessarily equate to dividuality which is the actual participation of the person in the being of others and the accommodation of other beings in the self (ibid, 13). In other words, dividual persons (constructed through kinship) constitute a subset of partible persons (relational persons). But even with Sahlins' insistence on kinship, relational personhood remains a useful device, along with kinship, gender, and age since not all relevant relationships are kin-based (Fowler, 2016, 400). This means that a mother embodies several kinds of relationships with others and also has an intersubjective relationship with her

children and other kin. Fulfilling her material obligations therefore involves balancing her commitments, thereby prioritising some relationships over others.

As a relational term, motherhood, as explored in this chapter, is primarily bestowed through kinship, but also incorporates acts of labour, skills, resources, and relationships outside the home. The high significance of this position for the matrilineal Asante is evident in the way people reckon kinship. The origin of all kin connections is the maternal line which is sustained through the reproductive and productive activities of women. Here, as in other places in the world, kinship is socially enacted and given meaning through the notion of biological descent. The Asante particularly emphasise biological descent through the mother's line. Even when outsiders are assimilated into the lineage, the members who have a biological connection to the original maternal line usually take precedence over those who are admitted through adoption or other means. Thus, the Asante origin myths speak of Ankyewa Nyame, the protohistoric great ancestress of the Oyoko clan who is said to have remarked to those members of the clan who were not biologically connected to her: "If you are Oyoko, then I am more Oyoko than you!" (Wilks, 1977, 523).

The social construction of kinship means that in addition to biological descent, other markers of kin connection include what Sahlins would characterise as "commensality, sharing food, reincarnation, co-residence, shared memories, working together, adoption, friendship, shared suffering, and so on" (Sahlins, 2011, 5). Generally, the relational position of a parent is defined by social norms, and this makes it possible, according to Durkheim, for the child to become "more intimately mixed [*mele*] in the life of one or the other, so that it will not be the relative of the one or the other to the same degree" (as cited in Sahlins, 2011, 10). In Asante, the emphasis on the maternal connection means that children identify more closely with their mother. This is evident in the way kinship is reckoned. In the kinship diagram in figure 2

below, the emphasis of Ego, a middle-aged food seller, is clearly on her relations on the mother's side.

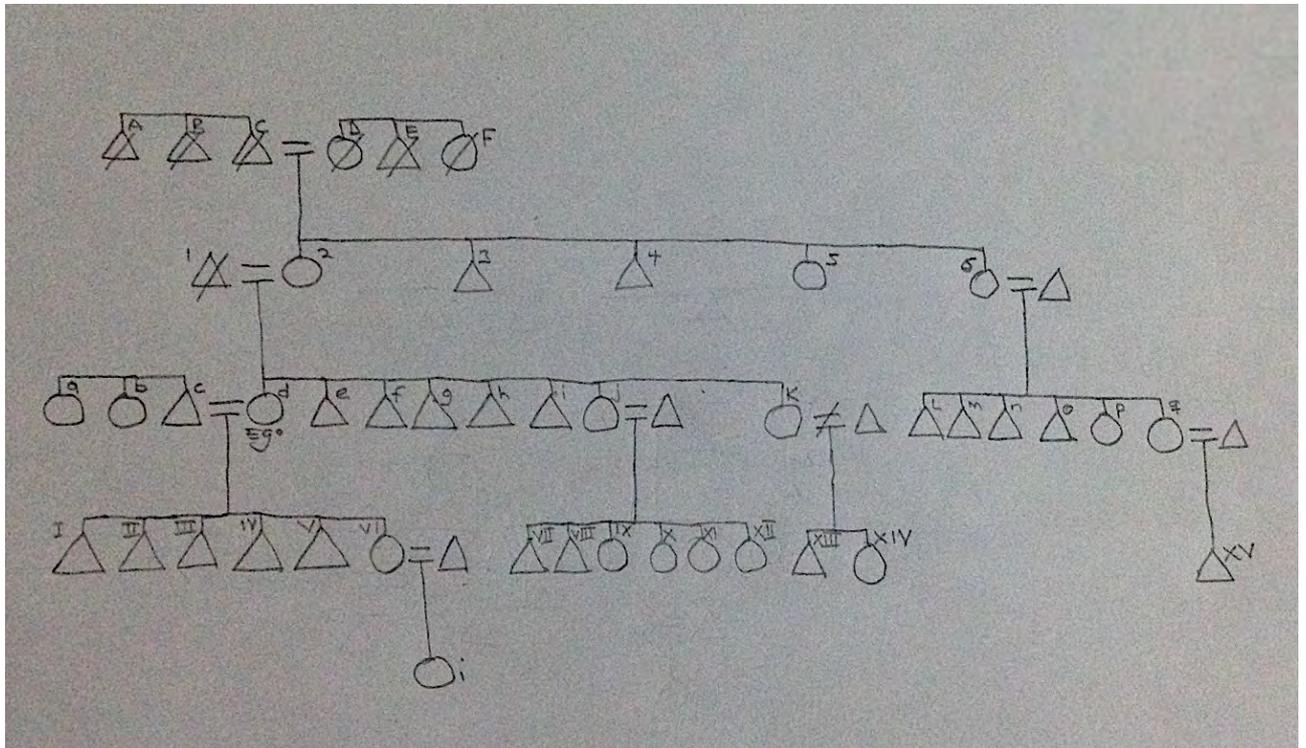


Figure 2. Sample kinship diagram

Ego begins her count from her mother's parents (C and D in the diagram), forgetting or deliberately neglecting to mention either her father's parents or his own siblings. In contrast, her mother's siblings are clearly listed (3 to 6). Similarly, Ego's own siblings of the same mother (e to k) are described in more detail (together with their spouses and children where applicable) than her husband's siblings (a and b). In the subsequent generations, there is no space for anyone who is not descended from Ego's mother's mother (D). Indeed, the process of tracing kin relations underlines the significance of motherhood in more ways than is immediately apparent to the eye. For instance, a cursory look at the kinship diagram above

would suggest an absence of polygynous marriage. But in reality, polygyny and serial monogamy are quite common marriage practices. Because of Ego's emphasis on her uterine connections rather than her paternal connections, her siblings born of her father's other wife are left off the list. The same goes for all other polygynous marriages.

Apart from the general sense of belonging that binds all descendants of a common womb, the visual representation of kin relations also contains an instrumental element that is not immediately apparent on diagrams like the one shown above. The level of recognition accorded to various kin relations is a function of material exchange as much as blood connection. So, although the distribution or exchange of material resources might not determine who is considered as kin, it does determine who is given priority in the kinship diagram. Recognition of material support also comes in the form of the naming of newborns after generous kin relations. Therefore, the repute that is accorded to mothers is mediated by both their productive and reproductive contributions to the lineage. Indeed, the strongest bonds of affective and material obligation occur in the relationship between mother and child. This is why, Fortes noted half a century ago: "An Ashanti woman stints no labour or self-sacrifice for the good of her children" (1950, 263). In return, children gain great satisfaction in building a house for their mother once they reach adulthood (ibid).

Finally, the omission of husbands in kinship reckoning is indicative of the inherent tensions in marriage. Women themselves recognise that their obligations to their children sometimes conflict with their obligations to husbands (Clark, 1999, 717). Moreover, the instability of marital unions limits the extent to which a woman can count on her husband. "My husband can leave me at any time,"³² is what women often say. Thus, motherhood requires productive

³² Recorded interview with Esi, 25 January 2017

labour as well as the ability to navigate competing relationships within and outside the lineage. Those who are in receipt of microcredit tend to use it in service of their motherly obligations. And so, the variable impact of microcredit is precipitated by the personhood of the recipient. The following life history accounts illustrate the interlinkages between personhood and the economic conduct of Asante women.

Autonomous mothers and irresponsible fathers: the stories of Pomaa and Tiwaa

Both Pomaa (aged 35) and Tiwaa (aged 42) lived in the same compound in Offinso New Town together with their partners and children. At the time I met them in September 2016, Tiwaa was a busy yam trader while Pomaa stayed home and raised her four small children. Despite the fact that Pomaa's husband Appiah worked with a lottery company and earned a salary, she always complained that he neglected his responsibilities to her and the children. She claimed that he refused to provide her with *dwa tire*, the money to start a trade, or *akɔhonma*, the money for the daily upkeep of the family. There were rumours that he spent his money on his two girlfriends, one of whom had a child with another man. Given that Pomaa had no means of generating income on her own, Appiah's salary was the main economic resource for this household, and she was determined to get her due. One day in April 2017, Appiah mistakenly left Gh¢145 (£26) in his clothes at home and Pomaa found it and decided to keep it for herself. When Appiah asked for the money, Pomaa feigned surprise that he had so much money and yet failed to provide for her and the children. A loud quarrel ensued but Appiah never got his money back. When the other women in the compound gossiped about this, they expressed support for Pomaa's actions. By now word had spread in the neighbourhood that Appiah was an irresponsible husband and father.

On another occasion, rumour got to Poomaa that Appiah had won the lottery and used part of the money to rent a room for one of his girlfriends. When he came home, she confronted him about it and they quarrelled again. A few days later, he returned home in the morning after spending the night outside and they had another loud quarrel. Poomaa asked him for money that day and he claimed not to have any. But when she searched his pockets again, she found Gh¢10 (£1.79) and refused to give it back. Appiah beat her and asked her to pack her things out of the house, whereupon she went to live with her mother in Amoewi, a village nearby. A week later Appiah went to plead for her to return, and they were reconciled by the elders in the lineage who advised Appiah to help his wife start a trade in order to avert further conflicts over *akɔhonma* or “chop money.” By August 2017, shortly after their reunion, Poomaa took up a new trade selling boiled peanuts on the streets.

The proximity of her maternal kin meant that she had a place to seek refuge when her husband drove her away, and it was with their support that she got Appiah to give her the money to start her trade. In Asante communities, the norms of matrilineal descent create the expectation that women will receive support from members of their mother’s lineage even after they have married and gone off to live with their husbands. The norms of matrilineal kinship even permit duo-local marriage residence where married women can choose to continue living with their maternal kin (Clark, 1994, 336; Hill, 1975, 120). This option remains available to women even though some of my interlocutors chose to live with their husbands. Poomaa’s position was also strengthened by the fact that her marriage was contracted in accordance with the recognised processes, including a church wedding seven years prior. Even within the compound where they lived, she was able to control the narrative to suit her so that when the quarrels broke out, she had the support of the other people in the

house. Appiah was branded as an irresponsible husband who would rather frolic with other women than provide for his own children.

However, without being able to control her earnings completely, Pomaa was still in a vulnerable position despite the social support that was afforded her through kin affiliation and marriage security. The convention among the Akan is that when a man provides the starting capital for his wife's trade, he can lay claim to the resources generated from that trade or instruct her on what to use the profits for (Boni, 2002, 61). Besides, she was morally indebted to both her husband and her own lineage elders for helping her to start a trade. In this situation, her fall-back position did not improve much. This "fall-back position" or "threat point" refers to "the outside options which determine how well-off she/he would be if cooperation failed" (Agarwal, 1997, 4). Without this, Pomaa was not in a position to effectively challenge the actions of her husband.

Tiwaa's situation was similar to Pomaa in the sense that she received little material support from her partner. But unlike Pomaa, Tiwaa was able to access a loan from the MFI to support her trading activities. She managed to do this by leveraging her kin and social networks of support to start a trade and make herself eligible for microcredit. When she first moved to Offinso from the Bono area north of Asante, she lived with her mother's sister who operated a school canteen. This became her first job, which she did until she met her partner and began having children. At this point she realised that the money she was making as a cook was inadequate for her family's upkeep, so she started trading on her own. In the beginning she would take yams from another trader on credit and sell them herself. After selling, she would pay the debt and keep the profit. After a while she started buying the yams on her own and eventually got the bank loan to buy in larger quantities for resale to other traders. The bulk of the yam was bought by retailers at the Abofour market and she brought the rest of it home to

sell on a table by the road in front of her house. By the time I met her, Tiwaa had been taking loans from Good Chance Savings and Loans for about two years, together with her group of eight members. Before she started borrowing from Good Chance, she borrowed from Old Times Rural Bank located at Abofour. With that bank, she recalled that the repayments were done monthly for a six-month loan period. But when she discovered Good Chance at her doorstep in New Town, she thought that it was easier to deal with them than having to travel to Abofour any time she wanted to make a payment.

Her partner Kweku Sarpong had recently lost his job as a taxi driver and now only cultivated a small piece of land. In essence, the behaviour of Kweku Sarpong was very similar to Appiah. He was constantly accused of neglecting his duties and spending his money on other women. But Tiwaa did not seem too concerned by any of this. She went about her trading and raising their four children as if nothing bothered her. In her utterances, she even seemed to be accepting of male authority in matters of the household:

“The man is the head of the family. We women are helpers, just that we have loud voices and we sometimes disobey our men, but they are really in control of everything. They provide the money and decide what food we should cook for them so that there is peace in the house.”³³

Her use of language here indicates that this statement was not meant as a description of her personal situation but rather a generalised articulation of normative gender expectations. Also, being the leader of the women’s group in church, her public utterances were shaped by the Christian teachings about ideal gender roles which emphasised the authority of a man as

³³ Recorded interview with Tiwaa, 29 December 2016

head of household. But the greatest betrayal of her words was her own behaviour which was a complete negation of what she preached. During her quarrels with Kweku Sarpong, it was the man who was usually the loudest and had the propensity to take matters outside the home. If her statement indeed represented the ideal gender roles, then her own actions constituted an inversion of those roles. She was the quieter of the two, provided the money, decided what to cook, and controlled everything while cavalierly dismissing his public antics.

On his part, Kweku Sarpong complained to anyone who would lend a sympathetic ear, especially his sister Awo Serwaa. But even she did not always see things his way. Going back to their interaction which opened this chapter, Awo said nothing in reply to his protestations about Tiwaa's laxity as a parent and the children's indiscipline. When I asked her later about it, she told me that her brother had no basis to complain because he did not provide anything for the household. She felt that it was up to Tiwaa to do what she thought was right for her children since she fed and clothed them on her own. This sentiment was not lost on Kweku Sarpong, and his own pronouncements betrayed the fact that it was the root of all his complaints and outbursts. In his opinion, Tiwaa and the children disrespected him because they got material support from people outside the home and did not need him for anything. My own relationship with him got off to a rocky start when he saw that I was eating lunch with a group of my friends which included two of his oldest children. He accused me of being one of those people who were helping his wife and children to defy him. I tried to explain to him that this was not my intention, and that as a researcher, sharing meals with my friends was my way of building rapport and catching up on gossip. But my explanation failed to assuage his anger, and he threatened to harm me if our paths crossed again.

In his many public complaints against his wife, Kweku Sarpong was often quick to stress that he needed no help from anybody in order to provide for his family. These public

pronouncements were meant to dispel any perceptions that he was irresponsible.

Unfortunately for him, his audience often knew better, and his noisy displays rather exposed him to further ridicule, even from his own wife and children. One time, after such a rant, the other women in the compound, including Awo, all spoke up against him. Instead of being upset about the resources that Tiwaa was able to mobilise outside the home, they told him that he should rather be grateful that other people were helping to provide the things that he himself could not provide for his family. The willingness of the other women in the compound to speak up in support of Tiwaa was very significant. But the point to note here is that the addition of an external resource like microcredit increased her capacity to do without the patronage of her partner and lineage members in a way that Pomaa was unable to. It is reasonable to suppose that even though Pomaa momentarily succeeded in getting her husband to set her up in a trade, she still owed him, if not in monetary terms but at least in gratitude, and would be highly unlikely to defy him in a way that Tiwaa could.

As much as the experiences of Pomaa and Tiwaa are contrasted here as an example of the difference that access to microcredit can make in a woman's life, their overall life experiences are similar. The stories here represent only a snapshot of their lives at a particular point in time — albeit over a period of one year — and their respective conditions are liable to change. For example, in the case of Pomaa who eventually succeeded in getting her husband to help her start a trade, it might be possible, in the future, for her to leverage that to gain access to a bank loan and expand her trading activities. Through her new networks of colleague traders, she could learn about new loan opportunities or even join a loan group. Moreover, being younger, she had time to catch up with Tiwaa's level of autonomy in the future if she leveraged her resources well enough. In these Akan areas, a woman's freedom and autonomy tend to increase with age. Women who have passed childbearing age are

usually able to delegate household chores to their children and free up more time to engage in independent economic activities and exert their influence in the lineage (Boni, 2002, 68). Thus, in time she could become like Tiwaa who managed to get by without depending on her husband.

For the time being, the differential access to microcredit shaped the experiences of both women. In this social context, the novelty of microcredit from banks, MFIs, and financial NGOs is that the resources therein are external to kin networks and therefore vastly improve women's fall-back positions. Also important is the fact that once a woman gains access to her first loan, she becomes eligible for further loans in biannual or annual cycles. So even when she encounters difficulties along the way, she can look forward to the new loan cycle to make a fresh start. On the other hand, a woman who receives no loans would have to court the patronage of her partner or other lineage members who would support her, thus losing some of her leverage within the household. Access to this resource which emanates from outside of the marriage or lineage circles offers women the opportunity to establish and sustain economic activities that give them a regular income independent of their husbands.

Apart from facilitating the fulfilment of their material needs, microcredit also grants women the means to recruit allies within and outside the household. Tiwaa's leverage in the household was augmented by her apparent alliance with her children, which ensured that anytime there was a quarrel they took her side against their father. The likely alignment of interests between women and their dependent children in opposition to husbands or fathers has been noted in the literature on households in Africa and South Asia (Agarwal, 1997, 27). In some places, the mother-child group is regarded as the most basic unit of social organisation with "its own name, space, property and rights to other resources vested in more inclusive organisations such as the compound or lineage" (Guyer & Peters, 1987, 207). One

of my interlocutors, Afriyie, a charcoal seller, described the unwitting process by which children come to depend on their mother more than their father: “For us Asante, when children wake up in the morning they go to their mother for food or money. The money might have come from their father, but they don’t know this. All they know is that it is their mother who gives them money.”³⁴ As a result of this, the children tend to side with the parent that is seen to provide for their needs. Pokua who described her relations with her husband as cooperative, admitted that her children responded more positively towards her when she could provide their material needs: “If you don’t have money the children don’t listen to you. If they want something and you fail to provide for them, they start misbehaving. But when there’s money there’s respect.”³⁵

In contemporary times, one of the ways in which resourceful mothers demonstrate their worth to their children is the payment of school fees. Conventionally, it is the duty of a father to ensure the training of his children (especially sons) in a vocation that will get them set up for life (Allman, 1997, 308). In present times, this usually means that the father pays the school fees of the children. However, in situations where the father is negligent or unable to bear the cost of school, a resourceful mother is obliged to fill that role. For most of the women in my sample who received microcredit, investment in the education of their children was one of the major uses to which they put their loans. Some of them admitted that it was the reason why they took the loans in the first place. Being traders who handled small amounts of money every day, they found it difficult to save enough for the bulk sums demanded by the schools at the beginning of every school term. The loans provided them with the sums needed to settle the school bills and they repaid the MFIs in weekly instalments. For these women,

³⁴ Recorded interview with Afriyie, 24 January 2017

³⁵ Recorded interview with Pokua, 26 December 2016

microcredit conveniently granted an opportunity for them to use their future resources in the present without the trouble of having to discipline themselves to save money for long periods of time.

Educating their children was also recognised by them as a good investment towards the long-term future when they would become too frail to work. When they spoke of the good life, they looked forward to when their educated children would return to support them in their old age. In the case of Tiwaa, one of her strongest pillars of support was her oldest daughter Adoma who was due to complete her teacher's training in two years' time. Adoma was Tiwaa's first child whom she had when she was only a school girl herself in Bono. This pregnancy had sparked fierce animosity between her own family and the family of her boyfriend, each side accusing the other of ruining the education of their child. The quarrels continued even after she had her second child with her boyfriend. Finally, in a bid to end the hostility, her mother's sister took her away to Offinso where she met Kweku Sarpong and had four more children. Now, several years later, Adoma her oldest, was on the verge of completing school, and Tiwaa knew that she could count on her support in the future. In this way, access to microcredit and an income-generating activity means that women like Pokua and Tiwaa are able to become good mothers by providing for the needs of their children, and through that, win their affection and support.

The willingness of these women to expend their resources on their children stems from popular Asante notions of motherhood which emphasise the capacity of a woman to provide the material needs of her offspring (Clark, 1999). In order to conform to this, women sometimes need to prioritise their income-generating work over their domestic chores; and whereas such a choice would make her a bad wife in the eyes of some, it by no means makes her a bad mother. This creates "a structural tension between work and marriage that is located

between motherhood and marriage within the female gender ideal, a tension that Asante consider natural and inevitable” (ibid, 717). In other words, motherhood is associated with work which is done for the benefit of the children, as opposed to marriage or sexuality which is self-indulgent and benefits the husband. Women therefore, in their attempt to balance the needs of their children (work) and the needs of their husbands (marriage/sexuality), often prioritise one over the other, resulting in the marital tensions that Asante have come to expect as the normal course of things. Given this, it is not surprising that in the case of Tiwaa, her children and her partner seemed to be pitted against each other.

For the Asante, and Akan people in general, the principle of matrilineal descent bestows rights in children to their mother and her lineage. The mother’s brother (*wɔfa*) serves as the legal guardian of his sister’s children (Fortes, 1950), and in a sense can be conceived of as their “male mother” (Clark, 1999, 721). Tiwaa understood this well and did not seem bothered by her partner’s claims that she had turned the children against him. She justified her actions this way:

“Among us Akan, when a man has children, it is said that he has had children for the woman’s side. When a woman has children, she has given birth to *abusua* [lineage]... So, with these my children, if I am going somewhere, I can take them with me because that is the *agyapadee* [wealth] I got [from the marriage].”³⁶

This intra-household alliance with the children helped to strengthen Tiwaa’s fall-back position in the household. As she herself expressed, the children provided her with both tangible and intangible benefits. In an intangible sense, motherhood and control of her

³⁶ Recorded interview with Tiwaa, 6 March 2017

children provided her with a sense of achievement, status, and pride for extending her own lineage. This ability to extend the matrilineal group is considered the most valued attribute of female children (McLeod, 1975, 112), and gives meaning to the popular adage “men bring money to the lineage, and women bring children” (Clark, 1999, 723). In addition to the status and recognition gained from being a mother, she derived tangible material benefits from having her children on her side. She made use of the children’s labour in her yam trade and also received the gifts that came from the suitors of her older daughters. Indeed, the mobile phone which she used was given to her by Frema, her daughter. Kweku Sarpong was oblivious of this fact, and rather accused Tiwaa of giving them mobile phones. Frema herself confided in me that her father was clueless about the things that went on between the children and their mother. It seemed that the close-knit mother-children unit collaborated among themselves in a manner that left Kweku Sarpong isolated. For a woman like Tiwaa, keeping her children on her side became a form of “wealth in people” (Guyer, 1993, 243) in both material and non-material sense, as her own statement above indicates.

Besides providing her with the means to gain the support of her children, access to microcredit also exposed Tiwaa to networks of support outside of the household. The fact that microcredit fosters solidarity among women’s loan groups has been well noted in the microcredit literature (Singh, 2015, 229). The social networks that are created in the groups expose the women to new knowledge, information, and economic opportunities. It has been argued that in a context of gender inequality, women have a better chance of challenging male dominance when they organise in groups rather than as individuals (Agarwal, 1997, 31). Particularly in Tiwaa’s case, her association with other women who had access to microcredit and the capacity to lend to her without interest when she encountered difficulties was very useful in strengthening her financial autonomy. As shown in Chapter One, close-knit

women's loan group members and trading colleagues routinely develop mutually supportive lending practices among themselves. Suffice it to emphasise that women derive substantial material benefits from belonging to loan and trading groups.

Without the factor of microcredit, it is very likely that Pomaa would have been the better-off between the two women. Her marriage to Appiah was recognised by both lineages, having gone through the required processes. On the other hand, Tiwaa's union with Kweku Sarpong could best be described as *mpena awaree* (lover marriage), defined as "marriage by mutual consent or a fairly long-term lover relationship" (Abu, 1983, 157). Such unions are generally governed by conventions that suppose that the couple will remain exclusive, that the man will provide for the woman's material needs, and that the marriage rites will be performed when there is a pregnancy (ibid). But without the recognised marriage processes, such unions lack the full backing of the lineage elders. When difficulties occur in a properly sanctioned marriage like that of Pomaa and Appiah, the woman's lineage can always threaten to return the *tire nsa* (head drink), that is, the marriage payment or bride price, to the man's lineage. Such an action will effectively end the marriage. This threat usually works unless the man is absolutely certain of ending the marriage for good. On top of being an *mpena awaree*, Tiwaa's situation was made worse because her own lineage group did not reside in Offinso and she lacked the kind of physical human support that Pomaa got from her mother and *wɔfa* when she went to live with them until Appiah came to beg for her return. And yet, through her access to microcredit and a sustained source of income outside the control of her husband and lineage, and perhaps also with the advantages of age and experience, Tiwaa managed to assert her independence from Kweku Sarpong.

In recent decades, the conceptual models that have been used to analyse women's empowerment have emphasised three dimensions, namely, resources, agency, and

achievements (Richardson, 2018, 541). Kabeer (1999, 436) proposed this processual method to map the processes by which people who previously lacked the “ability to make choices” set about attaining that ability. The right material, human and social resources, when combined within favourable structural conditions, can enable women’s agency or ability to make decisions and act in their own interest to achieve their life goals (Richardson, 2018, 542). Within this schema, agency is considered the most direct evidence of empowerment, but all three indicators are co-constitutive and indivisible (Kabeer, 1999, 452). Microcredit was the vital material resource that enabled Tiwaa to get by without the support of her partner, to make allies of her children, and to utilise her social networks to prioritise her own goals. Thus, Tiwaa’s story not only shows the importance of microcredit as a resource, but also demonstrates the agency it enables. In the end, when she finally made the decision to move on, she rented her own room and moved out with all her children, acceding to the popular proverb: “you can get a new husband, but not a new brother” (Clark, 1999, 723). Her “brother” here stood for her *abusua*, her children, herself, and her autonomy. And she did get a new “husband” shortly after.

In places where the social values discourage separateness and economic independence of spouses, the impact of microcredit would be different from what has been described here. Women in such contexts would more likely be inclined to “invest considerable time and effort in maintaining their marriages, in strengthening the cooperative dimension of cooperative-conflict, seeking separation only in exceptional circumstances” (Kabeer, 1999, 460). But in places where autonomous economic activity is encouraged, women are able to pursue their own interests, even at the risk of divorce. Allman (1996, 204) reports similar sentiments expressed by Asante women who lived in the early twentieth century, some even electing to put off marriage to seek economic autonomy. This is possible because of the

absence of a strict requirement for pooling resources among the Asante (Clark, 1994, 334) and other Akan groups like the Fante (Carr, 2013, 93). This is consistent with Polly Hill's (1975, 123) observation that in West Africa, "husbands and wives seldom form a unified production unit" and "wives invariably enjoy a large measure of economic autonomy." As Allerton (2007, 17) shows for Manggarai women in Indonesia, gaining access to productive resources or income sources can make it possible for women to live without depending on a husband. In that particular context, remaining unmarried gives women more control over their economic resources and stronger rights in the resources of their natal kin groups (ibid, 12).

Tiwaa's story shows that the relational basis of personhood does not preclude individual agency or autonomy. Granted that her concerns about being a good mother inspired her conduct and the manner in which she used her material resources. However, at the same time she showed a capacity to act in her own interest when she left Kweku Sarpong. But again, her expression of independence did not mean that she was detaching herself from her social obligations, for whilst she could reconfigure her identity as a wife, her role as mother remained strong. Moreover, in order to fully express her agency, she needed the support of her children and trading colleagues just as much as they needed hers.

On good mothers and bad fathers: female autonomy vs male masculinity

On the evidence of the foregoing account, Tiwaa and Kweku Sarpong appear to be contrasting examples of good motherhood and fatherhood. If it is to be said that "men bring money to the lineage, and women bring children" (as Clark, 1999 has indicated), then it follows that whereas Tiwaa discharged her duties creditably, Kweku Sarpong fell short in his. In the first place, he failed to perform the marriage rites, and therefore could not even be fully recognised as the true husband of Tiwaa. Secondly, he failed to provide for the material needs

of Tiwaa and the children. Indeed, his loud and quarrelsome disposition could be attributed to these personal failings at masculinity. Hunter (2005) has emphasised the plural, contested and dynamic nature of masculinity in the context of changing material conditions. In times when men fail to conform to these gender norms due to personal economic difficulties that include unemployment and low incomes, there is a tendency for them to resort to other means of compensating, like engaging multiple sexual partners and perpetrating violence against women (Hunter, 2005, 216; Silberschmidt, 2005, 193). These behaviours usually arise from the need for such men to overemphasise their maleness in an attempt to reassert themselves when their traditional roles in the household are threatened (Kandirikirira, 2002). Kweku Sarpong's actions could be understood in this light. On a few occasions he threw Tiwaa's things from their room and asked her to leave. At other times he would lock the room and take the keys out to deny her access. When he did this, he refused to speak to her and the children for days. One time he even got into a fist fight with a boy whom he mistakenly thought had come to ask after his daughter.

The quarrel that sparked his rant about Tiwaa at the opening of this chapter started when she harvested produce from his farm to cook, and he warned her to keep off his farm. After he lost his taxi job, the farm became his only economic venture. In the context of traditional Asante gender roles, this constituted an inversion of the economic tasks of husband and wife. In Asante farming communities, the gender division of labour provides that women cultivate food crops for subsistence while men cultivate cash crops or work for cash income. Farming tasks are divided by gender, with men clearing land whilst women weed and sow (Boni, 2002, 61; Tashjian, 1996, 208; Hill, 1978, 220). Although women also participate in commercial farming of crops like cocoa (Mikell, 1992; Grier, 1992), the expectation is usually for men to earn cash. Even in urban settings where both men and women are expected

to accumulate, it is generally assumed that men ought to be able to accumulate more than women. This is why “[w]hen lineages assess contributions per capita for funerals, court costs or other joint expenses, each woman owes half of what a man owes” (Clark, 1999, 723). In this case, it was rather Kweku Sarpong who worked the field while his partner earned the cash income for the household. Thus, his difficulty with Tiwaa’s autonomy was partly because it foregrounded his own failure to be a proper man or attain “hegemonic masculinity” (Connell, 2005, 76; Adinkrah, 2012).

Even though the two cases discussed here highlight the fractious aspects of intra-household gender relations, the point must be made that women’s access to microcredit does not always result in antagonistic relations between men and women. The personal tensions in the experiences of Pomaa and Tiwaa were chosen to illustrate the significance of microcredit as an alternative to material support from kin and spouses. It is in situations of conflict like this, when women are cut off from their sources of support within the household, that the effects of microcredit are most vividly perceived. But this is not to say that microcredit necessarily engenders conflict between spouses. At worst, microcredit may exacerbate tensions in homes where the men seek to control women’s loan resources. In the case of Pomaa and Tiwaa, both women experienced domestic violence although one of them did not receive microcredit. In both situations, the violence was a consequence of their attempt to exercise their agency, and Tiwaa’s access to microcredit eventually enabled her escape from such violence.

It is therefore possible to have cooperative behaviour in households where women access microcredit. The situation of Agya Osei and his wife Frimpomaa was very similar to Tiwaa and Kweku Sarpong. Agya Osei lost his farm because the land on which he farmed had been overrun by human settlement. Here, the rules of land tenure vested all unoccupied land in the chief, and so Agya Osei had no option but to give up his farmland when the chief reallocated

it for building purposes. Because of this, his financial contribution to the household had reduced and he now helped his wife to sell at the market. He admitted to me that it was through his wife's business that they were able to put their five children through school. Afia Akoto also insisted that it was not always the case that women's access to microcredit resulted in domestic conflicts. She told her husband before applying for the loan and they were quite collaborative in their work. She worked with him on his farm and kept him informed of her own trading activities: "When I bring in new stock, we sit down together to do the calculations and try to determine how much profit we can expect to make after selling."³⁷ Pokua and her husband also collaborated well, and several other women took their husbands to sign the loan guarantor's forms for them.

Conclusion

The evidence adduced in this chapter has been to support the argument that the impact of microcredit is determined by personhood, and that women are able to become autonomous and still feel bounded by obligations. In general, given the fluidity of household composition owing to complex residential arrangements and constantly changing livelihood strategies (Tufuor, Niehof, Sato, & van der Horst, 2015, 22), the impact of women's microcredit differs across time and space. In exploring the effects of women's microcredit in Asante homes, it has emerged in this chapter that the conception of a person and the accompanying social relations and obligations are crucial to how women utilise economic resources. In a matrilineal social setting where the productive and reproductive activities of women are vital to the perpetuation of the lineage, women's simultaneous identities as mothers and wives often clash, leaving them in conflict with their husbands. The tolerance of and even

³⁷ Recorded interview with Afia Akoto, 5 April 2017

expectation of female enterprise has made it easier for microcredit recipients to pursue economic activities of their own. Those women who are without access to microcredit are forced to rely on either jointly owned lineage resources or the financial support of their husbands, although this may come with great difficulty:

The negotiability and contingency so prominent in Asante lineage and marital obligations means that Asante women are not flatly excluded from access to capital resources, but this does not result in their gaining access on equal terms to their brothers or husbands (Clark, 1994, 334).

Therefore, since a reliance on lineage and spousal support places women under the influence of the men and women who control their access to these resources, accessing external microcredit can boost women's autonomy. The addition of microcredit to their repertoire of resources provides another layer of protection for their resourcefulness and agency. This facilitates their attainment of good motherhood, even if some may accuse them of being bad wives in the process. In the same vein, a man's failure to provision his wife and children makes him a bad father and husband, despite how strenuously he might try to persuade people otherwise. Thus, for both men and women, personhood becomes contingent upon economic productivity and usefulness to other people, especially one's own children. Tiwaa, as mother, wife and Christian, was more concerned about the material needs of her children than the complaints of her husband. Pomaa, as mother and wife, did all that she could to get her husband to set her up in a trade so that she, together with her children, would no longer depend on him. But Kweku Sarpong and Appiah were considered to be failures as husbands and fathers.

In the next chapter, the trope of *sika bone* (bad money) will be examined in relation to women's reaction to the prospect of economic and ethical failure. In Poomaa and Tiwaa in particular, we have seen women who strive to earn their own income with which they can fulfil their obligations to their children and through that become good mothers. The question to be addressed in the next chapter is: what happens when such women face a real prospect of failure? In these situations, *sika bone* is invoked to condemn the immoral conduct of money ritualists. At the same time, these stories also serve as a form of rationalisation for women's own ethical failure to become good mothers and respected members of the community.

CHAPTER FOUR

BAD MONEY AND THE CHALLENGES TO ETHICAL SELF-FORMATION

One morning, as I arrived at Adisa's stall at Kokote market, I saw her drop a piece of vegetable leaf in her little moneybag. When I asked her about this, the seventy-year old woman explained that it was her way of distinguishing her own money from that of the woman next-door who had left her wares in Adisa's care. This way, when the other woman came back, she could render her accounts easily. But beyond that, her aim was to minimise the risk of the potential contamination of her own money. During interviews, Adisa and the other market women told me about their fear of unscrupulous buyers who presented bad money when they bought things. This tainted money, when added to the trader's clean money, caused all the money to mysteriously disappear or become worthless, they said. To prevent this, market sellers added various ritual objects like a piece of charcoal and pepper to their money to neutralise the potency of any bad money that was given to them. Others performed secret rituals at the places where they sold or at special sites like crossroads or where footpaths met.

Behaviours such as these stem from the belief in the mysterious qualities of money, the idea that money has an enigmatic element that makes it unstable and unpredictable. The differentiation between good (*sika pa*) and bad money (*sika bone*) is done on the basis of the source from which it comes and the use to which it is put. For market traders like Adisa, money essentially becomes bad if it is acquired through unacceptable means like *sika duro*³⁸ (ritual money) or deployed with the intention of harming or defrauding the recipient.

³⁸ This refers to the act of performing rituals to acquire money.

Exposure to *sika bone* comes in the ordinary transactions made between buyer and seller, and this puts sellers at risk of losing profits and failing to accumulate. It also comes in the transactions between borrowers and lenders. For example, it is possible for a money lender to deliberately lend bad money to borrowers, knowing that the money will mysteriously fizzle out leaving the borrower in debt. Thus, women who borrow money to support trading activities are at the risk of encountering illicit money lenders who give out bad money, only to retrieve it mysteriously, so that the borrower ends up paying a loan that was never really taken. The women who take microcredit are therefore mindful of this and develop ways of safeguarding against such unscrupulous lenders. This is how Owusuwaa, a client of Hope International put it:

“The loans we take, there are places, when you borrow from them, the money will perish without you knowing what you used it for. That means that you have to toil to pay back the loan. You may even need to borrow from somewhere else to repay... There are places, when you take their money, it is as if there is a spirit behind it.”³⁹

The stories of my interlocutors show a direct linkage between belief in the enigmatic quality of money and ideas about ethical economic conduct as well as moral forms of accumulation. By making a distinction between good and bad money, these women are implying that there are good and bad forms of accumulation. In their own words, good accumulators like themselves, who work fairly to earn good money, are preyed upon by bad accumulators who steal from them through invisible means. This derails their own efforts to accumulate and make themselves into the kinds of persons they wish to be – good mothers and recognised members of the human community. In their own estimation, economic failure, caused by the

³⁹ Recorded interview with Owusuwaa, 21 February 2017

use of *sika bone* by others, would make them incapable of providing for the material needs of their children and also prevent them from participating in the networks of material exchange that define communal life. Therefore, the stories of *sika bone* become moral judgements on the actions of others, as well as statements about ethical failure. This chapter examines how the trope of *sika bone* is invoked simultaneously for the ethical assessment of self and others. It shows how stories about bad money are part of the efforts to remake the self and maintain dignity in the wake of personal economic failings.

This discussion feeds into the broader question of the role of ambiguity and ambivalence in the ethical experiences of people. Anthropologists have come to accept that the pursuit of ethical self-formation constitutes an integral part of the human experience and can therefore serve as a useful tool for a deeper understanding of social action (Lambek, 2010a, 7). In the previous chapters, we noted how recipients of microcredit deployed their material resources in fulfilment of their obligations to dependants and kin. In this chapter, the suggestion is that this behaviour is part of an ethical project of self-making, and the use of *sika bone* represents a threat to this exercise. For these women, the engagement in income-generating activities and access to microcredit become the means by which they expand their freedoms to decide how to make themselves. In proposing the revival of an anthropology of ethics, James Laidlaw (2002) identifies the concept of human freedom as the central element of ethical self-formation. According to him, humans are ethical agents who pursue their own constructs of the ideal self and retain the ability to choose whether to subordinate themselves to an external system of morality. This is opposed to the Durkheimian idea of society as a system of “moral facts” where people are totally subjected to the dictates of a moral code that imposes obligations on them and compels them to act in ways that are contrary to their personal inclinations (Laidlaw, 2002, 312). In the exercise of ethical self-formation, work and material

distribution serve as important avenues through which personhood is attained and expressed. Exposure to the risk of *sika bone* constitutes an impediment to this exercise.

The response of economic actors to threats of ethical failure is varied. In some situations, persons facing the threat of failure may engage in self-condemnation whilst others may resort to blaming rival economic actors. For example, Jovan Lewis (2014) reports of market vendors in Jamaica who characterised the competitive strategies of other vendors as “bad-mind” motivated by envy. In that case, bad mind served as a trope for rationalising and coping with economic adversity or the lack of progress (ibid). On the other hand, Mattingly (2014) describes the self-imposed agony of a mother whose daughter suffered from a chronic sickness. Her inability to save her daughter was perceived by her as a failure at motherhood (ibid). Like Lewis’ interlocutors, the market women of Offinso use *sika bone* to explain and cope with their economic stagnation. However, for these women, any feelings of resentment towards pedlars of *sika bone* are usually latent or even ambivalent, partly due to the fact that such people are hardly identifiable, and also partly due to the ascription of agency to money itself. The belief in the agency of money makes it easier for women to cope with their losses. In order to fully appreciate the manner in which women use stories of *sika bone*, it is necessary to understand how they perceive money and its usage.

The fetishism of money

One of the chief contributions of Marx to the theory of money is the idea that money has a reflexive value, making it “the ultimate object of desire” and the measure of “the importance of certain forms of human action” (Graeber, 2001, 66). Therefore, the value of money is not just in what it can buy, but in itself. According to Marx, it is this reflexive value of money that makes it liable to fetishism in capitalist societies (Bloch, 1989, 171). In the African context, the fetishism of money is not a new phenomenon. The earliest European traders in

West Africa, out of culture shock, referred to the African “magical conception of money” as fetish (Guyer, 2004, 11). In their initial contact with Africans, the word “fetish,” derived from Portuguese, was used by Europeans in reference to any action or belief that they found strange and difficult to rationalise to themselves (McLeod, 1981, 58). Subsequent to this encounter, the theory of the fetish emerged in European intellectual thought as a critique of religion, to explain the tendency of humans to “worship unexpected events and beings that they couldn’t understand and control, addressing them as persons with a will and power superior to those of humans — as gods” (Sansi-Roca, 2015, 106). This view initially became the basis for a racial typology of human civilisation but came under attack in the nineteenth century with the emergence of social anthropology (ibid). Indeed, through the concept of commodity fetishism, Karl Marx turned the idea of fetishism on Western capitalist society, where man-made commodities were given innate value, separate from the labour that produced them (ibid, 107).

For the specific case of the Asante, the idea of mysterious money stems from the basic Akan belief that all physical or natural things have a *sunsum* or spirit and are capable of independent action. “According to Akan thinkers, then, activity is a property intrinsic to matter, that is, natural objects; it is the essence of natural objects to be active, to possess power” (Gyekye, 1987, 75). The material form of money, which is considered a physical or natural object, is understood to have a *sunsum* that makes it active and powerful. This is the basis of the fetishism of money as evident in the stories of my interlocutors. The Asante understandings of money manifest clearly in the way that it is spoken about. Take for example, the following statement from Awo Serwaa, a middle-aged fruits seller, about the divine origins of money and the accompanying metaphors:

“God made money for us. Money is needed to make life possible. It is like an animal or blood that is with us...When there is no money on you, you are a sick person. Among all the things in the world, money is the final thing.”⁴⁰

The utility of money in everyday life cannot be overstated. Likening money to an animal gives it a life of its own and likening it to blood makes it indispensable and scarce. Here I defer to McCaskie’s most lucid explanation of the metaphor of blood, which even though was made in the context of early twentieth-century Asante, still pertains in contemporary times:

Both substances were vital to existence and in preciously finite supply. Blood supported life by pulsing through veins and arteries (*mogya ntini*), just as money guaranteed it by flowing between people. In both instances the key mechanism at work was circulation (McCaskie, 2000, 141).

When market women express fears of buyers using bad money or microcredit organisations lending tainted money to them, they imply a deliberate manipulation of money through the means of the supernatural, the non-empirical. Ethnographic evidence of such magical attributes and religious connotations of money abound in the literature (Pryor, 1977, 396). In Brazil for instance, money has been used in religious rituals since colonial times. Coins are used to purge people of evil spirits, and in the process the money gets transformed from a medium of exchange into a religious vessel that is inhabited by the evil spirit (Sansi-Roca, 2007, 322). In a similar process, the spirits of money can be invoked by people to provide them with good fortune or riches (ibid, 323). Graeber (2001, 234) has also written about processes of imbuing coins with spiritual powers among the Merina of Madagascar.

⁴⁰ Recorded interview with Awo Serwaa, 6 February 2017

According to him, charms are made “by bringing together a series of specific ingredients (bits of wood, beads, silver ornaments etc) and a nameless, invisible spirit” (ibid, 235).

The manner in which the Merina made religious objects, including spirit-inhabiting coins, was very identical to how my Asante informants described it. The Asante version of these charms are the *asuman* (singular *suman*) which are “conglomerations or conjunctions of materials believed to be powerful, and initially activated by having offerings made over them” (McLeod, 1981, 57). These *asuman*, according to McLeod, “can be obtained for almost any purpose: to protect a hunter, to keep thieves from a house or a farm, to bring money, or make an enemy sick. A person seeking a *suman* for a particular purpose will approach someone (usually a man) who is reputed to have such a *suman*. If the owner agrees, he will make one, showing the new owner how it is done, and in return receive a stipulated counter-gift (*aseda*)” (1981, 68). McLeod’s observations about nineteenth century Asante religion still find resonances in contemporary times. During fieldwork, I was in the company of two other young men in front of a provisions shop when a self-proclaimed money ritualist approached us claiming to have a *suman* that could give us money. We were sceptical, but the young men showed interest. The counter-gift or *aseda* he demanded was Gh¢5000 (£800) and when they failed to negotiate the price down, he left. Despite such open discussions of money rituals, the acquisition of money by means of charms like *asuman* generally attracts negative moral judgement.

The subversive quality of money has engaged philosophers and theorists for a long time (Shell, 1989, 45). Marx and other social theorists have in some instances alluded to the perception of money “as an acid attacking the very fabric of kinship-based moral society, an acid operating through the impersonal relationships it introduces” (Bloch, 1989, 170). Janet Carsten (1989) has also described the negative connotations of money among the Langkawi

community of Malaysia where money earned from commercial fishing was considered anti-kinship or anti-social and viewed as a threat to the communal morality that was shared by kin relations. According to Toren (1989), the people of Fiji considered money to be morally charged in specific situations. Also, in the early years of colonial rule, when widespread monetisation was introduced for the first time in Asante communities, there was some apprehension about what was perceived as unbridled consumption (“*nkonnode*”), a corrupting influence of money that had “spoiled Ashanti” (McCaskie, 2000, 126). The concern of some community members was that the desire for money threatened communal harmony: “From this perspective money in a community was said to be like ‘feathers in a fire’ (*hye takraw gyamu*), an element that destabilised the whole by over excitation of its parts” (ibid, 126).

Similar sentiments regarding the corrupting influence of money still persist today as exemplified in the continued use of sayings like *sika ye bonsam* (money is evil) and *sika fre mogya* (money calls for blood or money attracts blood). These sentiments clearly echo the discourse of money as a disrupter of social harmony, propagated by Aristotle, Simmel and Marx among other classic social theorists (Parry & Bloch, 1989, 2). The implication is that money can potentially reframe a person’s world view and orient them towards social disharmony. But at the same time, Parry and Bloch (1989, 19) admonish us that it is rather particular world views that give “rise to particular ways of representing money.” The entire volume *Money and the Morality of Exchange* is littered with examples of the socially embedded meanings of money from different parts of the world. For example, Bloch (1989, 166) opens his chapter on the symbolism of money by contrasting the “moral neutrality” of money in kin relations in Madagascar with Europe where such explicit monetary transactions among kin were less common. He was surprised to find that unlike in Europe, the Imerina

people of Madagascar were allowed, even obliged, to offer money openly to their lovers without considering it immoral or offensive; and guests at funerals, marriages and other ceremonies were required to make monetary payments at the entrance.

Andrew Walsh's (2003) case of "hot money" among young sapphire miners is another good example of the situational attributes of money. In this study, he described a situation where money that was earned by young miners was considered by them to be "hot" and therefore had to be expended immediately rather than put to productive investment. But instead of merely seeing this as an instance of wasteful financial conduct, Walsh presents such conspicuous consumption as a response by these young people to their economic and social disempowerment. By offering a vivid image of the underlying sociocultural, economic, and historical context, Walsh (2003, 291) enables us to understand the "subjective perspective from which money might be perceived as 'hot.'" A similar approach is adopted in this chapter to anchor market women's ideas about bad money in the particular social and economic environment that engenders these ideas.

Everywhere, money is localised and personalised in terms of its value and uses. According to Hart (2007, 15) "people everywhere personalise money, bending it to their own purposes through a variety of social instruments." This is why in West Africa for example, there has always been a plurality of currencies (Guyer, 2004). Through an exercise of constant reframing that goes on infinitely, money can be moral and immoral, ordinary and mysterious, manmade and divine, hot and cold. But even as money anchors people's personal and group identity in this manner, its impersonal attributes are equally relevant. "Money's significance thus lies in the synthesis it promotes of impersonal abstraction and personal meaning, objectification and subjectivity, analytical reason and synthetic narrative" (Hart, 2007, 15). As will be seen in this chapter, part of the instrumental value of money lies in its objective

universality. The reaction of the market women to stories of *sika bone* draws simultaneously from their particular understanding about the money that they handle every day and the universal attributes that take it out of their control. Such externalisation enables them to blame personal economic losses on the unethical practices of others or even the agency of money itself, rather than themselves.

Offinso market women and *sika bone*

The market women of Offinso operate in a financial milieu that is highly unstable. They work and try to make a living in conditions that are not always predictable. Although there is always a differentiation among market women due to the different levels of material endowment and status in the market space (Clark, 1994, 6), they still share in a sense of uncertainty resulting from things like price fluctuations and other unforeseen occurrences. Operating in such an environment requires that they find reasonable ways of imposing order in uncertain conditions. This is seen in the way that market women manage their personal finances and relate with financial institutions as individuals and as collectives. In engaging one another and the financial institutions, the words and actions of these women reflect the instrumental function of the idea of *sika bone* and its place in their repertoire of moral and ethical judgements.

In the following discussion, the women's statements and actions are analysed to illustrate the kinds of ethical evaluations applied by the women to themselves and others as they grapple with their own economic precariousness. Some of these statements highlight the unsteady nature of the personal finances of individual traders and the way this is rationalised through the immoral practices of others. The working life of a trader tends to be a roller coaster journey of alternating buoyant peaks and bleak dips in relatively quick succession. Such unpredictability and overall lack of progress requires proper justification to guarantee a

modicum of mental peace. These individual attitudes also reflect on the market scene as stories of *sika bone* circulate among traders. Their perceptions about money influence the manner in which market women collectively respond to the loss of money and how they apportion blame for such misfortunes. At both levels, there is a fundamental understanding of money as something that is fleeting, erratic and unpredictable. This conception of money enables the women to cope better with losses and moderate the judgement they pass on those deemed to be the offending parties. Unlike Andrew Walsh's (2003) Madagascan sapphire miners who felt the need to expend "hot money" as quickly as possible because of its supposed worthlessness in the long term, the challenge for Offinso market women was to try holding onto money that they feared could always slip away unnoticed.

At our first encounter, Tiwaa who was in her forties, was the influential leader of a women's loan group of eight members. As leader, she controlled recruitments and dismissals from the group. At the end of the loan cycle, she could drop anyone who was not punctual with her payments and replace her with another person of her choosing. She also had the task of mobilising the weekly payments from the other group members and communicating with the bank on behalf of the group (see Chapter Two). On occasions when her group members were unable to make their payments on time, she had to put up her own money to comply with the strict deadlines of the bank and retrieve it later from the group. This meant that she had to be making a healthy profit in order to provide such cover for her group members. At Gh¢1500 (£240), her loan amount was the biggest in the group and she was very influential with the group members and bank officials. One time when I asked her what she planned to do with the group members who were not punctual with their payments, she replied:

“I will not let the bank manager increase their money [next loan]. They will stay there... I will tap her [the bank official] on the shoulder and say, add to this person, don't add to that person.”⁴¹

It is safe to say that at this point Tiwaa was relatively successful in her trading and influential in her group as well as the bank. Months later, by the midway point of my fieldwork, I began to notice that she had financial difficulties. The first sign was when she started borrowing yam from other traders to sell, a far cry from when she herself lent yam to other traders. Before long she started chasing after more loans from other financial institutions. I knew of other women who did this as a strategy to pay old loans that were due. This was done in the hope that by the time the new loan was due they would have raised enough money to settle it. By the time I was leaving, she could barely keep up with her weekly loan payments. She admitted to this:

“Now my reputation is ruined, my stock is low at that bank.”⁴²

Her yam business had faltered, and she dabbled briefly in selling cooked food before switching completely to peddling cold drinks at the tollbooth on the road to Kumasi. In the space of a year, she had gone from a reliable client of the microcredit institution to a trader who was barely scrapping by. This experience was not limited to Tiwaa. Other traders went through similar cycles of growth and recession. One such person was Akua who was first introduced to me as one of the best clients of Hope International, a financial NGO. Women who took loans from Hope International were expected to graduate to the traditional banks after a few years of receiving the low interest loans from the NGO. Akua was deemed to have

⁴¹ Recorded interview with Tiwaa, 29 December 2016

⁴² Recorded interview with Tiwaa, 14 August 2017

successfully done this. But a few months later I was surprised to find that she was back to where she started, with Hope International.

How are we to make sense of such rapid changes of fortune? As a researcher observing Tiwaa's activities for the period that I was there, I could try to put her losses down to unsound business decisions and unforeseen family expenses. Maybe she would have been better off sticking to one trade. But the excuses she gave me, that the yam rotted more easily in the hot season and that it was more capital intensive, seemed reasonable. Or perhaps her stock dwindled as a result of an increase in her financial burden within her household which meant that her money went into unplanned expenses. But this would just be speculation on my part. She obviously knew the intricacies of her trade better than anyone, especially me. Besides, switching trades was a known strategy among the market traders during the different seasons of the year, as the changing temperatures made some produce more perishable than others. Also, in the time that I spent studying her, I caught no indication of any significant unplanned expenditures. From the onset her husband was already out of his taxi driving work and therefore did not provide any housekeeping money, and even though one of her four daughters got pregnant and gave birth, her boyfriend provided for her. So how did she herself explain her situation?

“With money, anything can happen. You can take money and go on one or two trading trips and everything will perish (*hye*). When this happens, and you worry (*dwene*) too much you can become sick. The mind can affect the body and you cannot even work again. So, when there is a loss you have to pray for God's help to recover. You can take some yams from your sister (*nua*) to sell, return her money to her and use the little profit from it to pay for the loss. You cannot be ashamed of a loss. If you are ashamed or you worry too much, you will die and leave your children

behind. So, anything can happen, such is life... the money just finishes (*esan koraa*) leaving nothing in my hands. Sometimes I go to my friend and say, give me hundred tubers of yam to sell. I then use the little profit to cover the loss.”⁴³

Her reference to a person dying and leaving her children behind is a poignant indicator of the kind of ethical selfhood that these women aspire to. The whole point of establishing an independent livelihood is to put oneself in a position to provide for the material needs of one’s children. It would therefore be unwise of her to die of worry over past economic losses. Doing so would mean that she is admitting failure when there is still a chance of recovery. She is of better use to her children alive than dead.

In daily commercial transactions, inexplicable losses such as what Tiwaa describes must be explained somehow. For the Akan (including Asante), Gyekye (1987) attempts a logical exposition of how causality is ascertained. Starting from the basic premise that every occurrence has a cause (“*asem biara wo ne farebae*”), he identifies two kinds of events, the ordinary and extraordinary (ibid, 77). Ordinary events have perfectly rational explanations and so do not warrant much deliberation. Of particular interest however, are the events that defy logical explanation. These too must be explained because of the basic assumption that everything must have a cause. It is in such cases, when rational explanations cannot be found, when market women lose money in strange circumstances for example, that: “the causal explanation for this type of event would be made in supernaturalistic terms” (ibid, 81). The market women did this when they animated money and held it accused or when they accused other people of using *sika bone*. In Tiwaa’s statement above, she seems to blame the money itself for disappearing at its own volition. She does not directly mention human agency in this

⁴³ Recorded interview with Tiwaa, 29 December 2016

occurrence. This can be taken as the first level of moral rationalisation of loss, seemingly directed outward toward money. When there is no reason to suspect human causation, money is judged for being arbitrary. At another level, when there are signs of human involvement, even if only via invisible means, accusations of ritual money begin to be directed at these people. But even at this stage, the accusations are usually general and lack specific identifiable human culprits, as Frimpomaa explains:

“Those with ritual money, when they buy your things, you won’t see the money when you get home. You will be surprised. Someone can give you a big denomination, when you get home you won’t see it. This happens to us. You can sell but you won’t see the money. You may think that someone has stolen from you but that is not the case.”⁴⁴

Here, she differentiates between ordinary thievery and *sika bone*. Theft in this case would be reckoned as an ordinary event with a logical explanation. On the other hand, *sika bone* is considered mysterious and inexplicable. From Frimpomaa’s statement, there is a sense of helplessness about the mysterious disappearance of money, since there is no particular human face behind the unethical conduct. But this does little to diminish the belief among the women that *sika bone* is used by real persons. The manner in which these stories about bad money are used is similar to the understanding of witchcraft beliefs as an attempt by people to explain occurrences that are otherwise not well-understood (White, 2000, 19). In this sense, it does not matter if the stories are true, as long as the narrators and their audiences

⁴⁴ Recorded interview with Frimpomaa, 4 August 2017

hold them to be so and react accordingly. Consider, for example, the following excerpt from my interview with Fati, a provisions seller in Kokote market:

Fati: —You often hear that someone exchanged money with another person and later discovered that all her money turned into paper.

Me: — Is that so?

Fati: — Haven't you heard that before?

Me: — They say it, but I haven't seen it before.

Fati: — But I didn't say you've seen it. I'm asking whether you've not heard of it.

Me: — Yes, I've heard of it.

Fati: — I've also never seen it with my eyes, but I've heard the stories. And I've seen some of the people it happened to. But I generally stay away from such things. I don't want to see such things...⁴⁵

Fati clearly believed these stories even though she admitted that she had never witnessed them personally. She did not want to risk attracting such bad fortunes to herself by seeking them out. If some of her colleague traders said they had experienced it, then it must be true. These stories gained credibility as they re-echoed around the market because the market women were able to relate to them. Each of them had had the experience of losing money at some point in their life and so the stories provided validation for their own personal ordeals. The culprits of these actions were therefore condemned in absentia. In all my interactions with them, only once was I told of a particular person who was suspected of using *sika bone*. Tiwaa told me:

“I knew a certain man who lived in Saboa, that was when I used to peddle my yams around town. Anytime he gave me money it smelled strongly of perfume and when I added it to my money everything would be gone. So, we the traders add pepper and

⁴⁵ Recorded interview with Fati, 21 July 2017

charcoal to our money so that when we receive bad money it does not destroy what we already have.”⁴⁶

Despite her strong suspicions, she did nothing else besides adding pepper and charcoal to her moneybag. Her reason was that she had no reliable proof beyond her own suspicions. Unlike the craft vendors of Jamaica who could clearly identify the other vendors whom they accused of sabotage or “bad-mind” (Lewis, 2014), the market women of Offinso could not always put a face to the people who used bad money. The perpetrator of *sika bone*, much like Gyges the Lydian tyrant, seems to have powers of invisibility, the power to mask his bad conduct from his victims, and “the power to seem to be good and to keep his wickedness hidden” (Shell, 1989, 36). And so, the unscrupulous buyers and illicit accumulators against whom the women struggle every day remain ambiguous, leaving them with ambivalent feelings.

In writing of the superstitious stories told about bloodsuckers in colonial East Africa, Luise White (2000, 30) intimates that the narrators of these stories “do not always speak from experience — even when that is considered the most accurate kind of information — but speak with stories that circulate to explain what happened.” In spite of this, White encourages us not to concentrate on the veracity of these stories. The value of unproven stories or beliefs such as these to researchers does not lie in their factual accuracy but rather in the fact that they provide an opportunity to see the world as their authors and narrators do (ibid, 5). This is why social scientists have always held that rumours, even malicious ones about witchcraft and evil, also serve a purpose for the narrators and listeners as symptoms of social tensions (ibid, 20). Rumours and innuendos about *sika bone* therefore aid our understanding of the

⁴⁶ Recorded interview with Tiwaa, 14 August 2017

highly unstable financial world of the market trader, a world in which she struggles to achieve her ethical goals in the face of formidable adversity.

Moreover, language is a very important vehicle for the expression of ethics. It is through the use of language, whether metaphorically or literally, that the market traders express their ethical feelings, aspirations, and challenges. As Lambek puts it:

The ethical is intrinsic to utterances by which I acknowledge (or repudiate) words and acts as mine or yours, ours or theirs; by which I accuse, command, condemn, confess, congratulate, criticize, defer, defy, denounce, encourage, excuse, exonerate, honour, insult, ignore, injure, obey, praise, pronounce, refuse, swear, sympathize, etc.; but also by which I agree, answer, argue, denote, describe, disagree, exclaim, imply, question, refer, request, state, suggest, and so forth (Lambek, 2010b, 49).

Beyond words, nonverbal interactions also convey the attitudes of ethical agents. Sidnell (2010, 139) makes the point that interpersonal interaction is underpinned by a “moral and ethical domain” that is not fully addressed in the words people utter. Accordingly, Sidnell argues that all forms of interaction, including nonverbal cues, contain elements of moral and ethical assessment. For instance: “When persons interact, they necessarily and unavoidably assess whether they are being heard, ignored, and so on. Is this person really listening to me? Paying attention to me? And, in so doing, acknowledging me as worthwhile person who merits such attention?” (Sidnell, 2010, 124). These are the ethical questions that people engage with in their daily interactions. Market women also grapple with other questions that impact directly on their ability to become the persons that they want to be, such as: How will I feed my children if I fail to make a profit from this trade? How will others view me if I have to beg to feed my family? The ever-present possibility of encountering *sika bone* keeps these questions top of mind. The example presented in the next section indicates the individual and

collective reactions of the market women to economic loss. Apart from their words, the calmness with which they received the unfortunate news was itself an indication of how they perceived the impediments to their ethical goals.

Sika bone and the bad bankers

Adisa, the woman with whom we began this chapter was a widow who sold flour of different kinds, cooking spices, and lemons in Kokote market. She was a Muslim migrant from the north of the country whose family settled in Offinso when she was only a baby. Her husband had two wives, Adisa being the younger of them. Before he died, he had managed to build a house in which she now lived with some of her children and grandchildren. At the time of my fieldwork, her trading activities were limited to travelling once every other week to Kumasi to replenish her stock. Due to her advanced age, she no longer had the energy to engage in brisk business as she used to do in the years when she first took over her mother's stall in the market. She was also no longer part of the many market level peer-to-peer savings groups which she had belonged to in the past. This was because she could not keep up with her younger colleagues, and she preferred a longer-term method of saving. The *susu* was now her only method of saving. Each day, except Saturdays and Sundays, she paid Gh¢5 (£0.80) to the *susu* collector and got it recorded in a tiny passbook issued by the *susu* company, Promise Susu Agency. At the end of each thirty-one-day cycle, she received her accumulated savings and the company charged her Gh¢5 a month for keeping her money safely. The standard charge for all contributors was one day's worth of savings. This arrangement allowed her to avoid the difficulties of saving on her own. It saved her from any worries of trying to keep her coins and crumpled currency notes away from her mischievous grandchildren, she said. Promise Susu Agency had started in the 1990s as a single man's *susu* collection business. Adisa recalled how he used to come to the market himself to collect and record the amounts

in his notebook. Now, decades later, he had managed to grow this small itinerant venture into a modest business with its own office. From the side of the road, it was announced by a large sign affixed to the top of the building and opened each day for business at 9 am. Inside, the office was small with two desks and half a dozen chairs for visitors. There was a small backroom that was stocked with what looked like old files. On the wall, a *susu* collection permit and a business registration permit hang near the manager's desk. These were the accreditations that showed that the business had been properly registered and licensed to mobilise savings. Now old and frail, the founder had left the running of the business to his son. But he too delegated daily operations to a manager who worked with a team of three mobile bankers. These mobile bankers reached the clients in their homes and workplaces. In an interview, the manager estimated the total number of clients at the time to be over one thousand, and 70% of these were female market traders like Adisa.

When I first met her, she was full of praise for this *susu* company and was happy for the services they provided her. She had saved with them for over a decade and there had been no problems all these years. But suddenly, one day, she informed me that the company had locked its doors amid rumours that it was unable to access its bank account. Adisa was surprisingly calm when she told me this. I asked her whether she and the other affected traders had taken any steps to get an official explanation from the company and she retorted: "They have closed their doors, who do you ask?" She thought that they had no way of seeking answers. Besides, they themselves knew the answers already, for they were all too familiar with such occurrences. They had become accustomed to losing money and they took it as part of the inherent risks of money as a substance. In the moment, all they could hope for was that the *susu* collector would somehow manage to return their money to them in the future:

“They say that when they get the money, they will pay us, so we’re watching... what are we doing? We can only wait, when they open the room and start work again, we will know that maybe things have been resolved.”⁴⁷

A year after the incident when I completed my fieldwork, they were still waiting and had yet to hear officially from the company. The doors remained locked at the offices of Promise Susu Agency and the market women held onto their passbooks in faint hopes that their monies would be paid someday. For each of these traders in Kokote market, there was something soothing in the knowledge that they were not alone in their misfortune. It was similar to how they responded to rumours about other traders losing money through mysterious means like the infusion of *sika bone*. Even when it had not happened to her directly, a trader was able to relate to these rumours because of the perception that all of them were susceptible to such misfortunes. The incident with Promise Susu Agency was just one of many regular occurrences. Frimpomaa, whose stall was right across the aisle from Adisa’s, also had plenty to say about her experiences with dubious microcredit institutions. Even when she got tired of the secular institutions and opted to save with an institution that was set up by her church, she still lost money when it collapsed unexpectedly. Her husband Agya Osei also saved with Money Bond Microfinance, and that too disappeared with his money. Not even the savings clubs at the market worked out for them. According to Agya Osei, his wife had to withdraw from these groups because anytime it was her turn to be paid, something strange happened to prevent it. He did not elaborate on exactly what these “strange” things were, but that was the point, no one could explain these things.

⁴⁷ Recorded interview with Adisa, 13 December 2016

Therefore, in Kokote market, stories of bad money became a collective way of dealing with economic loss. Having suffered it repeatedly, it appeared they had learnt to normalise such losses, attributing it to money's own fickle nature and the malicious activities of the people who used bad money. According to Hart (2011, 7), the external and abstract nature of money makes it psychologically appealing: "there is comfort in the notion that money is not in our control at all. As an exogenous force of necessity, it serves, in a manner analogous to number, to promote clarity of judgment and action, whereas otherwise things might be frighteningly wide open." By accepting that the money that came into their hands was unstable, market women imposed some sense of stability into their monetary affairs. Going back to McCaskie's (2000, 141) metaphor of money as blood then, if money is meant to circulate among people, it cannot stay too long with one person. There is no cause for alarm when it flows away from one person because money, by its nature, is meant to do so, and hopefully, it will eventually flow back.

The women's response to *sika bone* is in stark contrast to the violent reaction of young people to rumours of witchcraft in South Africa (Comaroff & Comaroff, 1999). In that case, rumours about the "occult economy" in post-apartheid South Africa did not just remain harmless chatter that exposed underlying social tensions and financial instability but roused the youth into violent action and resulting in the death of alleged witches for engaging in illicit accumulation. In the context of uncertain economic conditions in which the promise of economic opportunity for all remained an illusion, the unemployed and economically marginalised youth vented their frustrations on the people they perceived to be blocking their opportunities through magical means. The response of Offinso market women to rumours of bad money was far more peaceful and was more preventive rather than reactive for the most part, manifesting in the use of ritual objects like pepper and charcoal. My suggestion is that

this calm response is partly due to the fact that stories of *sika bone* are invoked by the women to explain their own ethical failures. Even for those who do not experience it directly, the stories serve as reminders of the ever present-danger of failing to earn an income, of failing to provide for their children, and of failing to participate in the ceremonial material exchanges that define life in a community. If these stories were just about their moral indignation at the unfair financial practices of others, they would have cause to react more forcefully.

Moral tragedy and the ethic of accumulation

From what has been said so far, the market women's response to the narratives about bad money reveal elements of a moral tragedy in their own efforts to accumulate or attain the good life. According to this idea of moral tragedy, which is rooted in pre-Socratic philosophy, the attainment of virtue is derailed by two major conditions of life: the indeterminate nature of virtue in any particular life situation and the element of fate or luck (Mattingly, 2014, 127). Since the good that is required in any scenario is not predetermined, an actor must make a judgement in every situation, and this increases the odds of moral failure. Thus, in Aristotle's thinking, practical judgement is required every time, and: "It is for this reason that cultivating moral virtues are so important – they provide an experience-based wisdom that is needed to aid in the perception of the best good in the various circumstances life presents us with" (ibid). The second impediment to human virtue is fate, the occurrences that are beyond human control, and predisposes them to ethical failure (ibid, 128). In the case of the market women, fate or luck particularly loomed large in their narratives. But unlike their nemesis the users of *sika bone* who perpetrated unethical conduct against unsuspecting others, the moral tragedy of the market women stemmed from their failure to accumulate and live up to the material expectations of kin and significant others.

As demonstrated by Mattingly (2014) in her study of the ethical self-assessment of an African American mother of a chronically sick child, negative personal valuation is often a source of great distress. The inability of this mother to relieve her child's pain was taken by her as a personal failure to be a "strong black woman" (Mattingly, 2014, 126). Rooted in the past slavery experience of African Americans, the societal ideal of a self-reliant and capable black woman continues to shape expectations in a persistently racist contemporary American society (ibid). In her own assessment, her failure as a mother was further compounded by the growing emotional distance between herself and her daughter. Over time, she had learnt so much about managing her daughter's sickness that her role had begun to resemble a health professional rather than a mother. Similarly, the market traders in Offinso struggled with the prospect of failing to live up to their material obligations as mothers and members of the community.

For these traders, personhood is closely linked to their economic conduct and relationships with others. As shown by Weeratunge (2010) in Sri Lanka, it is common for commercial operators, including small-scale individual traders, to get made through the moral valuation of their business activities. According to this logic, the personhood of the just business person is constructed on attributes like moderation and restraint from the pursuit of excessive gain to the detriment of others (ibid). In the case of the market woman of Offinso, personhood is defined partly by her ability to provide for the material needs of her dependants and kin. The evidence adduced in the previous chapter clearly demonstrated the centrality of work and material distribution to the relational position of mother. It was shown that the primary motivation for accessing microcredit was to fulfil their material obligations to others. Outside the home, this remains the primary object for which they engage in trading activities in the

market space. Making losses directly hampers their ability to fulfil the material obligations on which their very personhood depends.

The ethical injunction to accumulate has been part of Asante social life for a long time. During the earliest days of the Asante state in the eighteenth century, material accumulation became established as a societal ethic, and was framed as something that was absolutely necessary for the sustenance of human culture against the constant threat of nature or the wild:

The Asante were and are acutely aware that their culture, in the most literal sense, was hacked out of nature.⁴⁸ And this understanding (which is historically and materially accurate) engendered the abiding fear that, without unremitting application and effort, the fragile defensible space called culture would simply be overwhelmed or reclaimed by an irruptive and anarchic nature. Thus, the determination of culture, its preservation and enlargement, was construed as being about the domestication of the object – the wresting of control from nature. As a direct consequence of this view, the embrace of accumulation aspired to the universal – the endlessly indiscriminate as well as the objectively or identifiably valuable (McCaskie, 1983, 28).

In the eighteenth and nineteenth centuries, this “societal ethic of accumulation” was institutionalised through the authority of the Golden Stool, the Golden Elephant Tail and the public conferment of the title *ɔbirempɔn* upon the most distinguished accumulators of wealth in the Asante nation (McCaskie, 1983, 29). In present times, long after most of these ceremonial practices have withered away, and the power of the Asante state itself has been

⁴⁸ For more on how Asante culture was “hacked out of nature” see Wilks (1977)

eroded by colonialism and the post-independence nation-state of Ghana, the ethic of accumulation remains a strong motivator for the people, regardless of gender. For my interlocutors in particular, failure to accumulate meant the non-fulfilment of their mothering duties and exclusion from the networks of exchange upon which their personal reputation depended. This is why Tiwaa characterised her inability to repay her loan on time as a failure and something to be ashamed of when she said: “Now my reputation is ruined, my stock is low at that bank.” In her own words, the respect she once held at the bank was withering away as her financial problems deepened.

When Konadu, another of my interlocutors, makes the statement: “When there is no money on you, you become like a child”⁴⁹ she is alluding to the fact that status and reputation derive from a person’s ability to participate in adult social life, of which material exchange is an important part. The import of this statement is even more significant when considered within the context of the Akan culture in which age, maturity, and experience are highly valued, as opposed to the naivety and inexperience of childhood (Gyekye, 1987, 63). But even children learn from an early age that it is shameful to have too little. One time, while I was interviewing Awo Serwaa, a fruit seller at a school, a little boy of about seven years came to stand behind her to buy an orange but she ordered him to come around to the front, drawing laughter from all around. At first, I did not understand the boy’s attempt to buy secretly but the woman explained to me that the boy was shy because of how small his money was. On another day, I witnessed a small quarrel between a food seller and a middle-aged man who had bought from her. The whole argument was over a small amount of change (Gh¢0.10, less than 2 Pence) that the woman was supposed to have given him. He swore that he had not

⁴⁹ Recorded interview with Konadu, 21 January 2017

received the money and repeatedly cautioned the woman saying: “This is a small amount but be very careful.” Neither the seller nor the buyer was willing to give up the little sum, and the quarrel went on for minutes, each accusing the other of engaging in immoral conduct.

The practical implications of the failure to accumulate comes in the form of exclusion from the networks of exchange. For adults, participation in the material life of the community occurs during the major life-cycle ceremonies of birth, marriage, and funerals. For example, attendees at a funeral are expected to make monetary payments (*nsaa*) in support of the bereaved family. It is a gesture of solidarity which is expected to be reciprocated when the giver is also bereaved. As a perfectly reciprocal act, non-conformists lose out when a death occurs in their lineage and it is their turn to receive *nsaa*. Besides that, failure to give *nsaa* marks a person out as an outsider and excludes her from the loop of emotional and material reciprocity. The entire affair usually resembles a social roll call, with every payment announced to the gathering, although individuals reserve the right to ask that their donations be kept from the public. But even those who prefer privacy do not decline to take the paper receipts that are given as testament to the payment. The amount of effort spent in recognising *nsaa* givers shows its significance.

Apart from the paper receipts, *nsaa* givers are sometimes also recognised at the funeral ceremony with special refreshment. This means that those who come empty-handed are clearly marked out by their relatively inferior food and drink. Sometimes they are given one and not the other. Therefore, for the market traders, the failure to keep up with these payments erodes their reputation and status. Among themselves, the women behaved in ways that showed that these payments were significant. At a loan group meeting for clients of Fortune Savings and Loans, the women spoke among themselves about the payments they had made that week at various ceremonies. One of them had a funeral the previous week and

the group members were tasked to pay Gh¢2 each to her as *nsaa* but some of them were yet to make the payment even though the funeral had passed. Since the funeral itself had passed, she asked them to stop, but they insisted on getting on with it. They expressed regret that the payment was not made on time. This loan group was relatively new, having been put together by the MFI officials, but they still felt strongly about fulfilling their obligations to one another. Payment and gift-giving at naming and marriage ceremonies are treated with similar attention, albeit without the bother of paper receipts.

Apart from food and school fees, my informants indicated that part of their household budgets went into these ceremonial expenses. The *nsaa* that is given at funerals is generally between Gh¢5 (£0.90) and Gh¢10 (£1.79). When paying as part of a group the cost reduces to about Gh¢2 (£0.36) or Gh¢5 (£0.90). For marriages, items of clothing like cloths and scarfs are given in addition to or in place of cash donations. People can give as little as Gh¢5 (£0.90). Similarly, donations at a naming ceremony include items like soap and or cash of about Gh¢10 (£1.79). All these ceremonial donations are reciprocated. To manage the financial burden occasioned by these mandatory payments, loan groups like the ones mentioned in Chapter One usually make their payment as a group. This way, their small individual amounts are put together to make a decent sum that they can proudly present.

The examples here have been cited to emphasise that the failure to earn money not only affects a woman's reputation and status in the home, especially in relation to her children, but can also damage her status in the wider community. The uncertainties of their trade – here described with the metaphor of bad money – exposes them to a real possibility of failure. Therefore, what the stories of *sika bone* provide for these women is a way of demonstrating perseverance in the face of adversity in a trading environment where encountering loss is just as likely as turning a profit. Unlike the stories of “evil eye” told by Egyptian traders

(Elyachar, 2005, 158), the traders of Offinso do not have to do anything in particular to attract bad money. They are simply victims. The ability to persevere after loss is what makes them resilient as they strive to form themselves into the persons that they ideally wish to be. Again, from Tiwaa's earlier statement, such perseverance means that a person does not worry (*dwene*) too much about what is lost. Instead they must get back to work, by borrowing some produce from other traders if need be (see Chapter One). Such a trader will still maintain a good reputation, provided that she invests the borrowed resources into her trade rather than consuming it herself.

Conclusion

In this chapter, the individual and collective experiences of market traders have been drawn upon to demonstrate how people respond to the threats to their accumulation efforts. In doing this, the emphasis in this chapter has been on women's own ethical projects and aspirations. Although these sometimes align with the societal moral standard, the women freely choose to conform because their own self-interest is served in the process.

When women face the real prospect of ethical failure, the stories of *sika bone* help them to rationalise their losses rather than become discouraged. Thus, market losses and even loss of savings at financial institutions are explained away as the result of *sika bone*. There is an understanding that loss is not blamed on the individual trader since the material form of money itself is characterised as an animate object that moves and acts. *Sika bone* conveys a sense of collective victimhood among the traders since all are equally susceptible. The stories serve their purpose and the traders cope with their lot in the hope of God's protection:

“*Nyame na ohwe nipa*”⁵⁰ (It is God who protects us). As Clark (1994, 5) shows, traders in Ghana and particularly Asante market women have demonstrated the ability to survive adversity and loss even during the most turbulent years of Ghana’s political and economic history in the 1970s and 1980s.

The act of telling these stories becomes part of the efforts of trading women to maintain their reputations in times of economic failure. In the next chapter, we shall encounter another avenue through which women attempt to restore and protect their reputations when they have difficulties fulfilling their ethical objectives.

⁵⁰ Recorded interview with Adisa, 8 September 2017

CHAPTER FIVE

RESTORING REPUTATIONS AT *ABAN*: GENDER, ECONOMIC OBLIGATIONS, AND SOCIAL JUSTICE

The marriage between Bruwaa and Kwame Afre lasted almost six years before they separated. During that time, she worked with two different microcredit institutions and racked up a debt of over Gh¢2000 (£345), which Afre helped to pay off. Separated, jobless, and now back living with her maternal kin, Bruwaa was suddenly saddled with the task of provisioning her two young sons without much support from Afre. Initially, her maternal grandfather supported her with the feeding and school fees, but things gradually became difficult, and Bruwaa felt that Afre needed to support his children more. At this point she took the matter to the government Department of Social Welfare and Community Development (DSW) where she hoped that Afre would be compelled to provision their sons. Bruwaa's story stands in contrast to the case of Tiwaa and Pomaa whom we encountered in Chapter Three. If good motherhood requires a woman to work and provide for the material needs of her own children, then Bruwaa has failed to live up to this idea of personhood. Her attempt to use microcredit to establish a trade for herself had only resulted in high debt and a ruined reputation at her job. In this situation, approaching the DSW was an attempt by her to reconfigure the circumstances under which her personhood was to be evaluated. She sought out a forum that was sympathetic to her position and offered her the best chance of securing material support from Afre whilst maintaining a decent reputation.

In Ghana, the DSW is one of a number of institutions that work to resolve family disputes. In particular, the DSW provides a forum for the resolution of conflicts about marriage, child care, child custody, child paternity, and family welfare in general. With offices in every local government area, it offers a fairly relaxed and conciliatory environment for disputants to

settle their differences. At the mediation meetings, the parties engage in open dialogue whilst the officers largely play the role of moderators. The goal for each party is to articulate a discourse that is favourable to their personal position and persuasive to the mediators. Whilst providing a platform for the voicing of family disputes, the DSW is noticeably pro-women in its approach, reflecting a deliberate state policy to promote the rights of women in a sociocultural environment that is perceived to be male-dominated. Because of this perception of the DSW as a female-friendly forum, the women who take their issues there are usually confident about getting a favourable decision, especially on issues regarding child provisioning and welfare (Boni, 2002, 65).

With her personal reputation at stake, the pertinent question arising from Bruwaa's situation is: to what extent is the DSW able to help rehabilitate the reputation of women who might deem themselves as having fallen short of their own ethical project? On a broader level, this concerns the processes by which social reputations change across different moral registers in the same society. In contrast to the matrilineal kinship-based conception of motherhood described in Chapter Three, the DSW takes a human rights approach that promotes the welfare of women and children in all situations. As a quasi-judicial body, it is permeated by multiple sources of legal and moral reasoning which allow a lot of room for discretion by the mediators. This means that marital disputes are not settled solely on the basis of facts, but also in accordance with prevailing ideas about justice, equity, and the need to ensure the protection of women and children. This sort of legal realism, advocated by scholars of "sociological jurisprudence," envisions the law as a tool primarily for the purpose of protecting the vulnerable members of society (Werbner, 2014, 482). Women who approach the DSW are therefore assured of a chance to redeem their reputation. In this chapter, the analysis of the narrative discourses articulated by Bruwaa and Afre, together with the

response of the DSW, throw up questions for broader discussions about the production of gender roles, and the framing of the economic rights and obligations of men and women in marriage.

For women who receive microcredit and participate actively in commercial activity, the need to approach the DSW arises partly due to a failure to sustain these economic practices. Like Bruwaa whose case is presented here, mothers who fail to pay their debts to the lending institutions may have no other option than to seek the financial support of their husbands, failing which they may appeal to the DSW as a last resort. The inability to repay loans could be the result of unsound business practices, over-borrowing, or what Adisa described in Chapter One as *di wo ne num* (“to eat the money in one’s mouth ... like using the money to buy new cloths and such”). Again, women like Bruwaa could be self-professed victims of *sika bone* as discussed in Chapter Four. In such instances, the economic loss is inexplicable, leaving them with no means of sustaining themselves and their children as they did before. However, as noted already, when economic loss results from the failure of lending institutions, the women often see no viable means of recovering their money. In contrast, the remedy for the failure of their husbands is easily found in the DSW. Unlike in the case of *sika bone* which is considered the bane of traders and lending institutions alike, the economic irresponsibility of husbands is more easily identified. Consequently, women are able to approach the DSW armed with evidence of their husbands’ misdeeds, something which is impossible in the case of the offending lending institutions.

Legal realism and the pursuit of social justice at the DSW

In human societies, the indeterminacy of law, morality and ethics ensures that there is room for new developments that fit emerging circumstances. The indeterminacy of law for instance, stems from the multiplicity of legal sources from which decisions can be drawn

(Dagan, 2013, 18). This is opposed to the formal conception of law which views it as a complete “autonomous, comprehensive, and rigorously structured doctrinal science” that allows for a mechanical application in accordance with rigidly established facts (ibid, 16). Across Africa, legal anthropologists have encountered such processes of legal adaptation to suit prevailing exigencies like new conceptions of justice and fairness. Max Gluckman’s study of the judicial processes of the Barotse of Northern Rhodesia (Zambia) is one such example. Through the concept of “the reasonable man” Gluckman (1963/2004, 275) examines how twentieth-century Barotse judicial processes were infused with personal and social values that were not explicitly stated in law. Regardless of what the law was, cases were decided on the basis of whether a person had acted in accordance with the standard of what was considered reasonable behaviour appropriate to their social position (ibid, 281).

During this period, the Barotse were ruled by a paramount chief and his council which served as a court as well as an executive unit. Still under British rule, the chief and his council operated under the mandate of British law when they tried civil and criminal cases (ibid, 276). In defining the reasonable man, the Barotse judges had to craft a balance between their traditional moral or legal principles and the emerging influences of Christian religion, formal education, and waged labour. Accordingly, this reasonable balance was achieved through a process whereby “social principles and prejudices, customs and habits, group interests and individual experiences, are absorbed, to relate the fixed rules of law to the changing variety of life” (ibid, 292). In this way, Barotse law was applied in a realist sense, making room for the exercise of judicial discretion by those presiding (ibid).

In their study of judicial processes among groups in Botswana, Comaroff and Roberts (1981) noted the coexistence of dispute resolution ideologies that emphasised social control and those that allowed for negotiation. Correspondingly, the judicial process was characterised by

an element of negotiability that created room for disputants who were capable of doing so, to manipulate rules and processes in their favour. Whilst emphasising the use of political manoeuvring in the processes of dispute resolution, Comaroff and Roberts (1981) present data that describes how bodies of law in Botswana got made through a process of incorporating a wide variety of flexible rules and norms that allowed for subjective interpretation by judges and litigants alike. Based on this, judges in the customary courts of Kgatla for example, defied established norms of inheritance by allocating property equally among heirs and awarding generous divorce settlements to women, including those whose marital status was questioned (ibid). These decisions were made with the aim of restoring equity in situations where the judges thought that the weaker parties were being treated unfairly. For instance, regarding the inheritance practices that were based on the rights of primogeniture, it was noted in some cases that the first-born sons refused to share properties with their younger siblings (ibid, 179). Although the law supported this practice, the judges thought it was unfair and duly overruled the law.

Anne Griffiths' (1997) ethnography of Kwena customary courts showed no similar considerations for the disadvantaged. For example, women who sought divorce from difficult marriages were often either denied or granted very little in divorce settlements. Here, the discretion of the judges was inclined towards maintaining the status quo. But when Chief Linchwe II, the same Kgatla judge of whom Comaroff and Roberts wrote, was asked to hear cases in the neighbouring Kwena area, he maintained his stance for equity and fairness for vulnerable persons (Werbner, 2014, 486). This wave of legal reform, spearheaded by figures like Chief Linchwe II, was precipitated by feminist campaigns for women's marital rights and equitable distribution of property following divorce (ibid, 487). Thus, in any social setting,

both customary and written law is inflected by the existing “social understandings, expectations, and values” (Griffiths, 1997, 208).

A concurrent argument is made by Werbner (2014) from a study of a labour dispute between a striking worker’s union and the government of Botswana. Although the strike itself was illegal by law, the striking manual workers made a case on the basis of morality, by invoking their right to be protected by a paternalistic state which had a moral obligation to protect its citizens (Werbner, 2014, 489). The nature of the judgements from the different courts revealed some legal indeterminacy. At the High Court, the judge acknowledged the moral obligation of the government to treat the workers fairly but declined to rule in favour of the workers on the face of the law. The judge could only urge the government to rescind its decision to dismiss the workers. However, on appeal, the presiding judge of the Court of Appeal found the government culpable for unfairness and unreasonableness and ordered the reinstatement of the dismissed workers. In their ruling, the judges of the Court of Appeal “invoked notions of ‘fairness,’ ‘reasonableness,’ and ‘legitimate expectations,’ and these ultimately determined the final outcome of the dispute” (Werbner, 2014, 479).

Fundamentally, the meaning that is accorded to concepts like justice, fairness and reasonableness varies across space and time. Thus, the reasonable man of colonial Barotse would differ markedly from the reasonable post-independence government of Botswana. However, the common thread in all these cases is the infusion of social influences or emergent ideas into judicial processes. These influences can precipitate revisions of existent customary practices as seen in the decisions of Chief Linchwe II above. But in other instances, old customs may hold firm when confronted with progressive ideas. Consequently, the outcomes of litigation or conflict mediation are inflected by the prevailing social conditions which shape the context-specific meaning of universal concepts like justice,

fairness, and even marital consent, as demonstrated by Johnson (2017) in Malawi. Johnson's ethnographic account involves the hearing of a marital dispute at a police Victim Support Unit (VSU), arising from a man's desire to take a second wife. The first wife, whose consent was required for such a marriage to proceed, initially decided to oppose the marriage, but later consented at the urging of her guardian. This change of decision, prompted by the intervention of the influential maternal kinsman, is evidence of the relativity of consent in different settings. In a matrilineal social setting like this, individual rights in a marriage have to be balanced against the collective interests of maternal kin and the wider economic realities (ibid). In this instance, the judicial authority deferred to the customary procedure.

In all these cases, the adjudicating fora served as intermediary sites of possible change or personal transformation for the disputants. The legal indeterminacy and progressive outlook of some of these mediating institutions provided the opportunity for unconventional outcomes and novel applications of the rules. Through this, institutions like the DSW create the possibility for shifts in power through the interaction of multiple discourses. This evokes ideas associated with Bakhtin's dialogism (Holquist, 1981) which has been applied in studies of marital communication in recent years (Baxter, 2010). Grounded in literary scholarship, the notion of dialogue presupposes a process of constructive interaction between multiple perspectives, as opposed to a single authoritative or uncontested voice. Bakhtin conceived the activities of life, even self-consciousness, as the product of interaction between one and another, a product of dialogue, rather than an internal, preformed idea or monologue (Baxter, 2011). The dialogic perspective therefore, is simply the idea that there exist "multiple perspectives and voices" (Dafermos, 2018, 9). It is the interaction of these multiple perspectives or discourses that leads to the construction of meaning (Pederson, 2014).

Bakhtin argues that depending on the particular situation, certain discourses get privileged over others, creating dominant (centripetal) and marginal (centrifugal) discourses (Bakhtin, 1981, 271). However, the positions of dominant and marginal discourses are never static, and the continuous competition between them may result in a reversal of positions that sees the dominant discourse become marginal and vice versa (Bakhtin, 1981, 272; Baxter, 2011). This way, at any point in time, the centripetal discourse is always under threat of being de-centred by alternative centrifugal discourses. When this notion is applied to analyses of the discursive struggles over spousal and child provisioning, the focus is on the plurality of perspectives and the constant possibility of change. Therefore, the meaning of marriage, and the norms that define the economic rights and obligations of wives and husbands are shaped through this dialogic process.

In the context of marriage, this process of dialogic meaning-making has been referred to as “dialogic creativity, ... the discursive foreclosure of calcification or ossification in the meaning of marriage, including the evaluative judgement of what constitutes marital quality, through an ongoing interplay among competing discourses” (Baxter, 2010, 370). These competing utterances are situated in the wider social context in which they are made. At any time, communication between partners forms part of an utterance chain, together with past and future discourses. The utterances of the present time are anchored in already established discourses in the wider cultural context which can be referred to as the “distal already-spoken” (Baxter, 2010, 372). At the same time, the utterance is made in anticipation of the “distal not-yet-spoken,” which is the moral judgement of future addressees who are not present at the moment (ibid). This future audience becomes the “superaddressees” (Bakhtin, 1986).

Through their narrative exchanges, the couples that appear at DSW define and refine their relationship with each other and other significant persons in their lives. This way, their “individual and relationship identities are constructed through language use” (Baxter, 2011, 2). The women, usually biological mothers to young children, are keen to project themselves as good carers whose primary objective is the wellbeing of their dependants. To show this, most women come to the sitting with their neatly dressed children. When speaking, they frame their issues in terms of the needs of their children rather than themselves. They also place emphasis on their own efforts at provisioning their children up to a point in time. The implication is that by the very act of bringing matters to the DSW, they are being good mothers. In other words, their preparedness to do something drastic (bring the case to the DSW) for the sake of their children becomes a crucial part of their self-representation. These narratives are designed to show their commitment to mothering and to court the sympathy of the mediators and the accompanying lineage members. Those who succeed in this exercise are able to continue to position themselves as good mothers despite their apparent economic failings. In the social context of the Asante, the use of specific narratives in public contestation and dispute resolution is a common practice (Stoeltje, 2009).

In the sections that follow, the narrative exchanges between Bruwaa and Afre at the DSW will be examined in detail to show the process of negotiating gender roles and personal reputation. To draw a contrast between the DSW and the lineage level dispute resolution processes, I will briefly discuss another dispute between a different couple that was resolved within the lineage.

Resolution of marital conflicts within the *abusua*

The Asante have well-established procedures for resolving conflicts, including those involving the use of oaths (Stoeltje, 2009; Boaten I, 1998). The possible occurrence of

marital conflict is anticipated at the very onset of the marriage, and couples often have people within their lineages to serve as mediators in any conflicts that might arise in the marriage. These would normally be elderly and respected people within the lineage whom the couple trust enough to discuss their difficulties with. Other matrilineal groups elsewhere in Africa have similar lineage-level mediators. In southern Malawi for example, the selection of these mediators or *ankhoswe* (guardians) is what distinguishes a properly recognised marriage from mere courtship (Johnson, 2017, 224). Although Asante marriages do not strictly require such figures to be recognised, they still play an important role in the resolution of marital conflicts within the lineage. When a dispute occurs, the elders in the lineage usually convene a meeting with the couple to seek a resolution (Stoeltje, 2009, 35). It is generally when this *abusua* level mediation fails that disputes are reported to the DSW.

At this level, the primary goal of marital conflict resolution is often to maintain the status quo. This means that in situations where women suffer abuse from their husbands, the elders are usually more inclined to recommend that they stay in the marriage. The case between Kofi and Ama shows how the lack of independent income can impact negatively on a woman's leverage in marriage. The two had been together for four years and had one child. No formal marriage rites were performed but both families had accepted their union. It was essentially an *mpeña awaree* with the explicit approval of both lineages. When Ama first got pregnant, both families met and agreed that Kofi would assume full responsibility for her upkeep. Kofi had understood this to mean that the legal marriage process was waived on condition of his continuous financial provisioning for Ama. So far as he was concerned, Ama was his wife. Marital unions like this that are based on nothing more than joint parenthood are very common in this area. If unchallenged, such unions can last a whole lifetime without the need for a formal marriage process.

The quarrel between Kofi and Ama started when they had an argument and Ama took offence to some of Kofi's utterances and decided to quit the relationship. Shortly after this incident, Ama met Kwame and started a romantic relationship with him. When Kofi returned from his travels, he accused Ama of infidelity and reported her to the elders. At the meetings that were convened, Ama was prevailed upon to kneel and apologise to Kofi for having an affair. They rejected her argument that she had left Kofi before getting together with Kwame. They also ignored all her complaints of physical abuse against Kofi and insisted that she go home with him. Incidentally, when she dutifully followed Kofi home that night, he beat her again. When Ama complained to the elders, she was told to put up and shut up because she had brought everything on herself. The principal actors in the resolution of the conflict included Ama's father and his wife (Ama's stepmother), Ama's grandmother who was a prophetess and run a church, and Ama's mother's sister. Kofi's mother also contributed to the deliberations via phone because she lived somewhere else. Thus, the majority of the mediators came from Ama's lineage and yet none of them seemed ready to take her side.

One of the main reasons why Kofi had the support of the mediators was that he had managed to fulfil his financial obligations to Ama in all the time that they were together. During the meetings she was constantly reminded of how lucky she was to have a man who could provide for her and her son. Ama's own matrilineal kin were the loudest in this regard. When she first got pregnant, her relatives were only too happy to shift the burden of providing for her and the baby onto her husband and his family. Her mother's sister, in whose care she should have been after the death of her mother, felt particularly relieved by this arrangement. She and the other women were therefore justifiably alarmed by Ama's desire to leave Kofi. Without any income-generating activity of her own, they feared that she would become a burden on them. As long as they did not have to worry about what she ate, and wore, it did

not matter how Kofi treated her. They reasoned that as a mother, Ama's main concern ought to be her son, and without any resources of her own, it was unwise to leave Kofi who had already proven himself capable and willing to provide for them.

However, Ama was headstrong and insisted on parting with Kofi, contrary to the recommendation of the elders. In time, and with persistent persuasion, she eventually secured her father's support. Kofi also became frustrated at Ama's stubbornness and made derogatory statements against her father and some of the other elderly people who initially supported him. There was more arguing, and threatening, and fighting before the matter was finally settled, and Kwame paid Ama's *tire nsa* and made her his wife. Even at this stage, some of Kofi's ardent supporters in Ama's *abusua*, particularly her mother's sister, tried to insist that Kofi was owed a compensation payment from Kwame for all his investment in Ama over the years that they were together. But Kofi himself did not press the matter of compensation. This case shows that women who entirely depend on the material support of their partners remain vulnerable and unable to take independent action. Such women risk being ridiculed as failures. On the other hand, the women who approach the DSW can expect sympathy regardless of the specific facts of the case.

Resolving family disputes at *aban*

When a dispute is reported to the DSW, a written summons is made and delivered to the defendant. This order indicates the kind of complaint being brought against the defendant and invites him or her to attend a meeting together with the complainant on a set date to resolve the matter. On the appointed date, the parties come to the office along with some of their *abusua* or lineage members for a hearing of the matters raised in the summons. The inclusion of other family members is an acknowledgement of their role in supporting the main

disputants to reach common ground. It is also to signal the continuity between the mediation efforts at the *abusua* level and the DSW.

At the DSW, the officers are usually keen to stress that it should be seen as *efie ntoaso*, meaning an extension of the home. The purpose of this statement, which is often uttered at the beginning of the mediation is to garner the goodwill of the main disputants and the accompanying *abusua* members. In everyday speech, the word *aban*, which ordinarily means “government” is a metaphor that evokes negative feelings about an impersonal government machinery that almost always brings trouble to anyone who engages it. The quintessential *aban* institutions are the police and the courts which are often the bearers of *aban amanee* (literally, government trouble). Because of this preconceived notion of government institutions as purveyors of trouble, taking a family issue to *aban* is akin to exposing the *abusua*'s private issues in public, and even worse, courting trouble with the government. The poor image of the *aban* is not helped by the fact that every service requires the payment of fees and sometimes even bribes to public officials. For the DSW in particular, both complainant and defendant have to pay an arbitration fee of Gh¢15 (£3) each. Consequently, people who are quick to take their domestic conflicts to *aban* do not only risk being labelled as wicked or inconsiderate, but also risk incurring unnecessary financial costs.

This notwithstanding, approaching *aban* may become absolutely necessary in situations where all other means of seeking redress have been exhausted. Besides, some categories of people may find it to be in their best interest to go the *aban* route. Marginalised people and women who would otherwise not get much support from the traditional structures of authority within the *abusua* can expect some support there. For such people, there might be a fear that regardless of the nature of the issue under contention, there is always a tendency for the elders to support the status quo; and taking disputes outside the *abusua* may be the only

chance of getting an unconventional outcome. But generally, the conflicts that are heard by the DSW are usually ones which the parties have first tried to solve within the lineage structures. The officials even insist on this as part of their mantra of *efie ntoaso*. During hearings, the DSW officials act as the moderators, allowing the disputing parties to speak one after the other. After each has spoken, the other is entitled to ask them a few questions to clarify their statements. The officers only interrupt these exchanges when they have to make brief inputs to clarify things when necessary. Naturally, the *abusua* members who accompany the main contenders are often eager to speak up in support of their own, but they are restrained until the end when matters have been resolved. At that stage all they usually do is express support for the verdict and promise to work together for peace.

In a sense, the DSW serves as the middle way between the completely non-formalised procedures adopted at the *abusua* level and the wholly formalised processes of the state courts. The DSW officials try to conduct the hearings in a pleasant and flexible manner so as to minimise the tensions between parties. Obvious attempts are even made to inject humour into the exchanges. Despite using the same laws as the courts such as the Constitution, the Children's Act, and the Domestic Violence Act, the DSW maintains that the aim is not to pass judgement on any of the parties. Rather, the ultimate goal is to "promote socio-economic and emotional stability in families."⁵¹ To ensure this, the officials allow the parties to retain the option of withdrawing the case for settlement at home. They also make reference to custom and social convention when they preside over disputes. The cases that prove too contentious to resolve are referred to the Family Tribunal. When a case has to do with a

⁵¹ DSW (Offinso Municipal Assembly) Annual Evaluation Report for the year 2016, page 9

negligent parent, a Maintenance Order is issued to compel the person to provide regular support for the upkeep of their children.

The case that is examined in detail here was between Bruwaa and her estranged husband Kwame Afre. By the time of the hearing they had been married for almost six years and had one son before they separated during Bruwaa's second pregnancy for which Afre subsequently denied responsibility. Bruwaa brought the charge against him for refusing to acknowledge the second son and neglecting his duty to provision them over the three-year period of separation. She wanted the government institution to endorse her right to demand material support from her estranged husband. On the day of the hearing she brought her two children, along with three members of her *abusua* including her maternal grandfather. Afre was accompanied by his father and sister. Although the Asante are matrilineal, fathers play an important role in the marriage of their children, which explains why Afre chose to bring his father along instead of his mother's brother. Also present in the room were four male officers of DSW and one female German student in addition to myself.

To start things off, the official gave a brief speech about the purpose of the department, stating that its main purpose was to ensure that people, especially children and other vulnerable people had a good life. Right at the start he was openly admitting to the partiality of the DSW, making it clear that they were most interested in protecting women and children. He stated further that anyone would be right to see them as *aban*, but their aim was to ensure peace and not antagonise anyone. He urged them to be truthful in their testimony since the aim was not to pass judgement on them. An amicable resolution would prevent the case from travelling further to the courts, he said. Finally, he reminded everyone present of the arbitration fee for each party and invited them to make their case. Bruwaa the complainant

was first to speak, followed by Kwame Afre the defendant, before the accompanying family members were allowed to present their views.

Just when the officer finished speaking, Afre put up his hand to seek permission to say something. He wanted to apologise to one of the men on Bruwaa's side for his conduct towards him in the past. Apparently when this man went to deliver the summons to him, he subjected him to verbal abuse. Now he wanted to settle any outstanding conflict between them before dealing with the substantive issue before them. In reply, the man said that he had no bad feelings towards him and cautioned him to avoid such behaviour in the future.

Bruwaa's grandfather spoke up and threatened to sue Afre for the things he said about Bruwaa. He claimed to have a recording of the things Afre had said to him. The DSW official commended Afre for having the courage to apologise for his mistakes and pleaded with the grandfather to forgive. After a little back and forth, Afre was forgiven.

With all the preliminary issues out of the way, Bruwaa was invited to make her case, beginning from when they had their church wedding in December 2011. Their first child was born in August 2012 and the second one followed in March 2015. When she was pregnant with the second child, they had a quarrel and he went to live with his family. After a few days, he came back and declared that the pregnancy was not his. She informed their families and close associates who tried to intervene by speaking to Afre, but he left again and stopped providing for her and their older child. When she gave birth, she rang to inform him and ask for the name he would like to give the child, but he did not give a name. Instead, he told her that the child was not his and that she must find the child's real father to name it. This happened two years ago, and Afre had yet to name the child. When Bruwaa said this, the officer interrupted her and explained that it was against the law for a man to refuse to name his child who was older than six months. This aspect would have to be referred to the courts,

he said. The issue of the paternity would also be referred to the court. Turning to Afre, he said:

“You have a lot to answer. Man, the thing I fear the most in my life is a woman... to see a beautiful woman and say you like her... because of the law, when you go near her you may put yourself in trouble. Therefore, if you are not prepared, do not go after a woman. Otherwise if you do anything to upset her, you are in a lot of trouble.”

When the officer said this, there was laughter from most of us in the room. His tone was humorous, but his words indicated the perilous situation Afre was in. He was already found culpable before he had the chance to defend himself. He did not laugh with the rest of us. Continuing her testimony, Bruwaa stressed that even if Afre did not care about the second son, he should at least provide for the son that he accepts as his. The rest of the exchanges among Bruwaa, Afre, and the officers (officer1 as the main mediator, and officer2 as the supporting mediator) went as follows.

Bruwaa: When he sends us money, if he sends Gh¢30 (£5.38) this month, it takes about four months before he sends us money again. I remember the last time he sent us money. I rang him to say that the children were sick, so I needed money. That was on 16 January 2017. He sent us Gh¢50 (£9).

Officer2: It means that he only sent the Gh¢50 because of the hospital bill.

Bruwaa: So, on the next day 17th, he came with his sister and his older brother who lived in Accra, saying that he wanted to take the first son away. I sat down with them, together with three of my fathers and insisted that he must accept both children before he could take any of them away with him. He refused and said that the second son was not his. Since that day he has not sent any money to us again. When I rang him, he said that he was in need of money himself to bury his father in-law.

Officer2: (Sarcastically) What in-law? Has your mother died?

Bruwaa: No, my mother is alive. He was talking about his new wife's father.

Officer1: Really? A man who is already wedded to you?

Bruwaa: Yes please. I didn't know about it until he said that to me.

Officer1: Have you investigated to be sure that this is really true?

Bruwaa: Yes please. I spoke to some of our church elders and the people who stood as witnesses at our own wedding and they confirmed it.

Officer1: Which church do you both attend?

Bruwaa: Presbyterian.

Officer1: (Speaking to Afre) It's a lie, you're not a Presbyterian.

Afre: Please I am.

Officer1: Ei! I don't believe it. I was born into that church, that's not how Presbyterians behave.

Man on Bruwaa's side: It is that woman, the new wife, who rang to threaten me.

Bruwaa: When he said that, I was disturbed so I rang his older brother to tell him about it. His brother told me that he was probably bragging because he had no right to do that. Now I'm fed up, I have tolerated his behaviour for three years. He doesn't even visit us to see how the children are doing. Even if you don't send money, at least you can come and see them. You said the younger one was not yours, then what about the older one? That's why I brought the matter before you, the elders here to help us resolve it.

Officer1: (To Afre) Okay, if you have any questions you can ask her now. Keep your questions to the things she has said here.

Afre: Please ask her to explain why I rejected the pregnancy. What did she do?

Bruwaa: I can't answer that. He is the one to explain why he rejected it. I'm not in his mind.

Afre: Do you remember that I rejected the pregnancy because you took another man to our room?

Bruwaa: No, I don't remember anything like that.

Officer1: (To Afre) You have to ask your question properly. Say that you saw another man on top of her. If you say she was in a room with a man you have said nothing. You need proof.

Afre's father: Please can I say something?

Officer1: No, let them finish first. The rest of you can speak later.

Afre's father: I want to ask her a question that will cut the matter short.

Officer1: No, you can't do that. We use the law here so allow us to do our work. All the people here are adults, there is no child here. (Speaking to Afre), I want to draw your attention to something called DNA test. This test doesn't lie, but the scary thing about it is that because you claim the child is not yours you have to pay for the test, and it is very expensive. If it turns out that the child is really yours, you would have to pay damages to the woman for sullyng her reputation. Her parents and anybody in her family can also sue you and demand further damages. So, you need to be very sure before you ask for that test. I'm just making you aware of how dangerous that accusation is, especially against your wedded wife. You've had a home wedding and a church wedding, so be careful what you accuse her of. If you know it to be the truth, then you can stand by it, but if it's not true, then you have to quickly recant. We are interested in the truth from you both.

Afre: I saw them in the act.

Bruwaa: It's not true.

Officer1: Have you tried to engage the elders in the *abusua* to resolve the problem?

Bruwaa: Yes please. We have had more than three meetings, even with some of the church elders.

Officer1: (To Afre) Do you know that by law and by custom you cannot divorce a pregnant woman? (Afre doesn't reply) Okay then, you can tell us your side now.

Afre: We lived as husband and wife and I loved her, because a man does not marry his enemy. We didn't have any problems and we both went about our work. I worked as a mason and she worked with Bright Future, a savings and loans company. After some time, she had to stop working there because she incurred a debt. She told me that she wanted to work with Great Hero Rural Bank, so we managed to pay the debt and she went to work there. She was posted to Kronom and I told her to be careful and not get into trouble again. Even though I worked at Yamoase, we made time to visit each other regularly. One day I was on my way to work when my friend asked me whether I had left my wife. I was baffled. I said no and asked him why he said that. He said it was nothing. After some time, she stopped wearing her wedding ring. When I asked her, she told me that she forgot to wear it. But she kept doing it, for three times. Two weeks later she stopped going to work again and when I asked her, she said it was nothing. Then one day the manager at her workplace rang to tell me that she was in debt again. When I asked her, she denied it, but later the bank called me to their office and confirmed it.

Officer1: How much was the debt?

Afre: It was Gh¢2000 (£345). I am not very certain of the amount.

Officer1: Why did they ask you to pay and not her?

Afre: The elders say when a woman fires a gun, it is from a man's chest. So, when a woman incurs a debt, it is the man who pays. Before she was accepted at the job, I had to pledge my mother's house as *awowa* (collateral) to guarantee her job. Because of this, I was determined to pay off the debt to protect my mother's house. I spent all my income in servicing the debt and this affected my ability to provision her. She went about telling people that I didn't give her enough food, so we started quarrelling. One night while it was raining, she went naked

into the rain, with a bottle of schnapps to swear an oath at the place where we lived. When I asked her why she did that, she said nothing. She knows for a fact that I became sick and couldn't work for three months. When I got well, we quarrelled, and I went to live with my mother. This was when she brought the man to our bed. For a man, when you take a woman, you bear all her expenses, her marriage payments, her food, her clothes, everything is provided by you. When you do all these for her and she goes to do such a thing, it is very disgusting. When I told my father about what she did and he confronted her, she told him that she had found a better man to take care of her so I shouldn't disturb her.

Officer1: Who rented the room in which you both lived?

Afre: At first, she rented it and I paid her money back to her, so I'm the one who rented it. After all this, I still sent her money because of my child.

Officer1: But you still haven't divorced her formally so you're responsible for her and the children.

Afre: The Bible says that adultery ends a marriage.

Officer1: But there must be a sitting before (to agree to the divorce). If there is no deliberation, how will they know that there was adultery? Just like there is a process of marriage, there is also a process of divorce.

Afre: I went to her home to talk to her parents and elders about that, but I didn't meet them. I met her sisters and their husbands. So that's what happened, and I left for my place of work. Of late I had some financial difficulties which made it difficult for me to send her money.

The outcome: conditional versus unconditional spousal/child provisioning

From the narratives of Bruwaa and Afre, it is clear that the two were articulating opposing discourses on spousal and child provisioning. Bruwaa had brought the action against Afre to compel him to provision her and the children despite the fact that the personal relationship

between them had deteriorated. Therefore, she was advocating for unconditional child support as long as the children were under her care. Afre, on the other hand, used her questionable conduct as a basis to assert his right to walk away from any responsibilities to her. From their exchanges, none of them seemed particularly keen on repairing their marriage, leaving the matters of child support/alimony and their personal reputations as the main issues of contention between them. The crux of Afre's discourse is found in his statement:

“For a man, when you take a woman you bear all her expenses, her marriage payments, her food, her clothes, everything is provided by you. When you do all these for her and she goes to do such a thing, it is very disgusting.”

He accepted that in marriage, it was the man's responsibility to provision his wife and children, just as it was the woman's responsibility to, among other things, remain available and exclusive to him. This meant that in the time when she was faithfully married to him, he had no problem providing for all her economic needs. However, having betrayed him in a most distasteful manner, she had no moral right to his resources, and neither did her child who, in his estimation, was conceived through her adulterous behaviour. He impugned her integrity further by referencing her past financial problems, trying to make her into a bad wife who dissipated her husband's resources by repeatedly falling into debt and failing to keep a job. In that sense, she was partially responsible for his current financial difficulties which was why he could not provide for her in the first place. This was a serious indictment on her personhood, both as a mother and a wife. Afre's point of view is not entirely unheard of or unreasonable in the context of Asante marriage norms. In marriage, a man's provision of “chop money” for his wife can be understood as an exchange for her domestic obligations like cooking, cleaning, and sexual exclusivity. This is why the exchange of chop money and

cooking between a man and a woman is suggestive of marriage or courtship between the two; so that in everyday speech, cooking for a man is almost synonymous with being romantically involved with him (Clark, 1994, 344; Abu, 1983, 161). Therefore, Afre's conditioning of "chop money" upon Bruwaa's domestic services and moral conduct was founded in convention.

Bruwaa on the other hand, canvassed an opposing discourse which made provisioning an unconditional obligation of the husband for the duration of the marriage. Although she found it necessary to deny the accusations of adultery, she felt entitled to his support regardless. Her testimony was focused largely on the events that occurred after the separation and Afre's unwillingness to send them money. She ignored the things that led up to the conflict, as if to say that her conduct was irrelevant to the matter of deciding whether she deserved to receive money from him. To reinforce her position even more, she framed her narrative to emphasise the needs of her children rather than herself, effectively saying that even if, for whatever reason, she did not deserve to receive money from him, the children did. However, in reality she knew that it was impossible to provision the children separately from her unless he was able to take them away from her. This was what he tried unsuccessfully to do at their last encounter before the hearing. Thus, even though she was asking for child support, there was an element of spousal support implicitly woven in. Here again, Bruwaa's point of view was perfectly conventional and recognisable to any keen observer of Asante social life. Afre's own proverb alluding to the duty of a man to assume responsibility for his wife's debts bears this out; and as the officer pointed out, as long as there was no formal divorce process, he was bound by custom to provision her.

The fact that marital disputes largely stem from unsatisfactory material exchange between spouses has been noted in the literature on marriage in Ghana (Boni, 2002; Hagan, 1983).

One of the major discourses holds that marriage is conditioned on the willingness and ability of a husband to provision his wife. This view is familiar, from the classic social anthropology of Rattray and Fortes who studied the Asante in the first half of the twentieth century (Allman, 1996, 201), and from more contemporary work on marriage in Ghana. According to Abu (1983, 162) the Asante measure the “quality of the marriage” by the degree of material provisioning by a husband for his wife and children. Because of this, divorce rate among Akan groups is linked directly to the forms of economic exchanges between married couples (Hagan, 1983). According to the annual report of the DSW for 2016, a total of 61 cases were heard within the calendar year for the Offinso municipal area, and two-thirds of these cases concerned spousal and child maintenance. The prevalence of maintenance cases is an indication of what the DSW is made out to be, a forum for the enforcement of maintenance payments. For a lot of the women who reported cases, the objective was to compel their partners to fulfil their economic obligations to them.

Given the centrality of material exchange in marriage, it is not a surprise that the loan activities of women get incorporated into marital disputes. When taking his turn to speak, Afre wasted no time in referencing the debts Bruwaa incurred while they lived together. His aim was to demonstrate her recklessness and his own efforts to support her when things were well between them. This, along with her alleged infidelity was what he sought to use as justification for renegeing on his responsibilities to her and the children. In this way, a woman’s borrowing activities could become a subject of attack during marital conflicts, especially if they ever fall behind in their payments and need their husbands’ help to pay up. As shown in Chapter One, the moral valuation of debt is varied on a wide scale ranging from the positive to the highly unacceptable. This means that debt can be judged negatively or positively, depending on the particular circumstances and the relationship between the people

involved. Thus, what is at one time considered by a husband to be a valiant effort on the part of his wife to mobilise resources to start an income-generating activity can be recast as reckless borrowing when the two become estranged. For women who borrow, being in debt is an Achilles heel that can always be exploited to their disadvantage in marital conflicts.

A man's right to question the borrowing habits of his wife is grounded in the proviso that husbands have a duty to pay off all debts incurred by their wives. On one hand, this offers women a safety net, an additional layer of protection when their businesses fail. But it can also mean that they have to be more financially accountable to their husbands. If a man is to be responsible for his wife's debts, then he must approve of or at least be informed about any borrowing his wife does. This offers an opportunity for men to interfere in the economic activities of their partners, sometimes maliciously. However, for women who manage to sustain their trading activities without the help of their husbands, accessing microcredit further enhances their agency and autonomy as shown in Chapter Three.

With regard to whether microcredit causes marital dispute, the research findings have only produced tentative correlations. Violence usually occurs when men try to control women's loan resources, and not because women have access to microcredit per se (Schuler, Hashemi & Badal, 1998, 151). Women who are keen to ensure harmony are able to do so despite their access to microcredit. Doing this requires that they limit their expectations on their husbands. Women themselves often express awareness of the difficulty of getting men to live up to their economic responsibilities in real life despite the normative imperatives on them. Because of this, some women are content to fend for themselves and regard whatever the men give them as bonus:

“God says when you marry a man and he takes care of you, when he gets money, he gives you food that satisfies you and God gives you a child, that's all... when he gets

money, he can give you some to buy a cloth, this makes you happy. Some don't even care, they don't provide food for their wives and children, they rather eat outside the home and the woman has to keep her troubles to herself, you may even get a heart attack.”⁵²

The crux of this bleak discourse on marital provisioning is summarised wittily: “Ideally, a husband provides for his wife and children. But these days it is said that when a man buys two bags of cement, the woman must buy one bag.”⁵³ The understanding is that a woman can no longer expect her partner to provide for all her needs. When women make this statement, or variants of it, they speak with a sense of resignation. Indeed, women who are very concerned about conforming to societal ideals of marriage even go to the extent of masking their husbands' inadequacy by pretending to receive provisioning from them:

“In some cases, when a woman has to provide chop money herself because she has more money than her husband, she can give the money to the man so that he can pretend to give it to her for the children to see. This way, the children will not know that their father has no money. They will respect him and he can feel good about himself.”⁵⁴

When there is understanding between spouses, such public performances enable both of them to conform to the ideal models of wife and husband in spite of the reality. This is how some women end up lending money to their husbands for which they must pay back. And so, even in deciding whether to take matters to the DSW, women must contend with the competing

⁵² Recorded interview with Adisa, 13 December 2016

⁵³ Recorded interview with Akua, 15 March 2017

⁵⁴ Recorded interview with Tiwaa, 29 December 2016

discourses of accommodation and confrontation. Those who end up choosing the DSW route usually have no other source of material support. They justify their choice by framing it as an act of self-sacrifice for the wellbeing of their children.

At the base of this clash of opposing discourses is a fundamental quandary regarding the role of a father in a matrilineal social arrangement. The crux of this dilemma lies in the fact that in spite of the biological and emotional connection that may exist between a father and his children, descent is traced through the mother's side, vesting all rights in the children to the mother's lineage. This means that children are reckoned to belong to the same lineage as their mother while their father belongs to a different lineage altogether (Fortes, 1950, 264). Taking this into consideration, it is not considered surprising if a father is not particularly keen on provisioning his children, especially when he is separated from their mother. In centuries past (possibly up to the early twentieth century), the paradox of fatherhood in matrilineal Asante was addressed through the customary practice of *ntamoba* by which a father could demand payment from his wife's lineage in exchange for formally relinquishing his rights in his children (Allman, 1997). Before gradually falling out of use, *ntamoba* acquired slightly variant meanings, embracing marriage payments, payments to establish a father's rights in his children, or payments to sever those rights (ibid, 298). The mere existence of such a payment suggests that at least, in certain parts of precolonial and early colonial Asante, a father did not have inalienable rights in his children, and consequently, did not have absolute responsibility for their upkeep either. And so, the evidence suggests that due to his ambiguous position, the norms regarding the role of a father have long been contested.

In the twentieth century, the introduction of colonialism and economic change in Asante intensified the friction between the position of a father and the maternal lineage. On one hand, the colonial authorities advocated a Eurocentric view of family life, with the father as

the provider and head of the family (Mikell, 1992, 124). This was at odds with Asante matrilineal family structure in which the father played a more peripheral role. On the other hand, the colonial laws, with their preference for monogamous ordinance marriage, appeared to support the rights of women and children relative to husbands and fathers (Allman, 1997, 307). For example, the 1898 colonial marriage statute conferred on wives and children the right to inherit two-thirds of a man's property upon his death (Mikell, 1992, 115). In this way, there was greater opportunity for women, and men, who felt aggrieved, to address their grievances in the traditional courts and the newly established local authorities and urban courts. For example, women who worked on their husbands' cocoa farms without fair compensation had new avenues to seek justice for themselves and their children who were barred by custom from inheriting their father's property (ibid, 108). The general trend was that as time progressed, women became more likely to be plaintiffs in maintenance and divorce cases rather than defendants in adultery and seduction cases as was the case in the earlier decades of the twentieth century (ibid, 116).

Therefore, the dispute between Afre and Bruwaa was laden with old and familiar themes around the issues of marriage and spousal provisioning. Afre was relying on a discourse of moral deficiency by impugning Bruwaa's fidelity. However, the resulting verdict favoured Bruwaa. The officials reasoned that as far as both children were conceived in the period when the marriage was still valid and barring any clear proof that he was not the true genitor, Afre was responsible for them. Beyond endorsing her position, the DSW asked Afre to pay outstanding child support arrears, and also put him on a payment schedule for future child support. He was even advised to find extra work in addition to his mason business in order to make the payments without delay. Bruwaa presented receipts for the children's school fees amounting to a total of Gh¢1368 and Afre was asked to pay. He pleaded with them to allow

him to pay the money in instalments, but the officer insisted that he was required to pay two-thirds of it instantly and pay the rest in instalments. Afre pleaded some more and, together with his father, negotiated the amount down to Gh¢1000 (£172) to be paid in monthly instalments starting the next month. In addition to the back payments, Afre was asked to pay a monthly maintenance to Bruwaa. She asked for Gh¢300 (£52) but Afre and his family negotiated down to Gh¢200 (£35) per month. This amount was to be paid to the DSW where it would be recorded in a notebook before being handed over to Bruwaa. Afre also agreed to give Bruwaa Gh¢50 (£9) to manage things until the first payment date and promised to pay for the health insurance of the children.

Bruwaa had won. Here in the offices of the DSW, her personal failings seemed to be of no consequence. Her bad borrowing record was forgotten, and so was her inability to keep a job. She received no condemnation for failing to make a living for herself and provide for the material needs of her children as a good mother is expected to do. Instead, she emerged from the proceedings cleansed of any bad reputation, justified in her dependence on her husband's resources. Although the procedure of the DSW seemed to be admmissive of opposing discourses, in reality, its partiality was not disguised. By allowing both parties to make their case freely, the DSW seemed to be adhering to Bakhtin's assertion that: "Truth is not born nor is it to be found inside the head of an individual person, it is born between people collectively searching for truth, in the process of their dialogic interaction" (1984, 110). But in essence, the endorsed "truth" was the discourse that favoured the woman and her children.

DSW and the notion of gender justice

As a government department which is part of the decentralised local government system, the DSW is supervised by the Ministry of Gender, Children and Social Protection as well as the Local Government Service to fulfil its core mandate in the areas of Justice Administration,

Community Care, and Child Rights Protection and Promotion. Besides resolving family disputes, the DSW is the government agency that manages the Livelihood Empowerment Against Poverty (LEAP) programme, a state welfare programme that targets the poorest households with a cash payment once in every two months. Although the two broad activities of the DSW are distinct, with LEAP payments made to selected households whilst family conflict resolution is open to the general population, both services can be construed in the context of state welfare support to vulnerable citizens. Granted that the maintenance payments that are enforced as part of the dispute resolution process are not paid by the state, they are still exacted by use of or threat of the coercive force of the state. In that sense, such maintenance payments can be viewed as a form of social protection provided by the state for its vulnerable citizens.

The pursuit of justice for all citizens is anchored by the national constitution which guarantees the fundamental human rights of all Ghanaians in chapter five. Article 22 also protects the rights of spouses to inherit the property of their deceased partners and have access to jointly acquired assets upon the dissolution of the marriage. Outside the constitution, the Domestic Violence Act of 2007 provides for protection from domestic violence especially for women and children. Even though these laws are framed in a gender-neutral language, the DSW, by adopting a legal realist stance, attempts to rectify the imbalance in an environment of presumed gender inequality, by projecting the interests of women and children. Throughout the hearing, there were signs that the officers were partial towards Bruwaa. Afre was condemned even before he had the chance to state his case. The officers did not hide their disapproval of his behaviour and even questioned the sincerity of his Christian beliefs. Whereas Bruwaa's people were allowed to interrupt intermittently, Afre's father was harshly prevented from doing so, and was even sent out of the room when

he persisted. At one point when Afre and his people convened outside to decide how much to pay Bruwaa for child support, the rest of the people in the room, including the officers, expressed the opinion that his testimony was false.

In favouring women, the DSW also enhances the reputation of those whose marital status is uncertain. It endorses a conception of marriage that embraces every form of heterosexual relationship ranging from courtship to religious marriages. Again, this is consistent with the wider legal regime of marriage which recognises customary marriage as well as religious and ordinance marriage. The law even recognises certain forms of courtship as valid for the purposes of spousal provisioning and inheritance. Such unions are recognised on the basis of repute or long-term cohabitation even when no customary, religious, or legal rites have been performed. In the regular courts, these unions are all classified as customary marriage as the judgement in the case of *Essilfie versus Quarcoo* shows:

When once it has been proved therefore by proper evidence that the parties have agreed to and have lived together in the sight of the world as man and wife, that of itself is sufficient: the Court should hold that the parties are married according to native custom (as cited in *Vormawor*, 2015, 108).

Such a widening of the net of legitimate marital unions serves to extend state protection to women whose unions are not registered under the law. As a consequence, a woman's claims for spousal or child support are not predicated on the legitimacy of her relationship with her partner, however that is defined. Thus, taking marital disputes to the DSW is clearly advantageous for women seeking financial compensation or maintenance payments from their estranged partners. The mission and vision statements of the department clearly mention the "disadvantaged," the "vulnerable," and the "excluded" as the targeted beneficiaries of its activities. In operationalising these statements, women, children, and persons with disability

are among the categories of people usually considered as disadvantaged, vulnerable, and excluded. This is why in resolving marital disputes, the officials prioritise the interests of women and children. It offers an alternative lifeline to women who may be dissatisfied with the processes within the *abusua*.

Apart from being consistent with the laws on marriage and gender protection, the actions of the DSW are informed by customary practice as well. This is why it is presented as a forum that serves as a continuation of the home, so that the hearings here are not seen as different from what happens at *abusua* hearings. The recognition of the entire spectrum of heterosexual relationships, the abhorrence of gender violence and divorce, and the recognition of women's entitlement to child support from their partners are all ideas that form part of the Asante cultural landscape. For example, with regard to acceptable marriage forms, Vellenga (1983, 145) identified as many as 24 different kinds of heterosexual relationships among the Akan which can be grouped into two broad forms, the *awareε* (marriage proper) and the *mpeɛna awareε* (courtship marriage). The *awareε* occurs when all the marriage processes have been completed. But since marriage is a lifelong process, a marriage is generally assumed to be valid when the process is triggered with the payment of *tire nsa* otherwise known as the "thanking gift" (*aseda*) (Fortes, 1950, 280) or "knocking gift" (*kɔkɔkɔ*). This is why, rather than being considered to be in conflict with the traditional institutions, the DSW sees itself as the bridge between the state and the non-state or traditional institutions for resolving family disputes.

On the surface, the ability of women to secure maintenance or compensation payments from their estranged partners with the help of the DSW is favourable to their accumulation efforts. In terms of income, the women make no distinction between the resources accessed from lending institutions and the support received from husbands and other kin. This means that

any financial gains made at the DSW become part of the general pot of resources available to a person. Such resources might well end up supplementing their trading capital or being used to pay off debts to lending institutions. But beyond the simple matter of augmenting their income through alimony and child support payments, women who report their marital problems to *aban* can use that as proof of the efforts they have made to repair their broken marriages and absolve themselves of any blame for the problems in the union. This gives them some legitimacy within the community and among their own *abusua* members. The presence of the *abusua* members at the hearings at DSW signifies their approval for the action. This sort of legitimacy in turn justifies any economic support the women may seek from their *wɔfa* (mother's brother) and other matrilineal kin when their marriages break down. The DSW offers moral and ethical legitimacy for their actions. It offers them the chance to repair their reputation even after they fail to achieve their own ethical objects.

To illustrate further how the DSW confers moral legitimacy on women, I will briefly cite another case that was heard a month after Bruwaa and Afre's issue. Mansa had brought a complaint against her husband Kojo for neglecting her and their children. They were accompanied by Kojo's mother and his *wɔfa* (mother's brother), but the *wɔfa* said he stood for both the man and the woman. Mansa worked as a trader in Abofour whilst Kojo worked as a mason in Kumasi. From the start, he proved a handful for the officials, constantly interrupting others when they spoke. When his *wɔfa* tried to stop him, a heated argument ensued between them. In contrast, Mansa conducted herself very well to the admiration of all present. When Kojo refused to pay the arbitration fee, claiming that he had no money, Mansa paid it. She was desperate for the case to be heard, and it was soon clear why.

They had been married for over four years but due to their work commitments, they had to live separately, one in Kumasi and the other in Abofour. Although they had agreed to visit

each other every week, Kojo failed to visit her. He did not visit her for the whole of 2016, except for a brief period in August when the *abusua* invited him to discuss their marital problems. One time she went to visit him unannounced and discovered that he was living with another woman. When she went back home, she complained to the *abusua*. They had a talk with him, and he promised to treat her better. The *abusua* advised Kojo to take Mansa with him to where he lived but he refused and rather moved out of where he lived previously without her knowledge. Soon after this, Mansa and the rest of the family discovered that Kojo had gotten the other woman pregnant. From the way he behaved, Mansa thought she had no choice but to report the matter to social welfare. The *abusua* had sat on three occasions to resolve their marital problems without success. She wanted to be certain whether he was still interested in her. Throughout this period, he had failed to adequately provision her and their two children.

Kojo defended himself by saying that since it was against the custom to leave a pregnant woman, he could only return to Mansa after the other woman had given birth. When the officers asked him to give a specific time when he would return to Mansa, he refused to give a straight answer. He would not even reveal how old the pregnancy was. He said that he wanted to remain married to his wife. But he still did not appear ready to leave the other woman. In the end, the officer told Mansa to advise herself. He was too unruly to be reasoned with, and they were reluctant to recommend the case to family court. Mansa herself did not want this because she did not want to sully her reputation. She told the officers: “I know that he would be imprisoned if I take this case to court. But I do not want to be known in the community as the woman who brought *aban amaneε* [government trouble] to her home.” Kojo’s mother spoke up in support of Mansa, saying that because of her son’s rude behaviour, no one else in the *abusua* was willing to accompany him to *aban*.

In this case, Mansa's concern was less about child support or alimony because she had her own income-generating activity. She was most concerned about protecting her reputation in the community. Everyone who was present at the hearing, including Kojo's mother and *wɔfa*, praised her for her patience and good manners. She could count on the support of these people even if her own husband abandoned her. All of them had endorsed her as a good mother and a good person in general. This was why she was desperate for the case to be heard and why she paid the arbitration fee herself.

Therefore, on all accounts, and despite the profound challenges of inadequate funding and logistical support (Laird, 2008), the DSW remains a favourable platform for women to articulate discourses that are beneficial to themselves. In an environment of male dominance, it combines law, customary practice, and contemporary ideas about gender justice or fairness to provide a viable arena for female self-assertion. The material support that is secured for women and children through the DSW is also beneficial. In other parts of the world, research has shown that social protection programmes like child support grants tend to have positive outcomes for the welfare of women and children (Patel, Knijn, & Van Wel, 2015).

Conclusion

In the social context of Asante, women are expected to work and earn their own living rather than depend wholly on their partners for their sustenance. Women who rely excessively on their partners may even incur derogatory labels like "*mmere* (soft)," "bad mother," or "stupid woman" (Clark, 1994, 339). However, in reality, this is not always possible, and women sometimes fail to make an independent living. Such women, like Bruwaa, can approach the DSW where a different set of values applies. The progressive and women-friendly disposition of the DSW makes it the most suitable forum for women who are seeking spousal or child support. It enables them to do this without earning the reputation of bad mothers and soft

women. Through this, the DSW plays a major role in reshaping ideas about gender roles and the economic rights of spouses. Operating with a different moral register and a state-backed power, the DSW is able to enforce a different understanding of gender justice.

The conflict resolution procedure of the DSW encourages open dialogue between disputing parties. But the undisguised bias towards women and children means that the verdict is scarcely in doubt. Operating from a legal realist premise that blends modern liberal ideals of constitutional law with common customary practice, the DSW forcefully promotes the welfare of women and children. The indeterminacy of the law also allows room for new interpretation of the laws and customs to satisfy the prevailing need for gender equality.

The ability of women to take their domestic matters to the DSW is another indicator of the freedom that women are able to afford themselves. At the risk of courting “government trouble,” these women are able to take action in pursuit of their goals. It is therefore more useful to think of the actions of these women as exercises in ethical self-formation instead of just as reactions to social order.

CONCLUSION

UNENDING OBLIGATIONS

In this thesis I have applied an anthropological perspective to women's microcredit in Ghana. I have done this by framing the economic activities of women as a performance of their moral obligations to dependants, colleague traders, lending institutions and the community. These moral obligations are operationalised through the generation and distribution of income in response to the material needs of others. The fulfilment of these material obligations, it has been noted, is crucial to women's personhood and status within the lineage and the community. However, in this thesis obligation is understood in terms of women's ethical self-formation as opposed to their submission to a moral order. In this sense, fulfilling material obligations to others therefore becomes a significant aspect of women's ethical self-formation. In demonstrating this, the thesis has examined the various aspects of what could be called the microcredit experience of women as it pertains to their relationships with other traders, lenders, and kin.

The historical and contemporary ethnographic evidence adduced in the thesis suggests that the moral valuation of debt differs according to the specific circumstances and relationships involved. In this sense, debt is shown to be ubiquitous and integrated into other modes of interpersonal interaction, rather than just economic transactions. As part of loan groups and trading networks, women cooperate among themselves by developing mutually beneficial borrowing and lending practices that are based on flexible interpersonal arrangements. This form of support is crucial for these women who operate in a highly unpredictable market environment in which making a loss is just as common as making a profit. The moral valuation of debt in this context is therefore tempered by this sense of mutual vulnerability. Participation in such exchanges entails the fulfilment of one's obligations to peers in

anticipation that those obligations will be reciprocated. The tendency of the women loan recipients to add microcredit to the “melting pot” of other material obligations (High, 2012, 373) constitutes a new challenge in their relationships with lending institutions.

Already accustomed to juggling multiple commitments at a time, the recipients of microcredit do not treat it as an exclusive resource that is to be used only for investment in income-generating activities. Rather, just like the other resources that they receive from other sources, microcredit is viewed as an income that can be used for the fulfilment of the most important obligations to dependants and kin. On the other hand, the priority of the lending institutions is to ensure the prompt repayment of all loans. In order to do this, they strive to govern the conduct of the clients through monitoring and strict enforcement of the loan rules, with the object of instilling in them a neoliberal entrepreneurial ethic. The resulting dialectical tension between lenders and borrowers shapes the development of microcredit by fostering compromises and adaptation of lending practices to local preferences.

Within the household, the matrilineal kinship structure offers women the opportunity to engage in income-generating activities and distribute their income in ways that they find appropriate. Their leverage is further enhanced when they gain access to microcredit, a resource that is beyond the control of their husbands and lineage elders. Here too, the women’s own pronouncements and actions indicate that fulfilling their material obligations to their dependents, particularly their children, is very important to their personhood and status as mothers. This desire to conform to the ethical ideal of a good mother, I argue, is one of the main motives for the economic choices of women. It is one of the reasons for their participation in economic activity and it helps to shape their choices on how to distribute their resources, including the microcredit they receive. From the experiences of Pomaa and Tiwaa

especially, we learn that being a good mother is sometimes considered more important than being a good wife.

However, as economic actors, women encounter significant challenges in their quest to live up to the personal ideal of motherhood and the general societal ethic of accumulation. One of these challenges is the inexplicable loss of money which has come to be an expected occurrence among market traders. In the quest for explanation, the women draw on the idea of money as an agent and a material object that can be manipulated by ritual means to become bad. By attributing these losses to the use of bad money or *sika bone*, market traders impose a moral judgement on the unseen perpetrators of ritual money. At the same time, we see from their statements that such moral judgement gets inverted when the women reflect on their own ethical failure to live up to their obligations to kin and community. The absence of identifiable culprits creates ambiguity and ambivalence which partly explains why these judgements turn inward. But ultimately, the stories that are told about *sika bone* become a way of rationalising these ethical failures. The stories make it easier to deal with economic losses and maintain a good reputation. Even though they are always close to failure, these women never give up.

Finally, even when it seems that they have failed to become the kind of mothers that can provide for the needs of their children, they seek out a forum that can help them secure the material support of their partners without the risk of being called soft or foolish. These women often seek refuge at government institutions like the DSW where marital and child welfare issues are resolved. As a platform dedicated to the protection of the interests of women and children, the DSW allows women to demand for child support payment from their partners without feeling inadequate as mothers. The flexibility of the rules and the adoption of progressive gender attitudes allows the officials of the DSW to endorse women's

right to receive material support from their partners. Through this, the DSW plays a major role in the shaping of gender roles by redefining the norms about motherhood and the respective material obligations of men and women. In addition to the material support that women are able to secure from the marital conflict resolution process, they also emerge with an enhanced reputation. Women like Mansa are able to get a moral backing for their actions.

In this thesis we see the dynamic nature of the lives of microcredit recipients, with their successes and failures, compromises and contradictions. The contradictions especially reveal the pragmatism in their actions. For example, loan recipients sometimes quarrel with lending institutions for insisting that they pay their loans on time, although they themselves acknowledge the shame they feel for failing to pay. They often act, not on the basis of the moral standards set by others but rather on their own personal ethics.

Conceptualising women's economic conduct as a performance of material obligations to others, puts this thesis on the line between collective morality and individual ethics. The ethnographic evidence supports Laidlaw's (2002) conception of human freedom as a form of ethical self-formation, as opposed to Durkheimian emphasis on "moral facts." Through their actions, the women embody and shape what they deem to be important to their ethical self-formation. In this undertaking, it is acknowledged that the pursuit of ethical goals like material accumulation and good motherhood also fit into the societal moral values. This means that there is a possibility for economic actors to pursue their ethical concerns within the moral limits allowed in a collective social setting. This is easier to manage when the ethical goal matches with the moral values.

However, the argument goes further than this. It is possible for economic actors to subsume societal ideals under their ethical self-projects. For example, a woman like Tiwaa, who is able

to provide her own living may leave her husband as a way of enhancing her personal freedom. She can thus deviate from the societal norms which support marriage to form her independent household. Another woman like Pooma may instigate quarrels with her husband in order to get him to set her up in a trade. The evidence in this thesis therefore shows that it is possible for the concept of obligation to accommodate both moral rules and individual ethics, making it a useful tool for understanding the complex economic behaviour of people.

The emphasis on the ethical self-formation of women implies an acknowledgement of their agency in a way that contradicts some research findings about loan control. For example, we have seen that the divergence between lending institutions and borrowers lies in their different conceptions of microcredit. In this context, women have their own understanding of what microcredit is or how it ought to be used. Not just that, they are prepared to voice their disagreement to the lending institutions and take action to back their claims for freedom to use the money as they please. Their sentiments here favour those who advocate for universal cash transfers to poor people (Ferguson, 2009).

Finally, the ethnographic approach to microcredit has the potential to generate rich data on access and utilisation of loans. Rahman et al (2017, 1746) have argued that most of the research that seeks to analyse the impact of microcredit on women fails to “take into account the possible selection biases in microfinance due to, for example, the presence of unobserved characteristics that affects both decision to join microfinance and empowerment.” In other words, there are significant underlying elements of women’s microcredit that require attention if the true impact of microcredit is to be analysed. Unearthing such factors requires paying attention to women’s own circumstances and understanding of the microcredit that they receive. This nuanced approach would take into account the compromises and the tensions arising from the human relationships among economic actors, in this case, the

participants of microcredit. Further research using such detailed methods will enrich the scholarship on women's microcredit in different parts of the world.

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