

Women Access to Microfinance Loans on Children Formal Education: A Case of Rural Northern Migrant in the Brong Ahafo Region of Ghana

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Abstract

Using a survey design, both quantitative and qualitative sampling procedure was employed. A Sample of 500 was drawn among the population of rural Northern Migrants in the villages of Techiman Municipality and Odumasi District in the Brong Ahafo Region of Ghana. This study concretizes the perception that women access to micro financial services, especially micro loan is capable of promoting rural children formal education among others. Analyzing the primary quantitative data by use of SPSS statistical software, the findings revealed increase in quality of food, nutrition and health care of micro clienteles. On the contrary, the results showed a continuous access to micro loans compels women micro loans beneficiaries to withdraw their female children from school to help in households' chores or hawking to enable the repayment of the micro loans. The study concludes that Northern Rural Migrant women continuous access to micro loans alone is not a panacea to children formal education and recommends the awareness of children formal education as the only long term solution to quality of life among others.

Keywords: Microfinance; Northern migrants; Techiman; Odumasi; Brong Ahafo; Ghana; Education; Micro loans; Households

Introduction

Minimizing poverty is a major concern of many third world nations in this technological era. However, the development of human resource capacity, such as children formal education is assumed to be the long-run instrument among others in minimizing or complete alleviation of poverty [1]. Human capital development, the brain child of formal education around dwellers of third world nations face some kind of financial, infrastructural and material difficulties in accessing formal education at the basic to the high level [2-4]. Certain concerned stakeholders pointed to the problems as: resources limitations, owing to the absence of school structures, materials and the human capital itself. In the rural areas, especially Sub-Saharan Africa, governments and concerned citizens might echo the importance of children's formal education [3,5]. According to Salim [6], Tufeiru [4], Yahaya and Osemene [7], augments, financial limitations and the challenging demand of child-labor among the rural set-ups might limit the desire of poor households' children formal schooling. The perception out there is that, children formal schooling depends on the households' income level, the parents' level of education, and the households' preference on consumption among others are contributing factors affecting children formal education in the rural settlements [8,9]. The perception is that, if household's preference is children formal education achievement than smooth consumption, then the opportunity costs of children formal education is decrease in quality food and nutrition of the family, all other things being equal [2,10,11]. Placing a sufficiently importance on children formal education comes with high costs in school expenses, and less demand of children's' labor. This results in low family productivity and decrease income levels of families who depend on child labor to support their production activities. Hence, there is an adverse relationship between family income levels and family children's costs of formal education [10-12].

According to Basu [5], Duncan et al. [12], Sherman & Sage [3], Ssewamala et al. [13], considering the income generating helping hand Sub-Saharan African rural children give to their families, either working on the farms, hawking from house to house or taking care of younger siblings, a family that is financially handicapped is very likely to retain children home to substitute outside labor which is expensive.

The perception is that, households with a low-income levels are likely to have more illiterate in the family, hence less quality human capital resources than the averagely rich households [3,4,12,14]. Therefore if this perception is concretized, then long-run results are many illiterates in the families of rural northern migrants and less quality human resources. Also, the rural educated and rich households are faced with systematic risk which affects productivity, reducing their income levels. This might negatively affect the educated and averagely rich households' children's formal education outcomes. Again, the demand for child labor to supplement the family incomes, such as working on the farms as laborers or taking care of younger siblings as baby sitters, are also impairments on rural children universal education [2,4,15-17]. In addition, rural households' children formal education attainment may possibly mirror traditional influences, such as customary separation of duties and prospects around sexual classification [9,18]. In any case, women's access to financial facilities such as loans and savings facilities enable families to have complete control of households' production prospects, ease basic household necessities in times of shocks and cyclical revenue drifts. Access to other micro financial services, such as micro insurance also protects the management of production uncertainties in times of income tremors, thus minimizing the susceptibility-poverty relationship [13,19]. However, constant earnings will certainly motivate the quest of children formal education.

Surely, lack of information and weak agreements challenges rural poor families from accessing traditional financial services [6,17,20]. Besides, the reason that human resources are not sizeable or retainable, therefore, a creditor in the course of nonpayment cannot use it as security. Therefore, the financially vulnerable have to service their

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schooling requirements from previous treasures, either from past savings if any, or reducing existing production activity or cutting down family basic needs such as food quality and nutrition. Since a household is poor, an additional price in terms of education might be too costly [3,4,21]. According to Tanaka et al., Bardhan and Udry, averred that, limitations of access to traditional banks highlight the dual causality between revenues and quality human resources development in the rural settlements [16,22]. Per the growing expenditures in education, these limitations breed serious vulnerability situations. Comparatively, well-to-do rural families capable of devoting their resources in human resource development in cases of children formal education make more wealth and continue to be wealthy. On the other hand, the less quality human capital a households invests in, the low income and less quality human resource in the long-run. The situation of this scenario is the continuous everyday struggles for basic needs-food and shelter of the rural poor.

With technological advancement in place, lending expertise and microfinance institutions (MFIs) now renders financial services such as; credit amenities, saving, payments, insurance and support for human capital to rural dwellers that otherwise have no access to traditional financial institutions [1,23]. These financial expertise's makes it possible for poor rural families who lack the traditional financial requirements, such as collateral to enable them access micro financial services to assist in productive and human capital developments. Existing writings have acknowledged diverse ways micro financial services stimulate human assets development, especially children formal education in the rural areas of emerging nations [9,13,18,21]. For example, Aduda and Kalunda [23], Basu [5], Mazumder and Lu [14], cited micro financial institutions services are efficient and effective devices that, enables financially poor households children universal education in the rural setups. However, studies on the rural northern migrants in the rural areas of Brong Ahafo Region in Ghana, children formal education attainment through micro finance services is absent in the micro financial services texts. Hence, the core objective of this article is to examine the impact of rural northern migrants' women in the villages of Brong Ahafo- Sunyan access to microfinance loans on children formal education attainment.

By investigating micro loans impact on the women income, food quality and nutrition, health care and their children education.

Whether the women access to micro loans is a contributing factor to their children school drop-out.

To recommend to Ghana Government, non-profit making organization and well-meaning persons the results of this study for possible interventions.

Therefore, this article fills the perception gap that, micro loans impacts positively on rural children formal education, and add to literature, challenges influencing the positive impact on rural northern migrants' women in the villages of Brong Ahafo- Sunyan access to microfinance loans on children formal education attainment.

Literature

Micro loans impact on food quality and nutrition

Widely held indications advocate the positive relationship between micro-advances on food quality and increase nutrition. Though, this is not so in all segments emerging nations [24]. Texts from Tanzania and Rwanda by Brannen and Shimamura & Lastarria-Cornhiel [25,26] averred that micro participants of Rural Savings and Association of

credit and Red Cross Loans organizations, acknowledged positive correlation between rise in food quality, increase in the consumption of red meat in Tanzania and Rwanda, and increased sea food in Zanzibar. Statistics from a micro financial institution in Zimbabwe- the Zambuko Trust Fund, finds a highly significance positive relationship between micro-loans female clients of tremendously poor families consumption in red meat, chicken or fish and milk likened to those individuals who are non- micro Trust Fund Clients [27-30]. Also, Achugamonu et al., [31], Ikpefan et al. [32], Ikpefan et al. [33], stated that, micro financial services thus enable micro clients to start new businesses, smooth consumption and grow existing ones [31-33]. These researchers claimed that women access to micro loans actually go a long way to amassing wealth, increase food quality and nutrition and eventually escape from poverty. However, statistics confirmed that though microfinance service providers are not interested in the very poor rural dwellers, due to their high default rate in loan payment [34-36]. However, increase in consumption of households is possible with access to affordable credit with low interest rate. This enables women support households nutrition and health care [37-39]. On the Contrary, writings by Van Rooyen et al. [30], Vartanian et al. [40], revealed no increase in nutrition of household consumptions, but shows high foods shortage for both micro-clients and non-micro customers. Vartanian et al. [40], studies on managing devices in respect to increase in diet in Ethiopia, findings reveals trivial changes amongst well-known micro customers, new micro clientele, and non-micro clients in the Ethiopian community. The consumption of vegetables and red meat was alike amongst old micro clientele and non-micro clientele in the community. However, new micro and potential clientele showed a very low rate in the consumption of seed crops. The Ethiopian researcher's statistics on consumption [41], stated that, rearing of birds and animals has no much difference within these clientele. Again in a study on impact of microfinance services on Rural Women's poverty, finds that micro financial services are incapable in alleviating food insecurity due to outmoded customs [42,43]. This compels the vulnerable- women and children to at times go without food, their bodies stunted with signs of malnutrition. Obviously, several texts confirmed that, the answer to food quality and nutrition is far from purely access to micro-loans alone [44-46]. Statistics argued that, there may be serious issues manipulating food quality and nutrition, health power and children universal education (cite here). Also, Belwal et al. [47], Salim [6], Tegegne et al. [48], in a highly excellence papers on micro finance services in Kenya and Ethiopia stated that, women access to micro finance services support maintenance of food quality and nutrition and not for business expansion.

Micro-credit impacts on rural children health

Several highly and medium quality texts confirmed the positive relationship between micro financial services and its impact on the health of rural poor in third world nations. Studies have shown a much more regular attendance of the rural micro-clients to health centers many parts of Sub-Saharan West Africa than non-micro customers [15,49,50,51]. According to Giampieri et al. [52], Mazumder and Lu [14], micro loans clientele are able to increase the healthiness of households by means of providing mosquito nets and better nutrition status. These minimize dangers of children getting the most common African disease-malaria- an anopheles mosquito related disease that kills many of the Sub-Saharan African children before age seven [53]. Nevertheless, Arouri et al. [44], Peprah [54]; Salia [55]; Van Rooyen et al. [30], findings could not be applicable to all situations, especially to the rural northern migrants in the Brong Ahafo Region of Ghana. However, taking quality nutrition as a signal of health status [45,52,56],

recognized females' micro-loans clients' children show signs of healthier nourishment than non-micro loans customers' children. Also, the results of Tappis et al. suggests that females' micro borrowers increase households' nutrition than male micro borrowers [57]. Rabkin et al. [58], from South Africa and Ugandans' Ssewamala et al. [13], articles found enhancement in females' micro borrowers sexual health and empowerment awareness including Human Immune Virus (HIV) and Acquired Immune Deficiency Syndrome (AIDS) all improved. This informed knowledge of HIV/AIDS according to Rabkin et al., [58] and Ssewamala et al. [13] enable micro loans women guide adolescent children especially, the girl child on the dangers of irresponsible sexual behaviors.

Micro-credit impact on rural children education and child labor

Numerous texts offer contradictory confirmation on the effect of micro services on poor households' children education. An article by Adjei et al. [27], Shimamura and Lastarria-Cornhiel [26], found increase in family expenses on children schooling. However, Brannen [25], Munene and Guyo [19], results show neither positive nor negative effect. Besides, Egyir and Akudugu, [43], averred that the relationship between micro finance services and poor families children school attainment depends on

several factors, including regional cultural influences. Statistics from a study in Malawi's rural setups indicates that micro-clienteles children are noted for decrease in school attendance than non-micro finance client's children. Again, Ananga [59], Matin et al. [60], Sabates et al. [61], found poor school attendance of micro loans customers' children, leading to children repeating in a particular class for more than one year. Finally, results are complete drop-out of case of most girls. While, a study on "Can combined microfinance boost economic results? An empirical cross-sectional analysis" by Rossel-Cambier [46], confirms that due to the large family sizes in rural areas, access to micro loans have a negative impact on children education. As parents are faced with the challenges of feeding a large number of persons and coping with children universal education. Hence, majority of rural dwellers are either illiterates or attained only basic education with little or no employer able skills [41,62]. Non-micro customers' children record high school dropout, then micro-clienteles wards Barnes et al. [63]. In contrast, Holden et al. [51], Shimamura and Lastarria-Cornhiel [26], found insignificance on micro credit customer's children school attendance, rather an indication that women access to micro credit reduces children involvement in household chores. Other schools of taught, suggest that child labor may not be revealed depending on the time of the season in which the survey is conducted [64]. In adding, Adjei et al. [27], further confirmed that the length of time as a micro finance service client has no positive impact on the education of children. However, some available texts indicate that, a client continuous borrowing rather reduces children enrollment and increase school drop outs of girls between ages of six and sixteen. Again, Holland and Wang [65], Huisman and Smits [9], Lopez [66], Muhia [67]; Smith [68], referring to statistics from Zimbabwe, averred that boys of ages six to sixteen of micro credit clients are in school as compared to the girls of the same age. Hence, existing texts on the impact of micro services on micro clienteles' wards' education is mixed, with some results suggesting positive impacts, others negative and few inclusive.

Hence, there is a high perception of micro finance positive impact on food quality, nutrition, and health and children formal education of rural poor households. To concretize this perception, this paper examines the realities on micro-financial services clienteles' food quality, nutrition and health and children formal education attainments

on the Rural Northern migrants in the Brong Ahafo villages in Ghana. Therefore, the empirical context circling this paper argues that, Rural Northern Migrants in the villages of Brong Ahafo Region of Ghana's women's access to micro loans is not a panacea of children's formal education attainments.

Methodology

Research design and population

The area of this study is the Brong Ahafo Region of Ghana-Sunyani, precisely the villages around the Techiman Municipality and Odumasi West District. The sample was drawn from the Northern Rural Migrants. Using a survey and descriptive research designs, both the quantitative and qualitative approaches were adapted. A total sample size of 500 was chosen after a pre-test. Of this 500, 350 women and 150 men were drawn using a non-probability sampling technique-purposeful and snowballing procedures. Out of the 350 female respondents sampled, 300 were micro finance beneficiaries and 50 non-micro clients. For the men, 130 were micro service clients and of 20 non-micro clienteles. The study assumed a 95% confidence level, indicating a 5% margin of error. The pilot survey necessitates the redesign of some questionnaire items. For example, respondents could not differentiate between their saving and income; both meant the same thing, as well as loan interest and principal payments. Hence, the statements on income and savings and the repayment of the loans liabilities were combined as single variables.

This survey items covers three main areas: Multiple choice items, Likert scale statements and interviews. The multiple-choice items were investigations on respondents' demographic and livelihood types information such as gender, occupation, education, marriage, family size, loans size, capital and savings/income effects on respondent's quality of lives and children's education attainments. The Likert Scale items were to examine respondents' views on the perception of micro finance services impact on food quality and nutrition, health status and children education achievements. Hence, respondents were required to choose from a five scale items; strongly disagree (1), disagree (2), uncertain (3), agree (4), strongly agree (5). The data collection started in December 2017 to May 2018.

Sample procedure

According to Baryshnikova et al., Bizri et al., Hair et al., Hillier averred that, adapting a description and correlation analysis reveal clarity of the situation under investigation [69-72]. Adding that, the tilting of quantitative work towards perception research approach is appropriate once the objectives of the paper involve the determination to the extent in which certain data remain connected to some particular structure or structures that has the power of influencing the interpretations of the results. Again, the neutrality of quantitative approach enables information to convert unique components, allowing the researcher to carry out comparisons by use statistical examination. The researcher used SPSS-18 for the analysis.

Findings and Discussions

The importance of the social-demographic profiles of micro financial recipients could have consequences on their advancements tendency [73]. Therefore, this study analysis micro finance impact on respondents' gender, marital status, age, educational levels, occupations household sizes and children education achievements.

Gender, age, marital status, educational level, occupation and number of children of respondents: Table 1 below analyses on

gender, ages and marital status, investigations revealed that, majority (70%) of the respondents are females and males (30%).

The age ranges: Showed majority (96.4%) respondents were between the ages of 18-55 years. This is in conformity with the International Labor Organization's (ILO), accepted age's range of employees [74,75]. This conforms with; Adjei et al., Antoh et al., Aruna and Jyothirmayi, Asafu-Adjaye, Elijah, Ofori and Aryeetey, results that, the ages of micro finance beneficiaries have a great influence on the decision-making status in cases of micro loans amount and other product allocation [27,73,76-79]. However, this is in contrasts with the standard economic active ages in Ghana, according to the Ghana Statistical Service records, that many persons start to work as early from 15 years to 70 years in the informal sectors.

Marital status: This paper categories the marital status of respondents' into-single, married, widow or widower. Respondents, who were married or ever been, married (87.2%). This 87.2% of married respondents percentage is high than the 58% of married Ghanaians, recorded by Ghana's population and housing Census, (2010). This high percentage rate of married respondents, could account for the larger household sizes noted of rural dwellers, implying that respondents have more mouths to feed. This could affect children enrollment in formal education. This result is in line with findings of Deneweth et al., Ofori and Aryeetey, that most rural dwellers consider marriage as achievements, and many children as prestige [1,79].

Educational status of respondents: The statistics from Table 1 indicates that, as many respondents as 324 (64.8%) are illiterate. 136 (27.2%) had basic education but fall on under the illiteracy group because they cannot read or write simple sentences. Hence, 460 (92.0%) of this study respondents were illiterates. According to the Ghana Statistical Service Standards reports, a person is considered an illiterate if he or she cannot read and write simple sentences with understanding. The high illiteracy rate of the respondents might result in their children less formal education achievements. Rossel-Cambier, findings establish that majority of rural dwellers are either illiterates or attained only basic education with little or no employable skills [46]. Also, Egyir and Akudugu concluded that, the relationship between micro loan services and rural families' children school attainment depends on several factors, including illiteracy, poverty and regional cultural influences [43].

Occupation and number of children of six years and above: The findings from Table 1, shows that almost all the respondents-444 (88.8%) were engaged in both peasant farming and petty trading. The rest 56 (11.2%) were cleaners in government establishments. The statistics reveal large household sizes with 75.2% having between 6 to 9 children of basic school enrollment ages. The large number of households, especially children might be one of the major causes of poverty and less children formal schooling. Documentaries of Ghana Statistical service department documented that, illiteracy is high among Ghana's rural dwellers. This finding supports Rossel-Cambier & others that, the less educated lack employable skills hence are compelled to engage in peasant farming and petty trading, coupled with larger family sizes (Table 1) [46].

Livelihood types information

The findings on the livelihood information analysis' micro finance services information of respondents, such as, amount of capital, amount of income/savings, amount of loan and the number of years as micro financial clienteles. From Table 2, revealed that, 300 (60%) women were micro customers. Considering the females (350) sample of 500,

the findings means 85.72% had access to micro loans. This finding confirms the Grameen Bank in 1980s saw the importance of including females in micro-credit facilities, because the females have been found to have a higher repayment rates and are also comfortable in accepting smaller loans. Adjei et al., Husain et al., Van et al., also, find highly significance positive relationship between micro-loans female clients of tremendously poor families consumption in red meat, chicken or fish and milk compared to those individuals who are non- micro Trust Fund Clients [27,28,30]. The males already represent a small portion in the sample with 140 (28%) out of the 150 men been microfinance clienteles.

Amount of capital: The amount respondents used to start the businesses reveals that only 85 (17.0%) out of the total sample borrowed the highest amount-1000 and above Ghana Cedis, an equivalent 222.22 USA dollars. This 17.0% might represent the 28.0% men micro customers in the sample. This scenario implied that, the rest 83% micro clienteles took between 200 and 600 Ghana Cedis, an equivalent to 44.4 and 133.33 US dollars as beginning capitals. This finding justifies the assertions by Barnes et al. [63]; Egyir and Akudugu [43] that women accept smaller loans but make 'good' use the them by channeling the loan returns into desirable economic developments. Note Exchange rate of the cedi to the U S A dollar was 4.50 cedis: 1 dollar at the time of survey.

Gender	Frequency	Percent	Cumulative Percent
Male	150	30.0	30.0
Female	350	70.0	100.0
Total	500	100.0	
Age			
18 -25 years	70	14.0	14.0
25 -35 years	171	34.2	48.2
36 -45 years	150	30.0	78.2
46 -55 years	91	18.2	96.4
56 -65 years	17	3.4	99.8
66 -75 years	1	.2	100.0
Total	500	100.0	
Marital Status			
Married	412	82.4	82.4
Single	64	12.8	95.2
Widow /Widower	24	4.8	100.0
Total	500	100.0	
Level of Education			
Illiterate	324	64.8	64.8
Basic Education	136	27.2	92.0
Vocational/ Technical	40	8.0	100.0
Total	500	100.0	
Occupation of Respondents			
Farming /Petty Trading	444	88.8	88.8
Government work	56	11.2	100.0
Total	500	100.0	
No_ of children of School enrollment Age			
No child	15	03.0	03.0
2 to 5 children	109	21.8	24.8
6 to 8 children	234	46.8	71.6
9 and above children	142	28.4	100.0
Total	500	100.0	

Source: Field Work, December, 2017 to May 2018.

Table 1: Occupation and Number of children of six years and above.

Many of the women interviewed asserted that, “we do not want to borrow large amount, we do not want to default in repayment. Mostly, parts of our loans are used for feeding our family. We cannot allow the children to go hungry when we have money. That is part of the reason that most of us are selling food-stuff. We take some of our products for the family use. We do not earn any profit mostly. We achieve our major aim- feeding our children with the little we borrow, manage to pay back the loan and qualify to take another loan.”

Amount of saving/Income a Month finding shows that, 361(72.2%), save nothing or 20 Ghana Cedis an equivalent of 4.44 US dollars (\$) a month. This \$4.44 a month means 0.15 cent a day. This 0.15 cent a day is far less than the \$1.25 income a day documented by the World Bank as the amount the poor live on in a day. This implied that the migrants from the northern sector of Ghana in the Sunyani rural areas live below the poverty amount of \$1.25. These findings confirmed, by Augsburg et al. [64], Holden et al. [51], Shimamura and Lastarria-Cornhiel [26], conclusion that no insignificance on micro credit customer’s income levels. Also, assessment by the Ghana Statistical Service survey indicates that, the three Northern Regions of Ghana-North, Upper East and Upper West Regions are the poorest among all the regions in Ghana.

Number of years as a micro-client: Analyzing the length of time a respondent engaged in microfinance services- credit facilities, the statistics from Table 2 shows that 54.4% and 37.6% of respondents took loans continuously for 2 to 5 years and 5 to 15 years respectively. Yet the results show very low income/saving of \$4.44 a month. This finding confirm the assertion of Adjei et al. [27], Augsburg et al. [64], that, microfinance clients continuous borrowing rather reduces children enrollment and increase school drop outs of girls between ages of six and sixteen. However, Barnes et al. opined that non-micro customers’ children records low school dropout, than micro-clienteles wards [63].

Two women interviewed- (Ayorma and Alamisi) assertions; Ayorma “my 2 daughters had to drop-out from school to help me on the farm and also sell my pepper and tomatoes to enable me pay off my fourth loan”.

Alamisi “I had remove my senior daughter from school, sent her to the main city to work as kaayayei (human carrier) to enable me pay off my loan and assess a new loan. For the loans, I have to continue assessing them. Without the loans we cannot feed at times” (Table 2).

Results of Likert Scale Items on Food Quality, Health Care and Education

Table 3 below results shows the findings of the five Likert scale statements on food quality, health care and children education attainments.

Food quality, nutrition and health care: 74.6% and 64.4% confirmed that, consumption and health care are both increased respectively. This is in consonance with existing texts that, micro participants of Rural Savings and Association of credit and Red Cross loans organizations acknowledged positive correlation between rise in food value, increase in the consumption of red meat in Tanzania and Rwanda, and increased sea food in Zanzibar [6,24-26,37-39,58,80]. Also, Achugamonu et al., Ikpefan et al., Ikpefan et al., established that women access to micro loans actually go a long way to amassing wealth, increase food quality and nutrition and eventually escape from poverty [31-33]. However, Van et al., Vartanian et al. revealed no

Likelihood Types statements	Frequency	Percent	Cumulative Percent
Non- micro finance beneficiary	60	12.0	12.0
Female micro finance beneficiary	300	60.0	72.0
Male micro finance beneficiary	140	28.0	100.0
Total	500	100.0	
Amount of Start Capital			
200 to 400 Ghana Cedis	85	17.0	17.0
400 to 600 Ghana Cedis	247	49.4	66.4
600 to 1000 Ghana Cedis	83	16.6	83.0
1000 Ghana Cedis and above	85	17.0	100.0
Total	500	100.0	
Amount of Saving/Income a Month			
0 to 20 Ghana Cedis a Month	361	72.2	72.2
50 to 100 Ghana Cedis a Month	81	16.2	88.4
100 to 150 Ghana Cedis a Month	19	3.8	92.2
150 to 200 Ghana Cedis a Month	39	7.8	100.0
Total	500	100.0	
Amount of Loan			
Did not take any Micro-Loan	60	12.0	12.0
200 to 400 Ghana Cedis	88	17.6	29.6
400 to 600 Ghana Cedis	171	34.2	63.8
600 to 1000 Ghana Cedis	139	27.8	91.6
1000 Ghana Cedis and more	42	8.4	100.0
Total	500	100.0	
Number of Years as a Micro-Client			
Non-Micro client	60	12.0	12.0
Between 2 Years and 3 Years	252	50.4	62.4
Between 3 Years and 4 Years	188	37.6	100.0
Total	500	100.0	

Source: Field Work, December, 2017 to May 2018.

Table 2: Number of years as a Micro-Client.

increase in nutrition of household consumptions but shows high foods shortage for both micro-clients and non-micro customers [30,40]. Again, Akudugu, Egyir & Akudugu, in a study on impact of microfinance services on Rural Women’s poverty, finds that micro financial services are incapable of alleviating food insecurity nor increase health status, due to outmoded customs, compelling the vulnerable- women and children to at times go without food [42,43]. Also, the findings of this paper showed an 80% disagreement with existing texts and the theoretical stand that, micro-loans enable micro services beneficiary’s children formal education. In line with Adjei et al. [27]; Shimamura and Lastarria-Cornhiel [26], study results found increase in family expenses on children schooling, while, Brannen [25], Munene and Guyo [19], results show neither positive nor negative effect. On the contrary, “some respondents revealed that, these micro-loans help us lot, to put food on tables and send our children to health centers. However, we have to stop especially our girls from school to help us work on the farms, in times of difficulties to repay our loans’.

Preference on girl child education to the male child and waste of resources; this shows 76.2% of the respondents affirmed girl child formal education beneficial than the male child. However, 70.2% admitted that girls waste more resources than boys. This supports Antman [81], Mahony [82], Phillips and Sakamoto [62], Ringrose [83],

No.	Micro finance impact on food quality and nutrition, health status and children education	1 Highly disagree	2 Disagree	3 Uncertain	4 Agree	5 Strongly agree	Sum of agree & Highly agree	Mean
1	Through micro-loans my household nutrition has increased	0.8	3.2	21.4	33.4	41.2	74.6	4.11
2	Through micro-loans my children have quality health care	2.0	11.0	22.6	34.2	30.2	64.4	3.79
3	Through micro-loans I can pay all the school levies of my children	50.4	30.0	3.4	7.4	8.8	16.2	1.97
4	I prefer my girl child education to the male child.	1.6	1.8	20.4	31.4	44.8	76.2	4.16
5	A girl child education is waste of resources.	4.6	1.0	24.2	27.6	42.6	70.2	4.03
6	My children drop-out from school to help me work to pay my loan.	1.8	44.2	34.4	8.4	11.2	19.6	2.83
7	Only my girls' children drop-out to help work and pay my loan.	1.0	9.8	9.6	43.4	36.2	79.6	4.04
8	Access to only micro-loan can maintain children school.	28.2	39.8	28.0	2.4	1.4	3.8	4.01
9	Every child has the right to education and is compulsory in Ghana.	38.6	45.4	4.6	5.4	6.0	11.0	1.95
10	The children formal education is the solution to the poverty in the family.	5.2	18.4	21.4	33.6	21.4	55.0	3.47

Source: Field Work, December, 2017.

Table 3: Livelihood.

conclusions that bring up the female children in all aspects of life is more expensive than the male children, especially when they reach adolescent age.

Children drop-out from school to help work to repay loans; results recorded 44.4% disagreement, while 34.4% were uncertain. This finding implied that children do not drop from school to help work to enable parents repay micro loans. Augsburg et al. found that child labor may not be revealed depending on the time of the season in which the survey is conducted [64].

Only girls' children drop-out to help work to repay my loan; findings indicate as high as 79.6% of the respondents agreed that only their female children are sometimes stopped from attending school to help work to repay micro-loans. These findings confirm, Holland and Wang [65], Huisman and Smits [9], Lopez [66], Muhia [67]; Smith [68], that boys of ages six to sixteen of micro credit clients are in fact enrolled in school as compared to the girls of the same age. Non-micro customers' children records high school dropout, than micro clientele wards [63]. In contrast, Holden et al. [51], Shimamura and Lastarria-Cornhiel [26], found insignificance on micro credit customer's children school attendance, rather an indication that women access to micro credit reduces children involvement in household chores especially girls.

Access to only micro-loan can maintain children school; indicates very low percentage of 3.8% agreeing to that. But as high as 68.0% disagreed and 28% was uncertain. The finding implied that access to micro loans is not a panacea to enrolling and maintaining rural migrants' children in formal education. These findings are in consonance with conclusions by Belwal et al. [47]; Jones and Chant [84], Salim [6], Tegegne et al. [48], in their highly excellent papers on micro finance services in Kenya and Ethiopia confirmed that, women access to micro finance services support maintenance of food quality and nutrition and not for business expansion or children formal education. In contrast, Holden et al. [51], Shimamura and Lastarria-Cornhiel [26], found insignificance on micro credit customer's children school attendance, rather an indication that women access to

micro credit reduces children involvement in household chores. Again, Augsburg et al. [64], Giampieri et al. [52], Shimamura and Lastarria-Cornhiel [26], acknowledged that micro-loans rather put most rural dwellers in deeper poverty as they struggle to repay their loans liabilities, especially in times of economic disasters. This current study established their assumptions; hence this study analysis had 68% of the respondents saying that access to micro-loan only cannot maintain children in school.

Every child has the right to education and is compulsory in Ghana; finding on children compulsory formal education, reveals that only 11.4% of the respondents understand that, children formal education in Ghana is compulsory. This mean there is lack of civic education in the rural areas on matters of children education. Most rural dwellers lack of knowledge on importance of children formal education as that is the only long-term solution to their economic and social freedom [85,86].

One of the respondent-Yaa Dagaati has this to say, "How can anyone force me to send my child to school. If, I cannot feed the child how do I buy school inform and books for him or her."

The children formal education is the solution to the poverty in the family; this statement recorded a 55.0% awareness of children education as the long-term solution to quality of life, health, poverty and a stop to the massive migrants from the North of Ghana to the South. However, good 45.0% are still in doubt [87-90].

Conclusion and Recommendations

The main argument of this write up was to concretize the perception that women access to micro services, especially micro loan is capable of promoting rural children formal education among the Northern Migrant in the villages of Techiman Municipality and the Odumasi District in the Brong Ahafo Region-Sunyani. The findings revealed that majority of the micro loans customers were females and 96.4% fall within the working-class ages-18 to 55 years. Illiteracy rate of micro beneficiaries is as high as 92% illiterates of which 87.2% married. Majority are both peasant farmers and petty traders, with 6

to 9 children of basic school ages (6 to 16) years in each household. The results showed a zigzag pattern; while food quality, nutrition and health care are all improved, the income/saving is below the income of the poor by international standard measure. Clearly Micro loans have not improved children formal education. The female children even stop school to help work to fulfill the loans repayment. The long-term benefits of children formal school as a solution to quality living is not highlighted, as well as children compulsory basic education, though the continuous access to micro loans is key. The study recommends among other things;

1. The women's loans should not be for consumption purposes alone.
2. The importance of quality to quantity- few quality children are better.
3. Children formal education is the only long-term solution to quality of life.
4. There should be informal education of the government law on compulsory children formal education in Ghana.
5. Micro finance provider should add a clause on children for education in the loans application form.

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