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Nnobia and Rotated Susu as Agents of Savings Mobilization: Developing a Theoretical Model Using Grounded Theory

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Abstract

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Keywords

nnobia, rotated susu, cooperative societies, self-help, grounded theory

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Nnobia and Rotated Susu as Agents of Savings Mobilization: Developing a Theoretical Model Using Grounded Theory

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In this study, I investigate nnobia and rotated susu systems and how they operate as indigenous cooperatives that mobilize savings from its members. I employ a qualitative approach, comprising seven focus group meetings in seven communities in the Bibiani-Anhwiaso-Bekwai Municipality in the Western North Region of Ghana. The findings show that the rotated susu concept emanates from the nnobia concept and the two systems are underpinned by the following values: trust, synergy, flexibility and empathy, commitment, tolerance and punctuality and promptness. Another finding of the study is that the nnobia and rotated susu systems offer participants a lot of mileage: helping them to generate income, raise capital, increase their savings, providing them with a source of cheap labor, increasing their production, offering them opportunities for networking and bulk purchasing, the groups serving as collateral securities or guarantors as well as the display of love and affection. Based on these findings, I develop a theoretical model for nnobia and rotated susu systems using grounded theory.

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Introduction

Nnobia and rotated susu are traditional Ghanaian farmers and credit union cooperatives respectively. Both systems operate like the formal banking savings and loans systems. The nnobia system, according to oral tradition, evolved out of the communal way of living in Africa, particularly Ghana. Cooperative societies are unions that spearhead self-help activities with the aim of improving the lives of their members. Nnobia and rotated susu have been used as vehicles for mobilizing savings. They are self-help organizations in traditional African societies, including Ghana, whose members help one another by working on one another's farm on rotational basis (i.e., for nnobia) and contributing money and lending it to members on rotational basis (i.e., for rotated susu). As noted by Ijere (1981), cooperatives are formed to alleviate or solve economic problems of their members by combining resources and methods. Buttressing this point, Henehan (1997) indicates that cooperatives are vehicles people use to have control of their economic livelihood. This is because as governments are withdrawing from the provision of certain social services and encouraging competition, cooperatives are one of the institutions that have taken the responsibility to manage risks for their members in the form of mobilizing deposits and lending same to them. They also aid individuals to own properties they are not likely to own if they were to rely exclusively on their individual efforts.

Somavia (2002) posits that cooperatives empower the poor to engage in economic production, create jobs for those who have skills but with little or no capital and offer protection to their members by engaging in mutual help in their respective communities.

According to Dogarawa (2005), this makes cooperatives unique business organizations because the owners, the managers and the customers are not separate entities such as companies but are the same. According to Dadson (1986), the government of Ghana adopted the nnoboa system as a model to develop rural communities. Salifu, Francesconi, and Kolavalli (2010) also submit that these two systems are prevalent among agricultural cooperatives as farmers-based organizations in Ghana.

The extant literature on nnoboa and susu systems have focused on shared contracts (Takane, 2000); education (Afriyie, Damoah, Ansong, & Gyimah, 2014); the non-formal financial system (Afriyie, 2015; Alabi, Alabi, & Ahiawodzi 2007; Awasu, 2012; Steel & Aryeetey, 1994); Rotated and Accumulated Savings and Credit Associations (Besley, Choate, & Loury, 1993; Bouman, 1995); trust and social capital (Brown et al., 2011) as well as traditional and formal banking (Osei, 2007). However, studies on nnoboa and rotated susu with emphasis on their values and benefits and a theoretical model that supports such a system seem to be non-existent. To fill this gap, the present study examines how the nnoboa and rotated susu systems operate and proceeds to develop a theoretical model based on these systems. Specifically, the study investigates the relationship between the nnoboa and rotated susu systems, the core values guiding the operations of nnoboa and rotated susu as well as the benefits members derive from both systems. The study employs a qualitative approach and collects data from the nnoboa and susu groups using focus groups subsequent to which a theory is developed from the analysis using grounded theory. The study is organized into the following main sections: introduction, theoretical review, methods, ethical issues, data analysis, results and discussion, contribution of the researchers, limitations and conclusions and managerial implications.

Theoretical Review

Nnoboa and Rotated Susu System in Ghana

Nnoboa System

According to Dadson (1986), nnoboa is a form of cooperative society whereby two or more people help each other or themselves in weeding. That is, labor is exchanged on rotational basis by the group members. Members work on one of the farms of a group member and this is done in turns until they have worked on the farms of all the members. The process is repeated until they decide to dissolve the group or cease to operate. The nnoboa system is voluntary, informal and its formation is based on social, ethnic, and family ties. According to Fafchamps and La Ferrara (2012), cultural, kinship and neighborhood groups are the sources that empower members of informal groups. Traditionally, this form of mutual labor support mainly covered all forms of farming work from clearing of land to harvesting and processing. However, as farming work became less during the lean farming season, and farmers began to diversify their sources of livelihood by engaging in non-farming work, labor support in nnoboa now covers any activity agreed upon by the group. The principles and tenets of nnoboa are set by all the group members and are normally unwritten; yet, they are binding. Usually, the host (i.e., the one on whose farm members will be working) feeds the group or bears the feeding cost if he cannot provide food.

The nnoboa system, according to oral tradition, evolved out of the communal way of living in Africa, particularly Ghana. According to Abatena (1995), each African community has specific resources such as ideas, talents, skills, leadership, human energy and financial and material assets. In order for these resources to be utilized and maximized, local communities ought to mobilize themselves so that they can appreciate their capabilities and

encourage local initiatives. Therefore, individual and community work is done by the community as a whole (community participation). In fact, the spirit of self-help forms part and parcel of African communities. According to Okafor (1974), each individual in the traditional African community participates in the work of the community amid singing and dancing, ostensibly, to boost the morale of everybody. In addition, individuals offer food, money and other incentives to those executing the job. In Ghana, community work is not only confined to physical work such as constructing latrines, schools and roads, but also includes festivals, funerals, marriages, rites of passage and naming ceremonies. This idea can also be found at both the extended family and individual levels. That is, everyone in the extended family takes part in extended family work. In addition, individuals help each other to execute their jobs and provide other services like security and counselling free of charge.

This spirit of self-help is voluntary but compulsory. Overtime, this concept of helping one another has been transformed into a “business venture” akin to cooperatives and the members of such groups provide free labor for one another on rotational basis. Members of the groups are typically from the same family or community or from nearby communities. The labor offered is a form of savings by the person contributing the labor and it also constitutes a loan given to the individual benefitting from the labor (the member on whose farm the other group members are working). The activities of the groups are guided by unwritten principles. The members do not only work on other members’ farms but also undertake any other activity that will be of mutual benefits to all. This self-help concept led to the rotated susu system where individuals in a group contribute a fixed amount of money and the total amount (lump sum) is given to one person at a specified period, with the process being repeated until all the members receive the lump sum.

The Susu System

Oral tradition indicates that the rotated susu system emanates from the system called “nnoboa” which literally translates as “let us weed or cultivate together.” Currently, rotated susu forms an integral part of the African society, especially that of Ghana. Susu has different variations or forms. According to Alabi, Alabi, and Ahiawodzi (2007), there are three types of susu: susu associations and susu clubs, mobile collectors, and cooperatives. Susu associations have also been categorised into two: accumulated susu and rotated susu. In accumulated susu, members of the group contribute money, at regular intervals, towards a project that requires a relatively huge capital. The members continue saving until they get the required amount. Activities or projects that attract savings include buildings and ceremonies such as weddings and funerals. In rotated susu, group members make equal contributions of a specified amount each month or any specific time agreed upon. The total contribution for each month (lump sum) is given to one member and the process continues until each member receives his/her share. This completes one rotated susu cycle.

The susu club is a blend of accumulated susu and mobile susu and the system is operated by an individual called susu collector. Each member saves a specific amount of money on daily basis for a specific period (usually from 50 to 100 weeks). A member is charged a 10% interest on each withdrawal made plus other charges if the member does not wait until the 50-100 weeks elapse. Mobile susu is operated as a banking system. The operator of mobile susu called a susu collector mobilizes savings from the public. The collector agrees with a customer who will save a specific amount of money each day usually for 31 days. The susu collector returns 30 days savings to the customer and takes one day’s saving as his/her commission for safely keeping the customer’s money. The susu collector will still take a day’s saving as commission even if the customer is unable to save for 31 days. For example, if a customer saves five cedis (C5.00--\$1) everyday, then thirty-one (31)

days will amount to one hundred and fifty-five cedis (C155--\$31). The collector will return one hundred and fifty cedis to the customer. The remaining five cedis (C5.00--\$1) is his/her commission. Generally, rotated susu and mobile susu are the most popular susu systems in Ghana.

This study focuses on the rotated susu system. Rotated susu is a group of two or more people who come together to save money and the lump sum (bulk money) is given to each of the group members on rotational basis. For example, if five people form a rotated susu group and each person agrees to contribute two hundred cedis (C200--\$40) every month, the total amount that will be realized each month is one thousand cedis (C1000--\$200). This amount (one thousand cedis--- C1000--\$200) will be given to one member and the process will be repeated until each of the five members receives the amount. When each of the five members receives the lump sum, then, one rotated susu cycle has been completed. The members can start another rotated susu cycle or the group can be dissolved depending on the agreement or the circumstances. The position (the order of the month which a member will receive the lump sum- the first, second, third, fourth and fifth person to receive the money) depends on the agreement of the group. The rotated susu system is both rural and urban phenomenon, that is it can be found in both rural and urban areas. Rotated susu serves both saving and lending purposes. The monthly contribution of each member is a form of savings for the member. The lump sum is a form of loan given by the other members of the group to the recipient of the lump sum. The lending period is typically short in order to afford members the opportunity to get their working capital for their investments. The level of poverty in Ghana is very high which makes savings/raising capital very difficult. Therefore, the rotated susu system provides people, especially the poor, with a means of raising capital. Hence, the system is prevalent among farmers and petty traders in rural communities. In the peri-urban and urban communities, it is practised by various groups of people, including farmers, public and private sectors workers, petty traders, porters, etc.

Cooperative Societies

Koopmans (2006) indicates that a cooperative society is an economic enterprise set up, owned and controlled by its members to produce goods and services for the benefit of all the members. Stirling (2014) posits that it is an enterprise owned and controlled by its members to meet their needs be it economic, social, or cultural. Consequently, Tchami (2007) states that cooperatives afford people as individuals the opportunity to form a business organization to enjoy economies of scale to reduce cost. In addition, cooperatives assist their members to solve problems common to all of them. The members of a cooperative society include individuals or corporate bodies. These could be farmers, drivers, transport owners, consumers, sellers, etc. Von Ravensburg (1998, as cited in Von Ravensburg, 2011, pp. 38-40) has summarized the characteristics of cooperative societies as follows:

- Economies of scale
- Disband or break the monopoly power of local organizations
- Adapt to changing market conditions easily
- Promote local knowledge and understanding of democratic processes
- Stress on the socio-economic needs of their members and their economic integration
- They are autonomous and compete in relevant markets because they depend on their own resources
- Encourage members to be independent

- Instill a high level of identification in the group for the organization's aims
- Inspire innovation, diversification and specialization in their members' enterprises
- Operate at lower costs, thus significantly limiting transaction cost for both members and organizations

Principles of Cooperative Societies. Generally, the principles upon which cooperatives operate seem to be common and universal. Tchami (2007) mentions the following as some of the principles and values upon which cooperatives operate:

- Voluntary and open membership: cooperatives operate on voluntary basis. That is, people join on their own volition without being compelled by others. In addition, anybody at all can join the organization and leave at his own will.
- Democratic member control: members decide and set the rules and regulations governing the organization and it is the same members who can alter or change them. Each member has one vote, and every member has the right to vote irrespective of their position and contributions in the organization. Members vote to elect or remove their executives and monitor them as well.
- Member economic participation: there is an equal contribution of money by members to support the organization as well as equal sharing of surplus funds accruing if any.
- Autonomy and independence: cooperatives have the freedom to operate and take decisions independently without being influenced by others, including government, government organizations, non-governmental organizations, other institutions and individuals because of assistance or support received from them.
- Education, training, and information: cooperatives, like any enterprise, educate and train their members and employees, if any, for their smooth running. They inform the members about their rights and obligations, the need to work as a team for the welfare of the organization as against their parochial interest, the role and power of their leaders and how the leaders respect the rights of members as well.
- Cooperation among cooperation: whilst serving their members to realize their objectives, cooperatives at the same time cooperate or work with other cooperatives at the local, regional, national and international levels so that together they can reap the benefits as a union, economies of scale, high purchasing power and professional staff.
- Concerns for community: cooperatives work towards the development of communities in which they are located. They participate or contribute in diverse ways which include infrastructure, dissemination of information and give general advice.

Types of Cooperatives. There are different types of cooperatives. The classification of cooperatives is done according to activities, occupations and interests of the groups or societies. The major ones are producers and marketing cooperatives, consumer cooperatives, financial cooperatives and housing cooperatives. Producers/marketing cooperatives are

agricultural or industrial cooperatives that bring their resources together to buy inputs and market their produce. They buy inputs at wholesale price and distribute among the members. The reason is that they want to buy items at a lower price but of high quality. Agricultural producers (farmers), for instance, buy inputs like fertilizer, seeds, animal species and animal feeds whilst industrial producers buy inputs such as raw materials, equipment and machines. Sometimes, members will contribute to buy machinery or equipment that are very expensive and can, therefore, not be purchased by one producer. The equipment and machines are hired to members upon request. Sometimes, one equipment or machine is bought to serve all the members. For example, one poultry feed machinery can be bought to process animal feed for all the members if they are farmers. Similarly, one industrial processing plant can be bought to be used by all members to process their raw materials. Similarly, members can pool resources to sell their produce. They find buyers who will give them competitive prices or transport their produce to major buyers or find new buyers or distribution channels for their members. The aim is to eliminate middlemen and directly sell to buyers.

Another form of cooperative is consumer cooperatives. The main objective of consumer cooperatives is to buy from producers, thereby eliminating middlemen. They buy from wholesalers and share the goods among themselves. This is done in a bid to get the goods or services at a relatively cheaper price. Also, they buy quality goods and services to avoid unscrupulous sellers who want to take advantage of the public. In addition, they educate their members about dangers associated with inferior goods. Financial cooperatives are credit unions and insurance providers. Credit unions mobilize savings from their members and lend to them at concessionary rates. Credit cooperative societies pool their money (members' deposits) and give it back as loans to members who need financial support. Members' deposits or savings attract interest. The difference between the loans and the deposits constitutes the profit or the income of the credit union. Sometimes, part of the profits is shared among the members. Insurance cooperatives also provide insurance services to their members. Housing cooperatives are those societies whose members come together to contribute money in order to build houses for themselves at affordable prices. The members are usually low-income earners.

Methods

The qualitative approach was employed for the study since it enabled the researcher to carefully examine information from the nnoboa and the rotated susu groups under study (Creswell, 2009). The grounded theory approach was adopted. Grounded theory refers to the systematically gathering and analyzing of qualitative data with the aim of developing a theory from it (Charmaz, 2012). This approach was adopted because it enabled the researcher to have an in-depth knowledge of the participants, analyze and interpret the data collected and thereafter derive a theory (Lee & Fieding, 1996, as cited in Bitsch, 2005, p. 77). The study was conducted in the Bibiani-Anhwiaso-Bekwai Municipality in the Western North Region of Ghana. Nnobia and rotated susu groups and experienced elderly people who were formerly nnobia and rotated susu members constituted the population of the study. Experienced elderly people are individuals who have been members of nnobia and rotated susu groups in the past. There is no data on the number of nnobia and rotated susu groups in the Bibiani-Anhwiaso-Bekwai Municipality and in Ghana as a whole. Six villages (Dominabo No.1, Fahiakobo, Kumkumso, Bethlehem, Abokyikro, and Subri Nkwanta) and one town (Bibiani) were selected by convenience. Three nnobia and three rotated susu groups were chosen using the purposive sampling technique. In addition, another group was formed by the researcher making the total number of groups seven. The group that was formed by the researcher comprised two elderly people who were formerly members of nnobia and rotated

susu groups but have retired because of old age. They were chosen from each of the six villages by purposive sampling. They were chosen because of the experience and in-depth knowledge they have about nnoboa and rotated susu. According to Creswell and Plano Clark (2011), interviewees are picked based on the profound knowledge about or experience with the subject matter. All the participants (focus groups) that were chosen agreed to participate in the study out of their own volition in order to share their experiences and views (Bernard, 2002). Each of the nnoboa and the rotated susu groups in the six communities constituted one focus group whilst the seventh focus group was the new one formed by the researcher. The six groups (three nnoboa and the three rotated susu groups) that are already operating were used as focus groups to make it easier and less expensive instead of forming new focus groups.

One of the methods for collecting data when using a grounded theory approach is a focus group. Hennink (2014) accentuates that a focus group method is suitable for a grounded theory approach because it can be used for data collection and analysis. Given that nnoboa and rotated susu groups were already in existence in the communities, it was easier and less expensive to use these groups as focus groups instead of using a structured interview. Consequently, the main research instrument employed by the researcher to collect the data was a focus group. According to Fern (2001, as cited in Sagoe, 2012), a focus group is composed of a small group of people between six and ten with the same or different characteristics who are brought together to address a specific topic. This instrument was adopted since it helped the researcher to collect data quickly and cheaply and to get more responses from multiple members (Krueger & Casey, 2000, as cited in Onwuegbuzie, Dickinson, Leech, & Zoran, 2009). The composition of the nnoboa-rotated susu group and the nnoboa and rotated susu groups is shown in Tables 1, 2 and 3 in Appendix A. The tables give an indication of the background and characteristics of individuals in each group. All the people in the nnoboa-rotated susu group are elderly people. The composition of the remaining groups (nnoboa and rotated susu groups) is however, a mixture of both the youth and the elderly. Also, the participants in all the focus groups had little or no education. In addition, they are predominantly farmers.

I personally contacted one of the members of each of the six groups (three nnoboa and three rotated susu groups). The member in turn introduced me to the remaining group members. Each group agreed on a day and the time that would be convenient for them to meet me. Regarding the nnoboa-rotated susu group comprising two elderly people from each of the six communities which was formed by the researcher, one Friday was chosen for the focus group meeting since Fridays are the market days for Bibiani. The researcher footed the transportation and the feeding expenses of these participants. This was because they came from their respective villages to Bibiani where the focus group meeting was held. Since the focus group members live in rural areas where they are predominantly farmers, the meetings days for the remaining six focus groups were held on taboo days – that is, days prohibited for farming. In the case of Bethlehem, the focus group discussion was held on a Thursday and for Dominabo No.1, Fahiakobo, Kumkumso, Subri Nkwanta and Abokyikro, it was held on a Wednesday. Each focus group meeting lasted between one and two hours.

There were three sets of focus group discussion guides (see Appendices B, C and D). Appendix B was for the group that was formed by the researcher (nnoboa-rotated susu group), Appendix C was for nnoboa groups and Appendix D was for rotated susu groups. The questions were taken from the focus group discussion guides. They were semi-structured and open ended; however, they required in-depth discussion. The first part of all the three set of questions concerned the background information of participants, the second part was about the emergence of nnoboa and rotated susu and the relationship between them. The third part captured the values and operations of nnoboa (for nnoboa groups only-----Appendix C) and

rotated susu (for rotated susu groups only-----Appendix D). The fourth part was related to benefits of nnoboa (for nnoboa groups only-----Appendix C) and rotated susu (for rotated susu groups only-----Appendix D). Appendix B, however, captured all questions regarding both nnoboa and rotated susu in the third and the fourth parts of the focus group discussion guides because this group comprises elderly people who are experienced and retired nnoboa and rotated susu members.

The procedure used to conduct the focus groups meetings is as follows. The research assistant and I exchanged greetings with the participants during each of the focus group meetings given the cultural significance of greetings in the Ghanaian community. This was followed by self-introductions by the researcher/research assistant and the participants. I then proceeded to inform the participants of our mission and to make them aware that I would moderate the discussion. I assured the participants of the confidentiality and anonymity of their contributions to allay their fears as some were apprehensive about what was going to happen. Permission was given by the participants for the research assistant to videotape the entire discussion. A video recorder was utilized because it gave us the opportunity to collect copious information about the event and to categorize the information gathered (Edwards & Westgate, 1987). In addition, a video is able to capture all aspects of the event or situation being covered, including how the participants talked, their facial expression, gaze and gesture (Jewitt, 2012). The conversation was done in Sefwi (the native language of the participants) and was later translated into English (British English, which is the official language in Ghana) for the data analysis.

Ethical Issues

Although there is no recognized ethical body in Ghana for research in the humanities, frantic efforts were made to undertake the research ethically. The researcher notified each of the focus groups that the study was solely for scholarly academic purposes and that the gathered data would be treated as personal and confidential. The researcher also clarified to them that members were not permitted to disclose information about the meeting, particularly with matters relating to personal issues. All the participants were treated with respect and there was no form of coercion, intimidation, criticisms and insults from the researcher and the research assistant or among the members of the focus groups. Any participant who was not snug with anything during the meeting had the liberty to voice it and members could leave the meeting anytime that they wished to. Permission was also sought from the members to video the meeting.

Data Analysis

The data were analyzed by adopting the inductive reasoning approach. Inductive reasoning is used to analyze the data of grounded theory because the theory is derived out of the data collected (Hodkinson, 2008). The theoretical model was obtained based on the data collected and analyzed. The video recorded during the focus group meetings was transcribed and coded. According to Duranti (2007), transcription concerns changing the sound or image recorded into text. The study went through the three stages of analyzing grounded theory data----- open coding, axial coding and selective coding (Strauss & Corbin, 1990). Open coding deals with the identification and development of categories and sub-categories in relation to their properties and dimensions whilst axial coding concerns the relationships between the categories and sub-categories. Selective coding refers to merging both or some of the main categories and sub-categories and re-categorizing them to form main categories while taking into consideration the theory to be developed.

Sagoe (2012) submits that in order to ensure that the analysis is of high quality, the researchers have to do the coding themselves. Seven focus group meetings (one nnoboa-rotated susu group, three nnoboa and three rotated susu group meetings) were held and videotaped. The video recording of each focus group meeting was transcribed both verbal and non-verbal conversations verbatim and manually by both the researcher and the independent researcher after playing each video several times. Also, to ensure that both the researcher and the independent researcher were not being influenced by each other, the transcription was done individually and independently. The transcribed data for each focus group were coded and this involved categorization into main categories and sub-categories taking into consideration the objective of the research. Relationships were established among the main categories and sub-categories and there was also the deleting and merging of some sub-categories. A composite data (main categories and sub-categories) was extracted for each focus group. A grand composite data was extracted for the entire seven focus groups. To ensure consistency, both the researcher and the independent researcher met and compared their results. The composite data for each focus group and the entire seven focus groups of the researcher and independent researcher were compared. This process was repeated four times and all variations in the coding were thoroughly discussed until we agreed upon common ones (codes). That is, some of the codes were deleted or combined to constitute new categories and relationships among them were maintained or re-established. We reached a saturation point where new main and sub-categories did not emerge or were exhausted. This constituted the final coding stage used for the analysis. The main categories have been summarized and the analysis and discussion of the results were done according to the main categories as follows: nnoboa-rotated susu relationship, values (trust, synergy, flexibility and empathy, commitment, tolerance, punctuality and promptness) and benefits (generating income/raising capital, savings, cheap labor, increasing productivity, networking, bulk purchasing, display of love and affection and groups acting as collateral securities or guarantors) of nnoboa and rotated susu.

Results and Discussion

Nnoboa-Rotated Susu Relationship

The results show that the idea of nnoboa “gave birth” to the rotated susu concept. The nnoboa concept, thus, reflects Ghanaians’ communal way of living. The spirit of self-help has been part and parcel of Ghanaian communities. Inhabitants of the community are mobilized by the chief of the village/town to do community work such as the building of latrines, schools, market and community centers free of charge. This is called “manye adwuma” in the Sefwi language which literally translates as “community work.” This was later called communal labor when the British ruled Ghana during the colonial period. The two words “manye adwuma” and “communal labor” were used interchangeably by the communities. In the same vein, members of an extended family also do family work free of charge. People also assist individuals to do their work also free of charge. In addition, festivals, funerals, naming ceremonies, rites of passage and protection of the community, families and individuals are the responsibilities of the entire community. Since a lot of people were engaged in self-help at the individual level, they gradually began to form smaller groups so that it becomes convenient for individuals to work on other people’s farms not only on daily and rotational basis, but also on continuous basis. The process is repeated until the group works on the farm of every member. This completes one nnoboa cycle and the group can decide to continue or disband the group. This became known as nnoboa. It should be noted that assistance given to individuals by members or the community is still being practiced

alongside the smaller groups (nnoboa groups). This, however, depends on the situation and the type of work. Later, the nnoboa concept was applied to the rotated susu concept where each member of the group contributed money and the lump sum was given to one person usually at the end of the month. The process is continued until each member benefits from the lump sum. This constituted one rotated susu cycle and the group can continue or be dissolved depending on prevailing circumstances. A woman in one of the groups recounted the following:

When my husband and I moved from Antwi Agyeikrom to Bethlehem, only a few people lived in Bethlehem. We were five women who formed a nnoboa group. The same group was also used as a rotated susu group. The chief of the village was fascinated about our group. One day the chief of Bethlehem called us (the group) and I learnt from him that community self-help spirit gave birth to nnoboa and rotated susu also came out from nnoboa.

A man had this to say:

Oral tradition has it that nnoboa ote panyi yɔ which literally translate nnoboa is the elder. I learnt that people saw how the nnoboa system operated and the same principle was applied to rotated susu to raise money to meet their expenses.

Another woman indicated the following:

My grandmother told me that when people looked at how nnoboa assisted group members to own big farms, then people tried to adopt the same principle to raise capital. The principle worked perfectly and therefore rotated susu came to stay.

Generally, the African community is a communal one and the spirit of self-help is an integral part of the African society. This view is reinforced by Okafor (1974) who intimates that in traditional African settings, the whole community gives a helping hand in executing various community tasks amid singing and dancing and this fosters solidarity.

Values of Nnoboa and Rotated Susu Groups

The results reveal the values guiding both nnoboa and rotated susu groups: trust, synergy, flexibility and empathy, commitment, tolerance and punctuality and promptness. These constitute the main categories of values. The values are unwritten; yet, they are binding. Each of these main values is subsequently discussed.

Trust

The results of the nnoboa and rotated susu focus groups demonstrate that both nnoboa and rotated susu systems are based on mutual trust among the members. The members should be people they know, live in the same community or in a nearby community and can be trusted. Trust involves members who will always tell the truth, are reliable and always willing to protect the interest of everyone except in instances where a member is involved in wrongdoing. A member should, therefore, be someone other members can vouch for.

Nnobia

The extract below indicates how a member of one of the nnobia focus groups explained the way they rely on the trust of members:

Nowadays it is difficult to trust people. Stealing of farm produce has become prevalent in our community. Therefore, working with trustworthy people will assure you that no one will know where your farm is and go there during odd hours like dawn, night or days prohibited by custom to work on farms to steal your farm produce.

A member of one of the nnobia groups intimated that:

I will only work with people who are always reliable. Our 'work' thrives on trust. If a member continues to lie how can we work with him? In my previous group, Kofi Babone (pseudonym) was always gossiping about people and also feigning ill and therefore absenting himself from work. He was expelled because he brought divisions in the group as our group nearly dissolved. I am however happy in my current group because we trust each other. We can rely on each other anytime anywhere.

Rotated Susu

One of the members in the rotated susu groups who was furious had this to say:

Eh! If a member is not truthful, it is painful and dangerous. The first rotated susu group I joined collapsed because some of the members would not contribute their money at the time agreed upon. They gave different reasons when the time was due for members to pay their contributions. Everybody then decided to give his contribution at his convenience. Meanwhile, everybody has earmarked the time and what he wanted to use the money for when it was his turn to get the lump sum. This obviously continued to disarray the plans of each individual and members were compelled to dissolve the group.

A member from one of the rotated susu groups remarked that:

I will not gamble my money again with someone I do not trust. The sister of Akosua Ataa Wosika Besa (pseudonym) came from Accra to stay here after the husband died. She joined our susu group and she was the second person who received her lump sum on rotational basis. She absconded with the money once she got it and had not seen her up to date.

Trust is, therefore, at the heart of both nnobia and rotated susu groups. This is in consonance with the assertion of Arakal and Mampilly (2017) that without trust, group members are not willing to give their best since each individual has his/her own personal values and beliefs. Therefore, it takes time for group members to trust one another. When this problem is overcome, individual members will have the peace of mind to carry out their task and hope that others will do the same. In addition, trust propels members in a group to be involved in group activities. Therefore, trust leads to group cohesion.

Synergy

It is expected that the combined efforts of the group members of nnoboa in terms of working on each member's farm should be more than the individual effort. Therefore, each member is expected to have stamina for the physical jobs to be done and work diligently for each other throughout the time agreed upon. In the case of rotated susu, it is expected that the accumulated amount realized during each susu month would be able to support each member more than the individual's own contribution. That is, it will be able to solve the individual problems more than his/her single contribution. Therefore, each member is expected to work hard to earn some money to enable him/her to pay his/her contribution. In both cases (nnoboa and rotated susu), members will not entertain excuses.

Nnoboa

A woman in one of the nnoboa groups had this to say:

Nnoboa is not for people who are lazy. Preparation of the land, sowing of seeds and planting of crops and even harvesting depends on the vagaries of the weather and therefore it is time bound. Our combined efforts enable us to finish preparing the farmland before the rains set in. We will miss the rain if we rely on the effort of each person going solo.

Rotated Susu

A member of one of the rotated susu groups put forward the following:

If I had relied on my individual savings with a mobile susu collector, I could not have mobilized enough money to pay for my daughter's school fees. Three years ago, I started saving with Sefwiman Rural Bank Mobile Susu but could not raise enough money to pay my daughter's school fees. I could raise only one-third of the money and had to borrow the remaining amount from the bank. Now, that problem is no more. I can pay the school fees with surplus money to support my petty trading when I joined this group.

It is important to observe that nnoboa and rotated susu groups thrive on synergy of the groups and eschew social loafing. That is, the groups want their total efforts to be greater than their respective individual efforts. This result supports the view of Vvienhardt and Banikonyte (2017). The result also corroborates the assertion by Gatotoh and Kariuki (2012) that group synergy is an avenue for growth among people with limited resources as the combined individuals' efforts foster team effectiveness in saving. Further, the result concurs with the views of Corning (2000) who notes that synergy is the result of relationships that are based on division of labor and/or functional complementarities.

Flexibility and Empathy

During a period of distress or when there are unforeseen circumstances such as sickness, death or any calamity, members in the nnoboa and rotated susu groups have to put themselves in the shoes of the affected individual and show concern. They should understand and share the feelings of their colleagues. Not only should they be empathetic, they also should be flexible with respect to the rotation of the days on which work is done on each

member's farm or the rotation of the turns of each member receiving the lump sum. At times, the "distressed" member will be exempted from work or his/her debt (the number of times he/she owes other members working for them) will be cancelled. Regarding rotated susu, if the turn of a member to receive the lump sum is say fifth position, he/she can change position with the person in third position. That is, the "distressed" member will receive his/her lump sum at the end of the third month whilst the person in the third position receives his/her at the end of the fifth month. If the "distressed" member is in need of money or anything, members will have to contribute or find a way to support him/her. In general, members have to be accommodating, be prepared to change their positions and be willing to make sacrifices for a member in difficulty.

Nnobia

A man in one of the nnobia groups indicated that:

I remember when my father died, my group exempted me from all their activities for one week. I rejoined them to work on Kwaku Suro Nnipa's (pseudonym) cocoa farm after one week. A month to my father's funeral celebration, I was broke, so the group stopped working on other members' farms on rotational basis. They worked on other peoples' (non-members') farms to raise money for me. The same thing was done for Kwabena Efiri Wotomamu (pseudonym) when he was going to marry.

A member in another group reported that:

Nnobia highly depends on how group members are flexible. We are saddled with personal and community issues. Sometimes, we may be ill or one of our family members may be ill. The members should understand and re-schedule the working day or period so that it does not distort their calendar (timetable of days working for each other).

Rotated Susu

A member in a rotated susu group explained that:

I have changed my positions (my turn of receiving the lump sum) two times during one rotated susu cycle. One of the members of the group did not have money to pay the school fees of his daughter. It was urgent, so the group swapped my first position with the "distressed" man who was also in the fifth position. At another time, a member was in dire need of money to marry. I was therefore compelled to sacrifice for this member. I swapped my position as a fifth person to receive the lump sum for his eighth's position.

A member recounted this incident:

We are each other's keeper. "You scratch my back and I also scratch your back." A member of the group fell sick and needed urgent money to go to the hospital. Unfortunately, he has already had his turn of the lump sum. He approached me to assist him and added that he would pay back during the next rotated susu cycle. The group endorsed his request, and I was happy to give

my lump sum to him the following week when I had it. He honored his promise and paid back in the next rotated susu cycle.

It is, therefore, important that group members empathize with one another and show concern for one another. This confirms the view of Micken and Rodger (2000) who intimate that group members should be open, accommodating and receptive towards others and, in general, respect the views of others. Also, individual roles should be flexible to make room for individual differences, personal development needs and membership changes. In addition, individuals should be able to negotiate their roles and team roles, generally, should be interchangeable.

Commitment

Commitment is required to sustain the nnoboa and rotated susu groups. Commitment involves an emotional attachment to the group. Members are expected to be loyal to the group and should always be prepared to defend it. They should participate in all activities of the group. In addition, they should identify with the group and should always serve as agents who market the group to attract new members.

Nnoboa

A member of one of the nnoboa group pointed out the following:

I have been with this nnoboa group for sixteen years. We formed this group when we were teenagers. Only one member, Adwubi Papa Ye Asa, (pseudonym) has left the group. She has moved to Accra to do petty trading. Other nnoboa groups in this area (our community and nearby communities) have tried to poach me but I have not made myself available to them.

Rotated Susu

A member of one of the rotated susu groups intimated the following:

I was expelled from my previous rotated susu group because I was speaking evil about group members. I did not also participate fully in the activities of the group such as paying a visit to members who took ill, had given birth or lost love ones. I pleaded with the group to forgive me but was not spared and was, therefore, compelled to join this particular group.

These examples demonstrate that both nnoboa and rotated susu groups' effectiveness hinges on members commitment to the group's values and principles as well as their willingness to participate in all group activities. This concurs with the assertion by Micken and Rodger (2000) that group members should be committed to group goals and values as this motivates other members and helps the group to surmount all challenges.

Tolerance

The ability to tolerate other group members' opinions is key to the sustenance of nnoboa and rotated susu groups. Members should respect one another and treat all members with dignity. They should accommodate other people's views and avoid using abusive

language. Members should criticize each other constructively. Dispute and differences should be settled amicably. In general, members should inculcate the habit of perseverance, long suffering and wait for the long haul.

Nnobia

A member in one of the nnobia groups had this to say:

In our group, we call ourselves “sona te nzu” which literally translates as ‘human beings are nothing’. Everybody expresses his views. We share jokes and insult each other but nobody is offended. Non-members are prohibited from using our jargons.

A woman in another group indicated that:

Akosua W’ano Pe Asem (pseudonym) was expelled from our nnobia group because she was quarrelsome. The least thing, she would be provoked and talking at the top of her voices and shouting at people. The group became fed up and she was expelled.

Rotated Susu

A member in a rotated susu group made the following remark:

Because we tolerate and respect each other, our group has been in existence for eight (8) years. Many people envy us and want to join our group, but we have declined to accept them. We have known ourselves for this while and we do not want any ‘bad’ person to infiltrate our group.

It is evident that tolerance is a bedrock of group stability and harmony. This concurs with the views of Berggren and Nilsson (2013). They state that tolerance is related to trust and happiness which breeds economic and social freedom. The result is also in consonance with the view of Yusuf (2013) which indicates that tolerance is understanding, agreeing and respecting others and living in a peaceful co-existence with different people whose opinion, practices, religion, nationality and so on differ from us.

Punctuality and Promptness

Another virtue of nnobia and rotated susu groups is punctuality and promptness. Each nnobia member should report to work always and promptly. Members should always report to work on other group members’ farms at the time agreed upon. In the same vein, payment of each member’s rotated susu contribution should be done on the day and time agreed upon. Also, each member’s lump sum should be paid on the specified payment date for all. Lateness is not tolerated at both nnobia and rotated susu meetings.

Nnobia

A member of one of the nnobia groups told her story:

I always report late to work on other group' members' farms, including mine, in my previous group. Sometimes, all the members are ready, but I would delay them. I ways gave excuses. This compelled the members to dissolve the group. I was doing the same thing when I joined this current group. I was nearly expelled, so I have turned a new leaf.

Rotated Susu

A member of a rotated susu group remarked as follows:

Everybody in our group pays her monthly rotated susu contributions promptly. We pay our monthly contributions on the third day of every month. The lump sum is also given to the beneficiary on the same day and at the same time. Our group is flourishing because of the prompt payment.

Punctuality and promptness are virtues that nnoboa and rotated susu groups hinge on. Readiness and punctuality to group activities or adherence to anything the group agrees on helps the group to thrive. This is in line with Dishon-Berkovits and Koslowsky's (2002) view that when all members in a group play their individual roles well regarding decision making, the reaction of the congenial group atmosphere or working conditions prevailing show that punctuality is at play. They indicate that punctual behaviors of members in a group enhance trust and co-operation.

Benefits of Nnobia and Rotated Susu Groups

The following findings also emerged from the nnoboa and the rotated susu focus groups meetings as benefits members derive from forming nnoboa and rotated susu groups: generating income/raising capital, savings, provision of cheap labor, increasing productivity, networking, bulk purchasing and the groups acting as collateral security or guarantors and the display of love and affection.

Generating Income/Raising Capital and Savings

Both nnoboa and rotated susu serve as sources of generating income or raising capital, savings, and lending to other members. Through nnoboa, members generate income. When the entire group is in need of money, they could set aside some days to work as hired laborers and share the money among themselves. Apart from this, a group member's turn (i.e., the day that other group members work on his/her farm) can be used to work on non-members' farms in the community as hired laborers. Though the group works as hired laborers, only the one whose turn it is receives the wages for the number of people who worked that day. For example, if there are five people in a group, the member will be paid for five laborers and not for one person. The member can continue to use his turn to raise money until he/she decides no longer to. Actually, the labor offered by each member concurrently serves as a form of savings and loans. That is, the person who is working on another member's farm is saving (his/her labor). He or she, however, lends (his/her labor) to the beneficiary member on whose farm the group is working. The beneficiary member on whose farm the group is working considers the labor as a loan or withdrawal of his/her labor. The same principle holds for rotated susu. Here, the lump sum received by each member is a loan given by the group members and the monthly contributions paid by each member also serve as savings and loans. Thus, the monthly payments made by individual members represent savings for the

payer and at the same time is a loan (lump sum) given to the beneficiary by the other group members. The receiver of the lump sum can, therefore, be said to be borrowing from his group members or withdrawing his/her savings. Thus, both systems operate like the formal banking savings and loans systems.

Nnobia

A member of a nnobia group put forward the following:

I did not have money to pay the school fees of my son in the senior high school, so I used my group to work on some people's farm to raise money when it was my turn. I was able to raise two thousand cedis (C2000.00--\$400). It also worked perfectly for Kofi Baboni (pseudonym) when he wanted to buy his motor bicycle.

The group leader of one of the nnobia groups had this to say:

Last year, my group agreed to raise money and shared among ourselves. We worked on farms of farmers' in communities in and around us and realized six thousand cedis (C6000--\$1200). We were six people so each had one thousand cedis (C1000--\$200). I used my share of the money to buy these roofing sheets.

Rotated Susu

A woman in one of the rotated susu groups recounted:

I was able to raise money to start petty trading through the lump sum I took when it was my turn. I first started with two hundred cedis (C200--\$40) in 2013. I added the lump sums I received during every rotated susu cycle. Now my capital is about one thousand and eight hundred cedis (1800--\$360). I pay my rotated susu monthly contributions through the profits I get from my petty trading. How could I have raised money to start my business if I had not joined this rotated susu group.

The results indicate that nnobia and rotated susu are major means through which low-income earners and for that matter rural communities generate income or raise capital, save and lend money to themselves to meet their daily expenses or invest the money. This corroborates Karlan, Ratan and Zinman's (2014) view that the poor save but usually rely on formal or informal means that attract high risk and high cost, resulting in under-saving. Individuals save to finance investments in people and raise capital for their businesses. Generally, the poor find it difficult to save because of transaction cost, lack of trust and regulatory barriers, compelling them to sometimes save under mattresses, in informal groups and/or in livestock.

Cheap Labor

Nnobia also serves as a means of providing cheap and affordable labor. That is, a hired farm laborer receives an average of twenty cedis (C25--\$5) a day for his/her labor. Generally, rural communities are poor and so the majority of them cannot afford to hire

people to help them on their farms. Hence, to get cheap labor to undertake their farming activities, they form nnoboa groups.

A member of one of the nnoboa groups pointed out the following:

I did not have money to hire people to work on my farm. It was also boring to work alone. So, I joined this nnoboa group and I have been able to cultivate this cocoa farm you see here. In fact, companionship is really a morale booster and a means of getting cheap labor.

Another member stated as follows:

Relying on the strength of an individual alone to cultivate your crops is not an easy task. One way of getting cheap labor is through the nnoboa system. We as group members complement each other efforts with our diverse skills. Each and every one of us has his own way of contributing labor. For example, I am good at clearing the land for new farms, Kwaku Dwenewoho (pseudonym) is good at felling trees, Ampomah Ateabisa (pseudonym) is good at spraying cocoa, Ebiri Suro Obaa (pseudonym) is good at harvesting cocoa pods and Bediako Ohia Yeya (pseudonym) is good at weeding in general. We utilize this farming expertise free of charge and the combined efforts of all in the group have made us own individual farms bigger than the average individual farms in the community.

It is clear from the above that nnoboa is a means by which members get cheap and affordable labor. In addition, members are able to own farms bigger than the average individual farms in their respective communities. This supports the assertion of Casely-Hayford (2004) that each member of a nnoboa group is able to access enough labor for large pieces of farm work which often requires hired labor.

Increasing Productivity

Nnoboa also increases productivity of the group members. It goes without saying that the sum is greater than its parts. It means that the effort of an individual is less than a group's effort. The average output of a nnoboa group is more than the average output of an individual.

An outspoken member of one of the nnoboa groups stated the following:

When my father died and I came to this village six years ago, I struggled in the first two years to expand my farm. When I joined this nnoboa group, within two and a half years, the size of my farm had doubled, and the yield has also tripled. I owe a lot to my group for the commitment and hard work.

Another member had this to say:

Through the combined efforts of my nnoboa group, I own three big different farms (cocoa, palm and food crops). My average annual harvest of cocoa has increased from eight bags to fifteen bags. This has gone a long way to improve my life.

The results also demonstrate that nnoboa is one of the ways to increase productivity of members in a group in terms of farm size and crop yields. According to Afriyie (2015), the nnoboa system is concerned with self-help where members in the group work on each other's farms (use their strength without paying cash) in order to increase their yearly income which goes a long way to improve their standard of living.

Networking

The results show that members of both nnoboa and rotated susu groups network among themselves. That is, a relationship that involves cooperation and collaboration between and/or among themselves. Members of nnoboa groups share information about people who want to hire laborers on their farms, high yielding plants and varieties of crops with short gestation periods and so on. They also share information on agro-chemicals and individuals, buying companies and agents with the best competitive prices for farm produce both cash and food crops. Regarding rotated susu groups, members share information about investment opportunities such as businesses that require small start-up capital or businesses that are easy to establish and which have high rate of turnover and very profitable. They also share information on banks or micro-financial institutions that pay competitive interest rates or charge low interest rates for loans as well as where members can get cheap but quality items from retailers to mention but a few.

Nnoboa

A man from one of the nnoboa groups recounted his experience:

You see this afaasee which literally translate water yam (*dioscorea alata*), it is a new afaasee variety introduced by the Crop Research Institute in Kumasi. It is called Afaasee Adepa, which literal translate good water yam. It is very nutritious, high yielding and pest resistant. See how 'macho' they are. Opoku Mma Mpe Ohia (pseudonym) bought one tuber for me during last farming season.

Rotated Susu

A woman from one of the rotated susu groups narrated her story:

Yaa Ataa Bedii Sika (pseudonym) introduced me to this snail business three years ago. I started with my first lump sum of one hundred and fifty cedis (150cedis--\$30). I started with fifty snails initially. The business is very lucrative. I have built this little house with the proceeds.

In general, both members of nnoboa and rotated susu share information about their farms, crops and businesses or investments. Nnoboa members share information about the best crop variety with high yields, pest resistance and so on whilst rotated susu members share information on retailers whose products are relatively cheaper or give flexible condition of credits, where members can invest their lump sum etc. The result confirms the assertion of Martinez and Aldrich (2011) that group members are closely connected to each other and this cohesive network facilitates repeated social and business interaction. In addition, the finding corroborates the view of Novak and Wurst (2005). They indicate that the physical proximity, frequent contact, similarity of languages, knowledge and experiences as well as beliefs and

attitudes facilitate knowledge sharing. The finding also supports the views of Garcia-Pérez and Mitra (2007) who assert that informal networks play a key role in facilitating coordination and avoiding potential conflicts.

Bulk Purchasing

The results indicate that nnoboa and rotated susu groups pool money or raise capital and buy things in bulk and share among themselves according to the amount contributed. They contribute to buy farm inputs such as fertilizer, pesticides and insecticides and farm equipment such as spraying machines. Sometimes, they can procure food items like bags of rice, sugar, beans, maize and cartons of frozen fish and share. Those who are engaged in petty trading and selling the same items can also buy their stock in bulk. This affords the individuals members the opportunity to buy things at relatively cheaper prices and, thus, save money. Members also benefit from buying high quality products.

Nnoboa

A cocoa farmer in one of the nnoboa groups exclaimed:

Members of three different nnoboa groups contributed money to buy spraying machines. We bought 20 manual MOB knapsack sprayers. The cost for each machine was seventy cedis (C70--\$24) and we would have paid the unit retail price of ninety-nine cedis ((C99--\$34) if we had not bought them in bulk.

Rotated Susu

A lady from one of the rotated susu groups expressed her joy as follows:

Our group members occasionally agreed to contribute money specifically to buy Holland wax prints and cooking utensils from a wholesaler in Kumasi. Through this arrangement, I have acquired six Holland wax prints and five set of cooking utensils. I have really benefitted from this arrangement because I could not have bought them solely.

It is evident from both members of rotated susu and nnoboa groups that they pool money to buy in bulk in order to enjoy price reduction of high-quality products. This finding supports an assertion made by Schotanus (2005, as cited in Schotanus & Telgen, 2007) that the advantages of cooperatives buying in bulk includes buying high quality products at reduced prices, lower transaction cost, lower risk, lower workloads and learning from each other.

Display of Love and Affection

The analysis further illustrates that nnoboa and rotated susu groups show love and affection. The groups serve as platforms to fulfill social needs and a sense of belonging as well as enjoy regular interactions. The members become friends and bond together closely, visit one another regularly and assist one another in times of illness, death of relatives, marriage to mention but a few. The group members also share things in common. They settle disputes among themselves and among outsiders, including relatives, and they also fight for group members' rights when their rights are trampled upon by outsiders etc.

A woman in one of the nnoboa groups explained that:

When I fell sick, it was my group who were supporting with foodstuff and occasionally gave me money. It was a critical moment for me but with this support, I was able to prevail. We were able to counsel Nana Yaa ƆdɔYɛ Dɛ (pseudonym) also when she was going through stress when her husband divorced her. Though, she could not cope with the agony, our regularly visits and advice enabled her to overcome. Look! Our group is fantastic. Every problem is surmountable.

A woman in one of the rotated susu groups had this to say:

You know I am an introvert. Our regular meetings and visits have made me talkative. I really feel proud to interact with our group members to share ideas. My confidence level has also gone up. When I am in short of food, I go to Ataa Hu Nnipa Mmɔbɔ's (pseudonym) farm and take plantain, cassava, pepper and garden eggs. You see this dog. I give some of the puppies to my group members when it gives birth. Ama Mmarima Swine (pseudonym) also sometimes takes Awo Sugyadie Yɛ Ya's (pseudonym) sewing machine to do "oye adieɛ yie" which literally translates as the one who mends clothes whenever she is broke. She does not pay a pesewa (any money to the owner) to Awo. That is how we are living together.

It can be deduced from the above that attachment of members of both nnoboa and rotated susu to each other and love are important ingredients in maintaining a healthy relationship among the members even beyond group activities. This is in consonance with Regan's (2009) position that affectionate love, friendship-based love or attachment is the feeling, the trust and the tenderness we have for ourselves because our lives are deeply interwoven and connected. According to her, this sort of love is between close friends who have been together for a long time.

Groups as Collateral Securities or Guarantors

The results also demonstrate that nnoboa and rotated susu group serve as collateral securities or guarantors when the groups or individuals within the groups borrow money from individuals, money lenders and micro-financial institutions. The groups have goodwill or a good reputation (in terms of the values and social capital) in the communities in which they operate as well as with their credit providers. The credit providers are aware and confident that in the worst-case scenario, the groups can raise money by working on the farms of non-members or engaging in any income generation activities to repay the loan. Therefore, it is easier for the groups to secure credit facilities from individuals, money lenders and micro-financial institutions. In order not to tarnish their image and the confidence reposed in them, they deliberate on the prospective loan they want to secure and exclude all members they think they are likely to bring the reputation of the group into disrepute.

Nnoboa

A leader in one of the nnoboa groups asserted that:

My group serves as a collateral security or a guarantor when we are contracting loans as a group or as individuals in a group. We do not provide any assets as collateral security or use individual farms as collateral securities. We have to protect our image as a group, so before we go in for a loan, we make sure we can repay. Therefore, we usually contract loans as a group as a last resort (that is where we have exploited all possible avenues that there is no way we can get the amount we need). We usually contract loans to buy things in bulk such as agro-chemicals and high-yielding plants during the major season. We do not dare contracting any loan during the lean season because it will be difficult for us to repay.

A member in one of the nnoboa groups had this to say:

My group had served as a collateral or a guarantor for me to contract a loan from a money lender from our community on two occasions. Both cases were urgent, and my group could not help me financially. In the first instance, my grandmother was seriously ill and had to undergo surgery, so I was caught between the devil and the deep blue sea. If I did not go for the loan, my grandmother might die and if I went for the loan too, my financial situation could worsen. I contacted my group and they agreed to act as a collateral to secure a loan from a money lender---Agya Abrabɔ Ye Bɔna (pseudonym). The second time was when I needed money to pay the admission fee of my niece who had just gained admission to one of the nursing training colleges. The deadline for the payment was due and I had to fall on my group to act as a guarantor to secure a loan from Wofa Aboa Sika (pseudonym).

Rotation Susu

A member of one of the rotated susu groups posited that:

We sometimes used our group as a collateral/guarantor to secure loans from Aboa Ohia Loans (pseudonym) and share the money among ourselves to pre-finance individual projects we have undertaken. In this case, we use our monthly contributions (monthly lump sum) to repay the loans. This means that the lump sum given to individual members each month is suspended until the loan has been repaid. This has really helped us to expand our individual businesses.

A vociferous woman in one of the rotated susu groups pinpointed that:

My teenage daughter had to undergo a caesarean delivery and where was the money? I was in hot water and had to approach my group to guarantee a loan I contracted from Sika ne Ohia Manso Enterprise (pseudonym). The group really helped me to avoid public opprobrium.

It is evident from the above that nnoboa and susu groups serve as collateral securities or guarantors for the entire group and individual group members as far as the contracting of loans is concerned. This finding concurs with the views of Postelnicu, Hermes, and Szafarz (2014), Kumar (2012) and Dellien, Burnett, Gincherman, and Lynch (2005). Postelnicu, Hermes, and Szafarz (2014) intimate that groups use their social capital (social ties) as

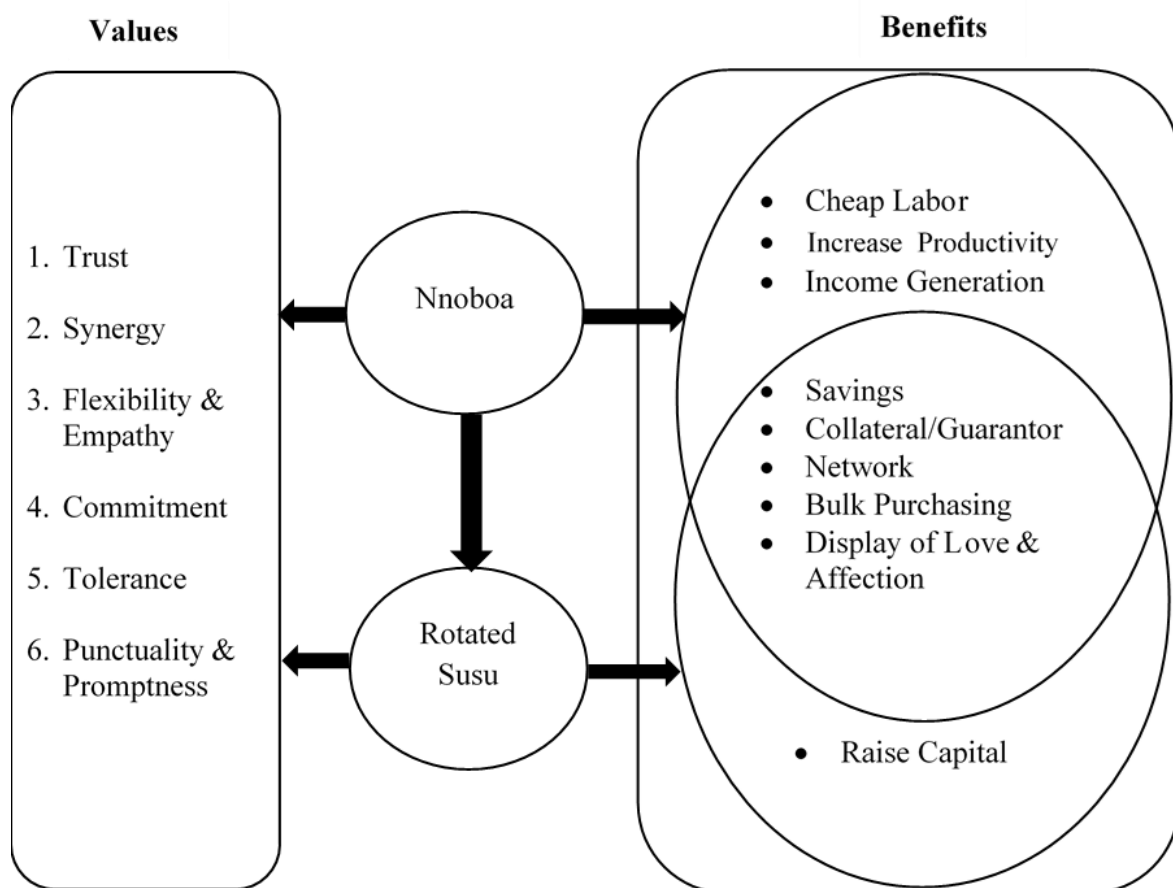
collateral (social collateral or joint liability) to secure loans. Such an approach facilitates rapid repayment of loans because group members are compelled to screen, monitor and enforce loan repayment by their peers. Kumar (2012) states that the social collateral (social ties) is a powerful weapon used by groups to reinforce repayment of loans. Also, Dellien, Burnett, Gincheran, and Lynch (2005) posit that the motivation for groups to repay loans lies in joint liability, group reputation, credit rating and future access to credit for each member.

Theoretical Model of Nnobia and Rotated Susu Systems Based on Grounded Theory

The findings of the study were used to develop a theoretical model using grounded theory (see figure 1).

Figure 1

Nnobia-Rotated Susu Relationship in Savings Mobilization



The diagram shows the relationship between nnobia and rotated susu. The collected data were transcribed using an open coding and related concepts, ideas or codes were extracted and grouped into similar or related codes. During the axial coding, constant comparison and connections between the codes were established resulting in re-grouping the codes into main and sub-categories. The final stage was the selective coding which involved the extraction of the main categories and sub-categories based on which a theoretical model using grounded theory was developed. From the analysis, it is evident that, the concept of rotated susu emanated from the nnobia system. Also, the main values of both nnobia and rotated susu systems are trust, synergy, flexibility and empathy, commitment, tolerance, punctuality and

promptness. The benefits of both nnoboa and rotated susu systems are savings, networking, bulk purchasing, and display of love and affection and nnoboa and rotated susu groups serving as collateral securities or guarantors. Specific benefits of the nnoboa system are cheap labor, increase productivity and income generation whilst raising capital is the sole benefit of rotated susu. Together these form the main benefits of the nnoboa and rotated susu systems.

Contribution of the Researchers

The researcher is a lecturer in entrepreneurship at the University of Cape Coast, Ghana. Individuals and organizations, especially small and medium enterprises (SMEs), find it difficult to secure loans from the banks and micro-financial institutions. Even if the banks and the micro-financial institutions are willing to grant them loans, potential borrowers cannot repay the loans. The interest rate is between 35%-120%. Hence, the findings of the research will give the researcher in-depth knowledge about the operations of nnoboa and rotated susu groups which will be useful in advising students interested in starting their businesses to form rotated susu groups to provide cheap funds (start-up capital) or form nnoboa groups to provide cheap labor for themselves when entering farming. In addition, the study will shed light on how nnoboa and rotated susu groups can serve as collateral securities or guarantors for the groups or group members to secure credit facilities from money lenders, micro-financial institutions and banks. The model developed in this study will also be useful to academia, cooperative societies and the public, in general. Even though, the researcher was assisted by a research assistant, the chunk of the work was done by him. Specifically, he designed, prepared the focus group guide, recruited /contacted the nnoboa and rotated susu group members and moderated the focus group meetings. He also extracted the data, performed the analysis and wrote the manuscript. The research assistant videotaped the focus group meetings and ensured that the focus group members got involved in the discussions. There was also an independent researcher who helped with the transcription and coding of the data.

Limitations

The focus group members in all the communities covered were chosen based on the purposive sampling approach and this might have prevented us from capturing some people who could have furnished us with cogent information. It was also not possible to involve all the nnoboa and susu group members in all the communities captured owing to the challenges of a large sample size and its concomitant effects such as obstructing the flow of discourse as there would be several people involved, time constraints and high cost. Conscious efforts were, however, made to select who were committed, experienced and knowledgeable and who had practiced or were still practicing nnoboa and rotated susu in the selected communities. Since the discussions were held in Sefwi (the native language of the participants), it is possible that some meaning may have been lost in the course of translating into British English. Concerted efforts were, therefore, made to ensure that the transcribed data were close to the original data as much as possible. To this end, the researcher and the independent researcher being native speakers of Sefwi individually transcribed the data after which comparisons were made to arrive at a common data. It is also possible that we did not transcribe all the words but comparing the transcription of the researcher with that of the independent researcher, we were certain that all words were captured.

Conclusions and Managerial Implications

Traditional cooperative societies such as nnoboa and rotated susu groups have played key roles in self-help activities in communities in Ghana, especially in rural communities. Whilst there are several studies on cooperatives, specifically nnoboa and rotated susu in the community self-help and cooperatives literature, most of these studies focused on mobile susu (susu collectors). Regarding the rotated susu and the nnoboa, systems, emphasis has been placed on the general overview of these groups without offering a detailed analysis of their operations. In-depth studies on nnoboa and rotated susu groups and how they operate, their values and benefits and the relationship between both (nnoboa and rotated susu) and a model developed from the analysis seem to have received little or no attention. To fill these lacunas in the literature, the present study examined how nnoboa and rotated susu groups operate, their values and benefits and the relationship between both (nnoboa and rotated susu) and develop a model from the analysis.

The main contribution of this study to the cooperatives literature is that the model developed from the results will be useful in explaining the relationship between nnoboa and rotated susu groups, the values and benefits members derive from both types of co-operative societies (nnoboa and rotated susu). The results of the focus groups reveal that the unwritten values of both nnoboa and rotated susu groups are similar. These are trust, synergy, flexibility and empathy, commitment, tolerance and punctuality and promptness. The benefits that members of both nnoboa and rotated susu groups derive are savings, networking, bulk purchasing and display of love and affection and groups serving as collateral securities or guarantors. In addition, the benefits that members solely derive from nnoboa are income generating, cheap labor and increasing production. On the hand, the benefits that members solely derive from rotated susu is raising capital. The results of the study have implications for managers. One of the things that contributes to group cohesion is trust. Trust is the key to group sustenance; therefore, nnoboa and susu groups should hold on to trust. Without this, some of the members will not fulfil part of their obligations of working on other group members' farms when it is their turn in the case of nnoboa or pay their monthly contributions when it is the turn of other members to receive their lump sum in the case of rotated susu. If this happens, the groups are likely to be dissolved. As indicated by Morgan and Hunt (1994), trust promotes cooperation and maintains good relationships among group members. Therefore, trust enables group members to expect that the future actions of each of them will be beneficial or not detrimental to all (Robinson, 1996).

Group synergy is another important factor that contributes to group cohesion. The combined efforts/contributions should be greater than the individual efforts/contributions. If this is not the case of a group, then there is no need for people to join groups. Thus, it is expected that when group members work on one another's farms, the average total area covered would be greater than the average total area an individual member can cover. Sandberg (2010) states that there is synergy when the group's output surpasses the total output of the group members' output when they are working individually. The same holds for the susu contributions made. Also, Larson (2010) indicates that synergy is "a gain in performance" (p. 13) which is attributed to the way a group interacts, more specifically when a group is able to collectively accomplish something that could not reasonably be achieved by any simple combinations of individual members' effort.

Flexibility and empathy are also fundamental to group sustainability. Calamity or unforeseen circumstances can befall anyone. Therefore, group members in the nnoboa and rotated susu groups should make provision for helping their colleagues. Individuals can swap positions (the day the group will work on the farm of each person or the month members will receive the lump sum) with each other with the member who need help in times of calamity

or special attention or favor in terms of illness, responding to emergency duties such as payment school fees and funerals. The group members will also reciprocate the gesture for the one who sacrificed (changed positions with the “distressed” person) for one who was in need. Mickan and Rodger (2000) intimate that group members should be accommodating and make room for other members. This will contribute to members’ sense of affection and love. According to De Cremer (2002), when people have a sense of belonging in a group, they exhibit positive behavior towards the group and expect that the positive behavior will be returned.

Commitment serves as a cardinal pillar to group effectiveness. Nnobia and rotated susu group members should therefore be committed to group activities in order for the groups to flourish. They should work hard and be dedicated to duty so that the aims of the group will be achieved. Group members should avoid any lackadaisical attitude that may ruin the groups. Individual differences are unavoidable; however, members in nnobia and rotated susu groups should endeavor to tolerate one another’s views and discharge their duties conscientiously. Punctuality and promptness are crucial ingredients for group sustainability. Hence all group members should endeavor to be prompt and be punctual to work, the payment of monthly contributions or any group meetings. For instance, farm work becomes difficult when the sun is too hot or when it is raining heavily. Therefore, if all the group members come at the agreed time, they can achieve their target early and disperse. In the same vein, each member has budgeted for the lump sum, so if members delay in the payment of their monthly contributions, the plans of the beneficiary of the lump sum will be derailed and this will not augur well for the group.

Members of nnobia and rotated susu groups derive many benefits from these forms of cooperative groups. Since nnobia and rotated susu groups serve as platforms for generating income, raising capital/savings for individual members on one hand and the entire group on another hand, it is important that conscious effort is made to maintain the groups. This is because, it is difficult to raise capital in Ghana, especially among rural dwellers and the poor in general. Nnobia and rotated susu are some of the cheapest means by which people, especially the poor, can save and raise capital/money to meet their personal needs such as capital to start or expand their micro enterprises especially among women, start/expand their farms, cater for their families and make provisions for unforeseen circumstances. Another important benefit of nnobia and rotated susu groups is that they serve as collateral securities or guarantors when the groups or individuals within the groups apply for a loan from individuals, money lenders and micro-financial institutions. Generally, it is difficult for low-income groups, especially those in rural communities, to meet the loan requirements of credit providers in Ghana. For example, apart from the high interest rate (between 35%-120%), there is the challenge of providing collateral securities in the form of fixed assets or guarantors. Therefore, with the nnobia and rotated susu groups serving as collateral securities or guarantors, it becomes easier for the groups or members within the groups to secure loans. Consequently, the formation of such groups is a laudable idea that should be encouraged.

The synergy effects of nnobia groups provide the opportunity for members to increase production and own bigger farms than the average person if s/he decides to go solo. In addition, members enjoy cheap labor. This relieves them of the problem of getting money to hire laborers to work on their farms. In the case of rotated susu, the accumulated amount realized during each susu month is able to support each member more than the individual’s own contribution. That is, it is able to solve the individual problems more than his/her single contribution. Therefore, all members should endeavor to work hard for members to realize the purpose for which they joined the groups. Networking is another important benefit that members derive from nnobia and rotated susu groups and should therefore be encouraged. Members are able to share information about agro-chemicals, crop/plant varieties, areas or

businesses to invest in and where to get cheaper things to buy. In addition, bulk purchasing enables the group members to access agro-chemicals, crop/plant varieties, things needed for their businesses and anything they deem beneficial at relatively cheaper prices. Since members of nnoboa and rotated susu groups are low-income earners and bulk purchasing helps them to save money, it is advisable for group members to continue to engage in bulk purchasing. Love and affection can prevent conflict, stress and envy. Love promotes peaceful co-existence and happiness, and this sustains groups. Hence, the display of love and affection should be encouraged.

In general, nnoboa and rotated susu are traditional cooperatives that play an important role in Ghana. Therefore, government, academia, non-governmental organizations, business organizations and the general public should endeavor to encourage the youth, especially unemployed graduates of tertiary institutions, to form nnoboa and susu groups in order to raise capital to start their businesses. Also, since it is the policy of the previous and current governments of Ghana to encourage the youth, including graduates of tertiary institutions, to consider farming as their profession, the nnoboa concept should be inculcated into them so that they can have access to cheap labor.

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Appendix A

Table 1
Focus Group Discussion (Nnobia-Rotated Susu Group)

Group Participants	Sex	Age	Village	Occupation	Education	No. of Years Stayed in Village
1	Female	72	Kumkumso	Farmer	Basic School	72
2	Male	60	Ntakanu	Farmer	Illiterate	50
3	Female	75	Dominibo No. 1	unemployed	Illiterate	75
4	Female	63	Dominibo No. 1	Farmer	Basic School	49
5	Female	80	Bethlehem	unemployed	Illiterate	65
6	Male	59	Ntakanu	Farmer	Illiterate	59
7	Female	66	Kumkumso	Farmer	Illiterate	62
8	Male	76	Subri Nkwanta	Farmer	Illiterate	76
9	Male	61	Bethlehem	Farmer	Illiterate	54
10	Male	70	Abokiyikrom	Farmer	Illiterate	48
11	Male	69	Abokiyikrom	Farmer	Illiterate	52
12	Male	68	Subri Nkwanta	Farmer	Illiterate	68

Table 2
Focus Group Discussion (Nnobia Group)

Group Participants	Sex	Age	Occupation	No. of Years in Group	Education
Bethlehem					
1	Female	35	Farmer	3	Illiterate
2	Female	19	Farmer	2.7	Primary
3	Female	31	Farmer	2.6	Illiterate
4	Female	28	Famer	3	Illiterate
5	Female	30	Farmer	3	Illiterate
6	Female	37	Farmer	3	Illiterate
Dominibo No.1					
7	Male	45	Farmer	4	Primary
8	Male	36	Farmer	4	Illiterate
9	Male	40	Farmer	4	Illiterate
10	Male	41	Farmer	4	Illiterate
11	Male	39	Farmer	4	Primary
12	Male	40	Farmer	2	Illiterate
13	Male	37	Farmer	4	Illiterate

14	Male	44	Farmer	4	Illiterate
Abokyikro					
15	Male	26	Farmer	2	Illiterate
16	Male	31	Farmer	2	Illiterate
17	Male	21	Farmer	2	Illiterate
18	Male	22	Farmer	2	Illiterate
20	Male	23	Farmer	2	Illiterate
21	Male	27	Farmer	2	Illiterate
22	Male	18	Farmer	2	Illiterate
23	Male	17	Farmer	2	Illiterate

Table 3
Focus Group Discussion (Rotated Susu)

Group Participants	Sex	Age	Occupation	No. of Years In Group	Education
Fahiakobo					
24	Female	47	Farmer/Trader	3	Illiterate
25	Female	44	Farmer	3	Illiterate
26	Female	45	Farmer/Trader	3	Illiterate
27	Female	50	Farmer/Trader	3	Illiterate
28	Female	43	Farmer	3	Illiterate
29	Female	49	Farmer	3	Illiterate
30	Female	46	Farmer/Trader	3	Illiterate
Subri Nkwanta					
31	Male	35	Farmer	2	Illiterate
32	Male	45	Farmer/worker	2	Illiterate
33	Male	41	Farmer	2	Illiterate
34	Male	38	Farmer	2	Illiterate
35	Male	44	Farmer	2	Illiterate
36	Male	46	Farmer	2	Illiterate
Kumkumso					
37	Male	28	Farmer	3	JSS
38	Male	30	Farmer	2	Illiterate
39	Male	42	Farmer	3	Illiterate
40	Male	37	Farmer	1	Illiterate
41	Male	40	Farmer	2	Illiterate
42	Male	46	Farmer	3	Illiterate
42	Male	38	Farmer	3	Illiterate
43	Male	42	Farmer	1.8	Illiterate
44	Male	33	Farmer	3	Primary
45	Male	26	Farmer	2	Primary

Appendix B

Nnobia-Rotated Susu Group

General Background

1. Please each one of us will introduce himself/herself. Tell us your age, where you come from and your knowledge about nnobia and rotated susu.
1. Nnobia-Rotated Susu Relationship
2. What is nnobia and rotated susu?
3. How many people form nnobia and rotated susu
4. How many years have you been a member of nnobia and rotated susu groups?
5. Tell us the history of nnobia and rotated susu
6. What is the relationship between nnobia and rotated susu

Nnobia and Rotated Susu Operations

7. How long have you been a member of a nnobia/rotated susu group before?
8. How many nnobia/rotated susu groups have you joined? Tell us the number of years spent in each group and the number of people in each group.
9. How were you relating to each other in the groups?
10. What activities were the group engaged in?
11. Can your group engage in any other activity?
12. How were you rotating? Which positions (i.e. your turn of befitting from the group to weed or work for you or receiving the lump sum) have you held in all the nnobia/rotated susu groups?
13. Can you swap positions with any member? What are the reasons for swapping? Have you swapped positions before? What were the reasons?

Values & Benefits of Nnobia and Rotated Susu

14. Enumerate the values of your group. Are they compulsory? What are the sanctions associated with non-adherence to the values?
15. Tell us the benefits of joining the nnobia/rotated susu group
16. Tell us some of the problems encountered.
17. Tell us any other things that you wish to share.

Appendix C

Nnobia Groups

General Background

1. Please each one of us will introduce himself/herself. Tell us your age, where you come from and your knowledge about nnobia and rotated susu.

Nnobia and Rotated Susu Relationship

2. What is nnobia and rotated susu?
3. How many people form nnobia and rotated susu?
4. How many years have you been a member of nnobia and rotated susu groups?
5. Tell us the history of nnobia and rotated susu
6. What is the relationship between nnobia and rotated susu

Nnobia Operations

7. How many years has your group been in existence?
8. How long have you been a member of a nnobia group?
9. How many nnobia groups have you joined? Tell us the number of years spent in each group and the number of people in each group.
10. How were you relating to each other in the group?
11. What activities were the group engaged in?
12. How were you rotating? Which positions (i.e. your turn of befitting from the group to weed or work for you) have you held in all the nnobia groups?
13. Can you swap positions with any member? What are the reasons for swapping? Have you swapped positions before? What were the reasons?

Values & Benefits of Nnobia

14. Enumerate the values of your group. Are they compulsory? What are the sanctions associated with non-adherence to the values?
15. . Tell us the benefits of joining the nnobia group
16. . Tell us some of the problems encountered.
17. Tell us any other things that you wish to share.

Appendix D

Rotated Susu Groups

General Background

1. Please each one of us will introduce himself/herself. Tell us your age, where you come from and your knowledge about rotated susu
1. Nnobia and Rotated Susu Relationship
2. What is nnobia and rotated susu?
3. How many people form nnobia and rotated susu?
4. How many years have you been a member of nnobia and rotated susu groups?
5. Tell us the history of nnobia and rotated susu
6. What is the relationship between nnobia and rotated susu
7. Rotated Susu Operations
8. When was your group formed?
9. How long have you been a member of your rotated susu group?
10. How many rotated susu groups have you joined so far? Tell us the number of years spent in each group and the number of people in each group.
11. How were you relating to each other in the group?
12. Can your group engage in any other activity?
13. How were you rotating? Which positions (i.e., your turn of befitting from the group to receive the lump sum) have you held in all the rotated susu groups?
14. Can you swap positions with any member? What are the reasons for swapping? Have you swapped positions before? What were the reasons?
15. Can/could you use the group for activity?

Values & Benefits of Rotated Susu

16. Enumerate the values of your group. Are they compulsory? What are the sanctions associated with non-adherence to the values?
17. Tell us the benefits of joining the rotated susu group
18. Tell us some of the problems encountered.
19. Tell us any other things that we could ask about your group.

Author Note

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