

COMMUNAL NON-FORMAL FINANCIAL MARKET SYSTEM DEVELOPMENT: A MODEL FOR NNOBOA MARKET SYSTEM

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ABSTRACT: *Communal market system of mobilizing resources or funding has been with the indigenous people in the past. In Africa, particularly in Ghana it has been with the traditional people up to today. As we find it had to move the economy as a whole up, the indigenous people through this means are making it up in life. The problem has been with the impulsion of the western capitalism, which thrives on greed and individualism. This article gives reasons why Ghana should introduce a second financial market with traditional flavor. It recommends the modification of the old land marks, nnoboa, with modern technology which thrived through trust, communality and reciprocity that worked before the invasion of the land by the west to force us into capitalism.*

KEYWORDS: Ghana, Nnoboa, Capitalism, market, development, synergy

INTRODUCTION

Coming from a traditional Akan tribe in Ghana, I grew up in the pre independent era. Living in the village, I observed my father cultivating cocoa farm with the help of his friends, younger brothers and close relatives. They made arrangements among themselves whereby they could help each other, throughout the year, without any cash payment but to use their strength to do a rotational labor program to raise the quality of life and the standard of living. In this way whether it was cash crop or plantation they were able to create a greater synergy from the yearly income. Communal spirit was the medium for which the indigenous Ghanaian uses as a sustainable development.

After independence I came to realize that people did move to the use of money in place of labor. By adopting this creative indigenous wealth creation in a short time each member could live an average better quality of life. The Gold Coast governor asserted that "communal" or "voluntary" labor was customary and that it was "willingly rendered by the people as a customary obligation to the community." Akurang-Parry, (2000, p. 24). The act of the British Governor indicates the quality and efficient way nnoboa work for the people of Ghana. It needed to have been polished for modern day market system.

This system with labor seems to have died with the coming in of white color jobs, for at current time one could not see people using this synergy to better their quality of life. But it will interest one to know that when individuals could not use labor to raise their standard of living. They moved from labor to money to work out the same principle to

improve the quality of life through nnoboa money principle. Here many young adults and other friends joined hands in mobilizing money for one person in turns through trust to start any business that was profitable. As the months go by other friend also received their income and continued with his business at no cost to the other. A principle the west think it is not appropriate. This is done until each one have received his accumulated funds to do what plan to do with it.

In 1990, a friend of mine who studied in UK told me a story, when a county in England adopted a strategy where the mayor requested members of the county to contribute 1 penny to a pool of fund which was going to be used for a development fund. He said that without any hesitation the members of the community were able to do such a project. Ever since I heard this story from my friend, it dawn on the researcher to think about how a group of people who come together with dedication and determination to find an appropriate way to accomplish the plan they have without cost. As I brooded over this, my mind reflected back to the old system of nnoboa which to me is an indigenous principle that has been practiced and worked well for our people before the coming in of western civilization. The West through capitalism muted a way to sideline the system so that the spirit of capitalism could prevail. Here is where see system that create classes and put people down, all because one could not alone mobilized forces to create wealth for himself is classified as being lazy. But in some way the colonizers used the nnoboa system where ever they deemed it that it will be the best approach to get their work done without any higher cost.

History has it that nnoboa practice was in practice before the white man came to take control of traditional lands in the Akan land. So the Gold Coast governor "asserted that "communal" or "voluntary" labor was customary and that it was "willingly rendered by the people as a customary obligation to the community." Akurang-Parry, K. O. (2000, p. 24). Education has actually changed the culture of people because we have been using Western books that advocate Western philosophy and thought. For that matter the indigenous culture of communal sustainable development (nnoboa) system has come to stagnation where it is not dead and has not also been improved to propel the society for a better quality of life.

All our learned brothers before independence were trained outside the country and brought with them the theory and philosophy of capitalism which they were taught. When they returned they become more westernized than the indigenous people. There also the idea of the west is propagating, 'each one for himself' which capitalism offers has become a lifestyle in which if you are not able to create wealth for yourself, then you do not blame anyone. Once we have accepted the western capitalistic approach then, our traditional developmental approach which has helps us to resist imperialism when they came to the shores of Ghana (Gold Coast) is bound to die through time.

In recent Years in Africa

In recent years, there have been some scholarly papers that have been written about various aspects of the nnoboa system in Ghana and in some countries in Africa, notable

Kenya, Uganda, Zimbabwe, South Africa and Cameroon to mention few. It is through these works that I have come across the gap, that nnoboa system could be used by simple friends, community who wanted to improve their quality of life to create a wealth for community and self. It was used by our chief for ad-hoc and short-term mobilization for communal sustainable development, this thus was replaced by individualistic and profit maximization policy introduced by the west in recent time for the benefit of individual and not for society development approach. This now has been reintroduced and called western micro-finance system that follows the approach of capitalism. This alien to the developing countries.

With the difficulty that World Bank and its allied organization have gone through one failed poverty alleviation development agendas in various countries, Gohert (1993) recommend a paradigm shift with cultural traditional touch. Below here we see the proposed paradigm:

Empowerment of people at the grassroots, especially of the women and the marginalized.
 Self-reliance Sustainable development
 Respect for local culture and tradition knowledge and wisdom
 A sense of community expressed through equal partnership and solidarity

After Gohert's 1993 write-up, World Bank working groups came up with some initiatives. Mansuri and Rao, (2003) commented on world bank article and indicated that Community Based (and Driven) Development (CBD) projects became an important form of development assistance, with the World Bank's portfolio alone approximating 7 billion dollars. Thus we have the conceptual foundations of CBD\CDD initiatives and the available evidence on their effectiveness. It was to generate and immediate output that was to improve infrastructure of the community and individuals, but were no causal relationship the input and the output, which did not help the project. It is from the result that, (Mansuri and Rao, 2004; Easterly, 2006; Rao, and Ibanez. 2003) and several studies indicate that the sustainability of CBD initiatives will be more effective if the whole concept starts with the environment for which the benefit will be accrued, then all successful indicators taken from the tradition. This will let community for which the project is for to own it and mobilized even to fund for its sustainability. In sum, the evidence suggests that CBD\CDD is best done in a context specific manner, with a long time-horizon, and with careful and well designed monitoring and evaluation systems.

The participatory development movement led by (Chambers, 1983) and others was important in applying these ideas directly to small-scale development. Their focus was on finding methods that would allow the poor to be informed participants in developmental assistance, with external agents mainly acting as sources of funds and facilitation.

The parameters of this paradigm as alternative development is a process by which the people of a society develop themselves and their institutions in ways that enhances their ability to mobilized and manage available resources to produce sustainable and justly distributed improvement in the quality of life consisted with their aspirations. For

development effort like communal capitalism or nnoboa to be sustainable over a long haul, strong indigenous institutions are required locally grounded organization are indispensable for durable initiative to improve the quality of life-where in the world those initiatives might be (Bargdull, 1998; Korlan (1990);

Stanford observes that concentration on specific projects rather than on support for long-range development programs “has been criticized because it is impossible for countries to undertake long-range planning unless they know where the financing of individual projects is going to come from over a period of time” (1975, p. 5). Thus it is argued that individual development of “consortium of institutions should make large general purpose development loans to assure the availability of funds over a period of several years” (1975, p. 10). Project lending is most successful when there are long-term plans and closely coordinated efforts, but deep involvement by lenders in the plans and priorities of borrowers is an infringement of their sovereignty and national integrity and the source of unnecessary antagonisms and frictions between lender and borrower. Program lending avoids this deep involvement by limiting itself to providing “capital support to fill savings and foreign exchange gaps and advice on national tax, savings, and investment policies” (p. 4).

What is happening in Ghana

In Ghana, *the 1992 constitution of republic of Ghana*, article 39(1) states that the “state shall take steps to encourage the integration of appropriate customary values into the fabric on national life through formal and informal education and the conscious introduction of cultural dimension to relevant aspect of natural planning”. Whiles *Simon (2005)* indicates that “the critical political question of the twenty-first century is the relationship between individual and society” (p1). Liberalization of repressive financial policies has had little effect on formal financial deepening, while informal finance has continued to grow as indicated by (Steel, Aryeey, Ernest, Hettige and Niddante, 1998). Concerning informal financial market system (*Steel, Aryeey, Ernest, Hettige and Niddante, 1998*) held it that it is an important vehicle for mobilizing house hold saving and financing small business and it recommends that informal finance be better intergraded into financial development strategies

APRM has this to say about the performance of Ghana's decentralization process: “A fiscal and political decentralization process that is weak, demobilized, unresponsive and ineffective, thus hindering participation, accountability and transparency in social service delivery at the lower levels of government” (2005, p. 13) In fact, no matter what one thinks about traditional authorities and indigenous institutions in Ghana, they remain the de facto representatives of the people due to their legitimacy, proximity and accessibility to their communities (Abayie, 1997; Assimeng, 1997; Kendie and Guri, 2006). *Ray (2007)* says traditional framework of development ...hypothesis, that given certain parameter, concerning saving and fertility rates, economic inevitable more towards some steady state.

Control for parameters such as savings and population growth rate, poorer countries will tend to grow faster and hence catch-up. Marginal addition to per capital income must be controlled, for variables such as investment in human capital and political climate (corruption).

Ochieing and Milton (2008) observe that stake holders or communal capitalism is the best form of managing natural resources and development in Africa other than capitalism. Stake holders capitalism, theoretically and empirically develops more appropriate and sustainable development than Anglo-Saxon warty of capital. The concept of owner shop and management rights are social, economic and political construct that are contribution to contested with huge implications for sustainable development and for condition.

Sefa-Dei (2008) observes, development that depends on materialism has been uneven, uncertain and unequal while ones base on social spiritual and emotional and psychological aspect remain largely unaddressed. (P1). Development in Africa base on new paradigm that examine what our cultural , knowledge that offer alternative cultural sensitive approach that does not affect our political system. Sefa argues that an alternative approach to African development one which is anchored in a retrieval, revitalization or restoration of the indigenous sense of shared sustainable social values. P2Ghanaians have to reclaim or appropriate their cultural resource knowledge in order to appropriate the power of collective responsibility for social development...indigenouness, may be define as conscious arising locally and in association with long-term occupancy, which refers to norms, associations, mental construct which guide, organized and regulate our way of living and making sense of our world, this different from the western practice.

This approach to analysis recognized the multiple and collective origins of knowledge and affirm that the interpretation of social reality is subject to different and sometime oppositional perspective (p.2). The question being asked today is that why is Euro-America's values and norms considered a privilege in the development process, but not Ghanaian norms and values (p.7). Sefa says, there is the need to challenge the common sense view about international development, unpack institutional ideology that tends to obscure and distort African /Ghanaian social realities. And if much could be done, then we need to tackle the theoretical and methodological issues controlling local development and economic, political and cultural, globalization that has increased knowledge about society. Here Ahmed (1995) asserts that, the "developing world or [Ghana] has to vigorously confront current insidious attempts at cultural, economic and political re-colonization" (p.3).

Need for rural Communal social financial market system

The areas to confront are dilemmas in contradictions of globalization, devaluation, fragmentation of traditional values, and beliefs, erosion of spirituality, distortions in local, regional and national economics, for this reason a need for social theory of development, a theory of development that is well rooted in indigenous Ghanaian/ African world view (p.3). For the understanding the social, cultural, spiritual, individual and collective components and development requires and interrogation of

Africa...tradition knowledge and know-how, those which have precisely maintained our societies throughout the ages Gueye, 1995, p.10).

African past provides positive (solution-oriented) lessons, sustainable traditions of group's mutuality, spirituality, and self help. Communal bonding and social responsibility that can be appropriate approach to development. Indigenous principles provide avenues for creativity and resourcefulness on part of local peoples (p. 3). Cultural traditions emphasize the individual sensibilities and social consciousness.

Africa's epistemological construct is that the rights of citizenship have matching obligations and responsibilities to the community in which one resides. African-human-centered philosophy is seen in terms persons, personhood, self, individual, community, environment, values and spirituality. Colonial and post-colonial imposition of western-style property rights continues to be critical challenge facing African development, as governing rate and civil attempts to find a fit between in the value of indigenous and modernity. Matching individual right of group membership with social responsibility is what African development is all about (p. 8). The idea of linkages or connections is powerfully entrenched indigenously and speaks to the importance of mutual independence. The integration of empirical localized research with theoretical generalized studies demands that international development researchers begin to accord some importance, not only to country-specific research, but also to research studies that explore local level understanding and perceptions of human problems to problem-solving. Kendie and Guri, review that evidence from both communities confirms that at the rural community level, there exists:

1. A system for local governance based on well-established leadership and consultative structures (chiefs, queen mothers, elders, opinion leaders);
2. A system for an annual assessment of the needs of the community, planning self-initiatives, mobilizing its own resources and reconciling with the present and the past in the festivals;
3. An inbuilt system for monitoring and evaluating developments in the village (social, economic, political) and finding corrective action also in the festivals; a system for quick mobilization of the community for emergency and security actions and communal work as well as ensuring effective communication within the community and with other communities in the asafo groups;
4. A system for mobilizing the youth and community at large to check abuses of power by the chief and elders as well as mobilizing resources for development in the youth groups;
5. A well-established social support system that is based on trust and reciprocity in the clan system;
6. A system for protecting and projecting women's interests in the queen mother. In establishing local government institutions, policy-makers have to consider the merits of the above structures... ((2006, p. 346).

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Dei (1993) presented his thoughts about some of the theoretical and methodological issues concerning African development. He argued that it is “immoral for us to continue to articulate a development agenda in terms relevant to global capital and transnational corporate interest, at the same time that the daily needs of local peoples are not being met” (p 2). As such Ahmad as cited by Dei (1995) continued that, the developing world has to vigorously confront current insidious attempts at cultural, economic, and political re-colonization.

Why the west do not want Communal system

We live in a world from Australia to Zambia where the rich wants freedom to domineer but not to grant freedom for the poor to use their indigenous communal ways to develop themselves. With the individualistic way in that capitalism brings, the west thinks it is the only way that this modern world can survive all crises. Meanwhile, the 2008 world financial crisis proved that greed and lack of morality collapsed the world economy. It is the poor who lost all that they had while the rich were able to recover that which they lost. In the eyes of the capitalistic state, it is the rich that must be help to rebuild the state not the poor.

We all know that there has been failure of economics to adequately address the social political dimensions and economic issue. Economic theory for some time has been able to explain the forces behind what is happening in our economy. It is unfortunate to believe that it is only the western economic theory that will be able to propel the economy. I believe there are three fundamental assumptions that have led economists astray. They are as follows: (1) credit is a neutral tool; (2) entrepreneurs are a small, select group of people; and (3) capitalism is only reliant upon profit maximization. I will address each of these in turn. (Yunus, 1998)

Though Yunus (1998) continues to say economists have not adequately studied the phenomenon of poverty at the micro-level. Even those who have tend to shy away from saying the obvious—that the poor are poor because they are only able to secure a small fraction of the value they add to the economy. Thus, the economists believed that it is going to the Breton Wood group, the only way to generate capital. The poor groups themselves, and plan for the future to generate developmental capital to be invested for their community project. They do this with the aim that anyone who participates in the investment will receive interest at the end of the financial year. This contribution will be a sustainable one in proportion to the income that one has. It will be given as one planned for it—monthly, quarterly, half-yearly or yearly. The poor become a lifelong member of the project that the community planned for. The reason for this, I believe, is that the poor have virtually no control over capital.

Yunus has a point with the capitalist world that, in economic theory, credit has been assigned the docile, passive role of a lubricant. It is perceived as a neutral tool that stimulates commerce, trade and industry. Unfortunately, this perspective ignores the fundamental fact that credit creates entitlement to resources. This perspective can also imply that society is creating a neutral program for people to create wealth. Why should the poor work as an individual when communal arrangement can be done to propel the community for communal sustainable development trust institution for which they create a sustainable credit granting institution at their discretion to its members or the community? This can be done without the hand of the Breton wood institution practice which is only profit maximization. Here a group of persons who wish to build a factory, purchase inventory, buy a store or undertake any other economic activity through the community sustainable development trust institution to grant him a loan, without all the imprecation of the other institution. This done with aim that the whole project involves the community: the management, the employees and anyone who has a part to play in it. Consequently, within the context of a communal sustainable development trust, credit plays an extremely important role but it is coming from the stakeholders. For that matter credit does not create economic power, but creates communal economic social mobilization power for the people.

To the economist, decisions about who will get credit, how much and on what terms are crucially important social questions. Making access to commercial credit available to small-scale retail establishments can allow more choices and the ability to take advantage of economies of scale. Why should that be the only economic arrangement to get credit?

In the communal sustainable development trust, community can receive credit at a minimum interest rate and on a sustainable way through the community.

If the creation of banking institution is done by community and all those who have a part to play in the bank, why should the institution decide to do business only with those who can provide collateral when the group's members are available? It is by following this collateral philosophy but not the communal responsibility approach "they have written off millions of poor people, declaring them to be "not creditworthy." It is time to challenge this assumption because economics has failed to recognize the nnoboa or communally sustainable development trust social power of credit. But why have economists remained silent when banks have insisted on the extremely harmful generalization that the poor are not creditworthy? Perhaps it is simply because no one asked whether there are other ways to determine creditworthiness besides the ability to produce collateral (being collateral)—that is, the ability to demonstrate pre-existing wealth.

Yes. "Credit without strict discipline is nothing but charity." In the context of the nnoboa scheme moral, reciprocity, trust and cooperation in a group had made the primitive practice work wonders. If so, why can't the elite in society perform better with all the knowledge? If it is not, then the economic theory seems to lack something the indigenous scheme has, that can improve the modern theory. It becomes an unfortunate situation if economists declare "the poor to consume and the perception of development planners that the poor cannot invest and/or save." For long term plan is laid before the poor in a group form and they are given all the knowledge they need to generate their capital they will need in a group form from the mechanism they have used in the labor, susu and nnoboa system to generate all the necessary capital for the project in a sustainable manner by providing larger amounts, at predictable times, even as a loan, it is much easier to plan, invest and save—and thereby begin to break the cycle of poverty through a communal approach.

Here in Ghana there has been a traditional nnoboa or communal sustainable development trust system. Such traditional market system can be listed as, susu, koro ye kuo, Abu sa, doo ma yen nkye, nsaa - to take care of the expense of the dead, and the main one which involve in using collective labor, create a synergy for individuals or group. *Sefa-Dei*, similarly, affirmed that traditions of "mutuality were exhibited by many indigenous forms of mutual self-help groups" (2008, p. 8). Such indigenous self-help institutions included "self-loaning bodies (credit associations) such as upatu among the Chagga of Tanzania" (Bendera 1991:126-127), susu and nnoboa among the Akan of Ghana (Goody 1962), and the esusu among the Yoruba of Nigeria (*Bascom 1952*), and Krio of Sierra Leone. There were also the labor partnerships among many West African societies (e.g., nnoboa among the Akan of Ghana) all these lead to the development of society (2008).

Summary

There has been enormous research material concerning the practice of indigenous cooperative, communal sustainable development trust which the west has branded as not

workable for modern society and so it has become dormant to help society, community to benefit from the accelerated development of the society. The review of literature points out that there seems to be a gap that can be filled in the area of using the indigenous communal sustainable development trust for mobilization of resources for an unprecedented development. It is believed this can lead to a non-formal higher financial market synergy for the community and the individuals to improve the quality of life.

Scholarship Contribution

This work seeks to contribute to knowledge through the exploration, explanation, description and building a strong communal sustainable development informal financial institution otherwise known as nnoboa market system. It is to understand, develop or discover relationships between events and the meaning of the relationships. The traditional discussions of the purpose is silent about critique action advocacy, empowerment for which the purpose is often found in the studies grounded in critical assumption theory of communal sustainable development institution (nnoboa). It is for this reason that the researcher went through the study of Grounded theory that lead to a building of communal sustainable development market system for a higher quality of life in society and individual quality of life since the approach is like a two-edge sword.

Applied Implications

This paper considers the nnoboa or communal sustainable development institution to build a theory of indigenous communal sustainable development financial institution. This is for any group of people who can make use of the philosophy, variables and operating systems that makes the indigenous institution work. It can be done if a group will reflect and do a self critique to see if they have an aspiration gap to fill.

Stanford (2005) says the notion of aspiration gap, is the difference between the standard of living, that is aspired to and the standard of living that one already has (p. 6). The aspiration gap could be filled through communal sustainable development informal financial institution, which will lead to investment in various areas in the economy including but not limited to education, health and income generative activities without relying on outsiders.

How does the gap close? It is to explore, explain or describe the phenomenon of communal sustainable development system (modified nnoboa) from communal grouping through nnoboa network but not the other way around. Nnoboa or communal sustainable development financial institution has not been adopted for developing mutual mobilization on institutional bases for the benefit of individuals and collective good.

FUTURE RESEARCH

Work on communal principles, trust, and reciprocity should be researched to expand the field so as to perfect the indigenous market system. Research work should also continue

in the synergy of nnoboa system and information technology and networking to help traditional people to appreciate the need to us this mean to move from the rat race.

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