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Understanding 'the Conflict Conundrum': the Perspective of Microfinance Institutions' Conflicts in Ghana

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ABSTRACT

Across the globe, Microfinance Institutions (MFIs) have the potential of enhancing the standard of living of low-income groups, the socially excluded, as well as the informal sector through the provision of various cost-effective lending approaches. They contribute to employment creation, capacity building, community development, women's empowerment, and capital provision, among others. Despite these contributions, in Ghana, the sector is saddled with varied degrees of conflict. Against this background, four MFIs in the Brong Ahafo Region, which have survived despite the collapse of many in recent times, were purposely selected in a multiple case study design with the view to examine how conflicts affect their operations. We selected a total of 58 respondents using purposive and simple random sampling techniques. The study found that creativity and innovation, group unity and cooperation, and improved decision-making have been facilitated by conflict. Notwithstanding, due to dysfunctional conflicts, MFIs are confronted with low productivity, loss of clients and staff, security challenges, and frequent and prolonged litigation, explaining the dual nature of conflicts. The paper recommends capacity-building on conflict management for MFI staff with the view of helping them minimise the negative effects of conflicts on the operation of these institutions.

1. Introduction

Microfinance, a self-helped economic arrangement (Ikechukwu, 2012), has a critical impact on the economic fortunes of the world's poor (Samer et al., 2015, as cited in Sulemana et. al., 2019, p. 2). Over a 130 million people (20% of the 3 billion world population) directly benefit from microfinance operations (International Finance Corporation, 2014). As noted by the World Population Prospects (2019), Africa, regardless of its vastness and huge population of 1.2 billion and commanding natural resources, accepts poverty as a bane in its development. According to Beegle et al. (2016), an estimated 43 percent of Africans live in abject poverty. Even though over the years, extensive literature had pointed out that there was a reduction in poverty levels in Africa, it is worth noting that the populace regarded as poor persistently grows higher as a result of population growth, with the most affected being women (Beegle et al., 2016). The intervention of Microfinance Institutions (MFIs) could, therefore, be seen as a pragmatic policy toward the reduction of poverty and improvement in the standards of living of the people, especially those within and below the lower economic class.

Like many other formal organisations, many MFIs in Africa are rifted with a number of conflicts (Osei-Fosu & Osei-Fosu, 2017), while many others also face a lot of survival and sustainability challenges in their operations (Boateng et al., 2016). Mismatched value systems, scarce resources leading to competition, vagueness in roles, and ambiguous organisational policies and rules, among others, have been implicated as among the leading known challenges as documented by extant literature (Kreitner & Kinicki, 2004). Though conflicts have a negative connotation as suggested by some schools of thought, many others believe that they are good and should be encouraged and practiced in order to achieve organisational sustainability.

Conflict in the early 1900s was perceived to be an indicator of bad organisational management and needed to be avoided, as reinforced by the classical organisation theorists (White, 2012). The conflict was thus perceived as undesirable and disadvantageous to the operations of organisations resulting in non-employee satisfaction and a reduction of efficiency, which ultimately retards organisational performance. Contrarily, in the mid-1950s across the 1970s, with the emergence of social systems and open system theory, conflicts within organisations were recognised as normal and expected, and an engine that challenged managers in coming out with more productive and pragmatic approaches to addressing them (Abdullah & Al-Shourah, 2015; Chukwuma, 2018). Ajike et al. (2015) view conflict as normal and helpful, but it can also be undesirable, depending on its management. Emile Durkheim held the same view that conflict is typical and functional as it brings positive impacts on the growth of an organisation including the MFIs.

However, if it is not managed appropriately, it can become undesirable and lead to a dysfunctional state. According to Sloboda (2010), functional conflict compels individuals to take up the initiative and assume the position of critical and inventive conflict solvers. This is done to maintain strategic distance from failures, identify innovative ways to gain from such discrepancies, and consider ways to expand individual abilities (Sloboda, 2010). A conflict-free organisation hardly exists. When diverse individuals collaborate, they will always encounter tensions, hostilities, dislikes, stereotypes, negative attitudes, and competition for limited economic and non-economic resources (Adebile & Ojo, 2012). The situation with the MFIs is no different.

In Ghana, the microfinance sector is affected by varied conflict patterns (Osei-Fosu & Osei-Fosu, 2017), contributing to the collapse of a number of them. The attendant results are a series of agitations, press conferences, (violent) demonstrations precipitated by loss of life savings, police arrests, and, in some cases suicide of clients (Bank of Ghana [BoG], 2019; Ofori, 2020). Microfinance conflicts do not only dim the benefits of the microfinance concept but also destroy the publicised achievements of the scheme (Addae-Korankye, 2012; World Bank, 2019). Between 2011 and 2019, Ghana experienced the collapse of over 489 MFIs (BoG, 2019; Boateng et al., 2016; Meiste & Jakstiene, 2015). Brong Ahafo Region, the study area, equally witnessed the collapse of a number of MFIs and other deposit finance companies due to various conflict situations (Ofori, 2020). Notable among these defunct financial institutions include Diamond Microfinance (DKM), Noble Dream Microfinance Limited, God is Love Fun Club, Little Drops Helping Hand, Jasta Motors and Investment, Buoyant Investment, and Care for Humanity International, among others.

While conflicts within MFIs have been acknowledged as potentially detrimental to their performance and sustainability, existing literature lacks comprehensive research specifically focused on the effects of conflicts among Microfinance Institutions in Ghana. The available literature on MFIs in Ghana has targeted their contributions and impact on women's empowerment, poverty reduction, Small and Medium Enterprises (SMEs), and households (Afrane, 2002). Others emphasised the challenges MFIs face. Osei-Fosu and Osei-Fosu (2017), for instance, assessed the causes of the spread and recurrent collapse of Savings and Loan Companies. Dodor et al., (2017) have examined the extent to which risks pose threats to the vibrant and healthy microfinance sector in Ghana. Akorfa's (2019) study concerns itself with the strategies for mitigating the effects of the crisis in MFIs in Ghana. Marfo et al. (2021) assert that activities such as loan default, fraudulent activities, poor staff remuneration, and misappropriation of funds primarily trigger conflicts in MFIs. Inasmuch as these studies are quite helpful, there are limited scholarly works on the broader dimension of conflicts as witnessed in MFIs as formal institutions, thereby creating a scholarly gap. This is the strength and focus of this recent study, as it seeks to provide an understanding of the specific implications of conflicts within the MFI context.

This study specifically looks at the effects of staff-client conflicts present in the operations of MFIs in the Brong Ahafo Region of Ghana and brings out policy recommendations based on the findings to help strengthen the operations of these institutions in the region and the country at large. Given the fact that conflict is an unavoidable part of every organisation and MFIs play a critical role in every economic development (Sulemana et. al., 2019), understanding how conflicts affect the operations of MFIs could be seen as a practical approach to evaluating their viability and the socio-economic and security implications they have on a nation, which makes this study relevant. More importantly, most conflict studies within the financial sector, including MFIs, give little concern to the client's perspective in understanding the effects of conflicts within the sector. Considering clients as key stakeholders who can be directly affected by conflicts, this study involved the clients of selected MFIs to understand from their perspectives how these conflicts potentially impact their financial inclusion and empowerment.

2. Theoretical and conceptual review

2.1 The theory of cooperation and competition

This paper uses Deutsch's (1973) Theory of Cooperation and Competition to explain how conflicts affect MFIs in the Brong Ahafo Region. The theory fundamentally admits the presence of conflicts that exist among people, which by themselves do not make conflicts negative. It states that, wherever incompatibility of activities occurs between or among people, conflict is bound to happen (Adebile and Ojo, 2012). Marfo et al. (2021) mention that various activities within microfinance operations generate conflicts between the institutions and their clients. This confirms the presence of conflicts within the operations of microfinance, thereby confirming what the theory seeks to present. What the theory seeks to communicate is that how people define and react to these conflicts may determine the outcome.

Thus, the outcome of the conflict could either be constructive and successfully resolved, or it could become protracted and, in most cases, destructive. The theory offers valuable insights into how conflicts impact the functioning of MFIs, and its application can help MFIs navigate conflict situations and promote positive outcomes to contribute to sustainable development.

The Theory of Cooperation and Competition outlines the factors that influence conflicts and their dynamics, ultimately determining whether their outcomes are constructive or destructive. The theory proposes that by emphasising cooperative goals in conflict, parties involved pursue a mutually beneficial solution, which results in good relationships. On the other hand, focusing on competitive interests, parties pursue their divergent interests, resulting in imposed solutions and suspicious relationships. The theory explains that the type of goal interdependence of the affected parties determines whether to adopt a cooperative or competitive strategy in resolving conflicts.

Most people adopt the competitive strategy when goals are negatively interdependent, meaning that one party's success correlates with another's failure. This relationship is always win-lose-orientated. On the other hand, where goals are positively interdependent such that success correlates to success or failure correlates with failures, a cooperative strategy is adopted. Parties' relationships are always win-win orientation. In furtherance, the theory suggests that cooperative strategies lead to effective communication and coordination, a sense of mutuality, open and friendly attitudes, and a desire to empower. Contrarily, competitive strategies lead to suspicion, lack of self-confidence, desire to disempower others and control them, failure to harmonise activities, and thwarted communication.

By examining how conflicts affect the operations of MFIs, the study has identified the underlying cooperative and competitive dynamics of conflicts. This study, therefore, supports that MFIs in the region adopt both competitive and cooperative strategies in managing conflicts. Hence, both negative and positive outcomes are realized. By adopting competitive strategies, MFIs in the Brong Ahafo Region experience low productivity, loss of clients and staff, security challenges, and prolonged litigation, as evident from the findings of this study. On the other hand, cooperative strategies from the findings result in creativity and innovation, group unity and cooperation, improved communications and relationships, and improved decision-making.

Based on the key variables from the theory of cooperation and competition, figure 1 is a conceptual framework to understand and operationalise the effects of conflicts on the operations of MFIs in Ghana.

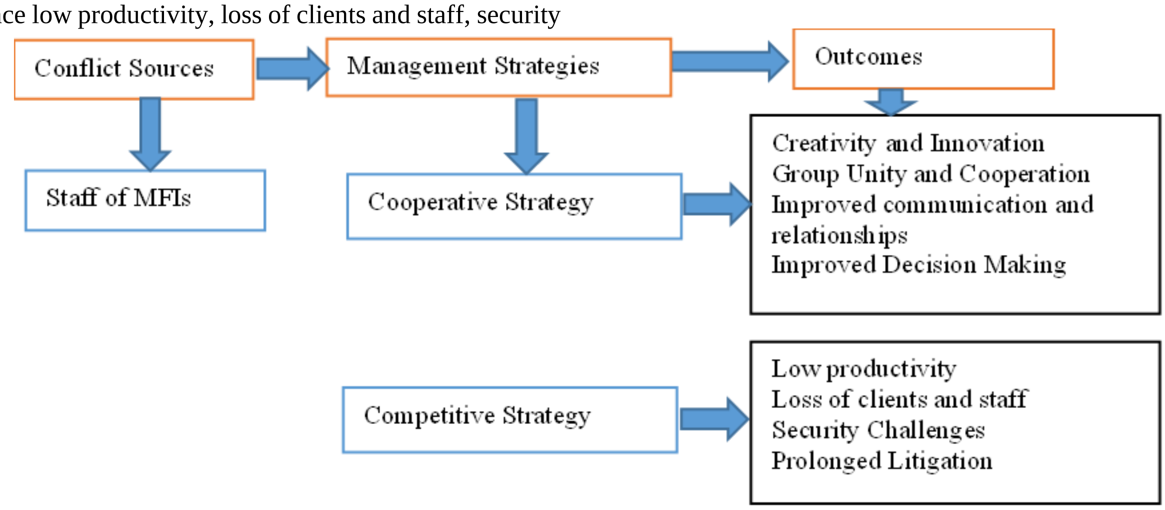

Figure 1: Conceptual Framework of the study
Authors construct, 2020

2.2 Conflicts and Microfinance Operations

The term conflict comes from the Latin word 'conflictus' to wit, 'striking together with force' (Forsyth, 1999:236). Conflict is a disagreement, discord, and friction that occur when the goals, actions, and beliefs of one or more members of a group are unacceptable and resisted by another (Abdullah and Al-Shourah, 2015). Okoro, Ogochukwu, and Okoro (2018) define conflict as a process in which a party perceives resistance to their values and interests.

A conflict-free organisation has never existed and will never exist. Where different people work together or interact, tensions, hostilities, dislike, stereotypes, adverse attitudes, and obstacles to conflicting requirements will always be present. It happens due to goal incompatibility, competition for scarce economic resources, and non-economic resources, such as operation practices (Adebile and Ojo, 2012). Organisational conflict is regarded as genuine and inevitable, hence, proper management mechanisms within organisations are needed (Abdullah and Al-Shourah, 2015; Chukwuma, 2018).

Microfinance institutions in Sub-Saharan Africa faces a lot of survival and sustainability challenges within their operations as a result of conflicts (Van Rooyen, Setward, and De Wet, 2012). Conflicts have significantly contributed to the recent collapse of several institutions in Ghana (Boateng et al., 2016). Most of these conflicts, according to Oslen (2017), affect stakeholder relationships, which include the staff-client relationship. These conflicts have socio-economic and security ramifications on the institutions, the clients, and the nation at large. On the part of the institutions, it can lead to collapse or low productivity; employees suffer job losses (Anokye, 2019; Ofori, 2020). Clients lose their deposits (Boateng et al., 2019). Government expenditure increases nationwide to assist struggling or collapsed institutions and/or their clients (Bank of Ghana, 2019). The causes of microfinance conflicts result both from the institutions and their clients. Literature evidence shows that overtrading, high-interest rate payments, staff fraudulent activities, owners/managers' inadequate knowledge of the industry, loan defaults, and the employment of low-qualified staff are the causes of these staff-client conflicts among MFIs (Addo, 2014; Banerjee & Jackson, 2017; World Bank, 2016). Additionally, Marfo et al. (2021) identifies misappropriation of funds and poor staff remunerations as causes of MFIs' conflicts. Overtrading occurs when an institution's interest expenses reduce its working capital, thereby negatively affecting net profit. To say in business, MFIs faced with overtrading turn to engage in excessive borrowing as a result of liquidity shortfalls (Addo, 2014). Boateng et al. (2016) indicate that this has the tendency of jeopardising clients' funds which can result in conflict situations. According to Owusu-Nuamah (2014), the saturation of MFIs in the Ghanaian financial market force most of these institutions to offer very high interest rates to clients. Some of these interest rates are unrealistic to be met by the institutions, and their failure generates violent confrontations from clients. The Bank of Ghana (2018) highlights that some MFIs offered as high as 80% interest on savings, which they subsequently failed to fulfil to their clients. High interest rates negatively affect the cash streams of these MFIs (Hoorn, 2015), thereby engendering conflicts between these institutions and their clients (Esposito, Nobili, and Ropele, 2015). The World Bank (2016) notes that the dishonest activities of MFIs are highly likely to result in conflicts between them and their clients. According to Boateng et al. (2018), there is systematic fraud within MFIs that can result in insolvency, thereby endangering clients' deposits. This leads to conflicts between the institutions and their clients. Microfinance institutions suffer from over-indebtedness as a result of a high loan default (Banerjee and Jackson, 2017). High loan default threatens the viability of these institutions, which subsequently leads to conflicts (Boateng et al., 2016). Marfo et al. (2021) highlight that these conflict situations could undermine the operational efficiency and sustainability of MFIs. Therefore, understanding the effects of these conflicts on both the MFIs and their clients, as well as their socio-economic and security implications on the Brong Ahafo Region and Ghana, is highly significant. This is because Enu-Kwesi and Tuffour (2010) indicate that microfinance conflicts are responsible for perpetrating misery and underdevelopment on the African continent.

3. Methodology

3.1 Research Design

The study utilized a multiple case study design in conjunction with a qualitative research approach to gain an understanding of the effects of conflicts as perceived by the participants. As noted by Heale and Twycorss (2018), multiple case studies allowed for the analysis of data within individual data units and across different data units. The multiple case study design paved the way for a broader investigation of the issue from different perspectives and across different MFIs. It thus provided an opportunity for the researchers to compare findings from different MFIs for an enriching and dependable conclusion to the study results. The intent of the study was not to generalise results but rather to gain an in-depth understanding of the effects of conflicts on the operations of MFIs in the Brong Ahafo Region in line with Greener and Martelli's (2015) recommendation.

3.2 Study Area

Brong Ahafo Region of Ghana, now Bono, Bono East, and Ahafo Regions, was used as the study area, specifically concentrating on four selected MFIs, including Expert Link Microfinance (Techiman and Sunyani Branches), APA Microfinance Limited (AML), and Beneficial Microfinance Company Limited. These institutions were purposefully selected because they were the four MFIs whose operations were deemed effective despite the failures of Microfinance Institutions in the region (Bank of Ghana, 2019; Larbi, 2016; Ofori, 2020). Also, the region was targeted because it was noted to be severely affected by the failures of MFIs due to various conflicts (Ofori, 2020; Vuuri, 2021).

3.3 Study Population and Sampling

The target population for this study comprised microfinance workers and customers in the Brong Ahafo Region, executives of Ghana Association of Microfinance Companies (GAMC), microfinance consultants, and unit heads of the Brong Ahafo Regional Police Command. We targeted this population to leverage the benefits of data triangulation, gaining a diverse understanding of conflict effects from various viewpoints, thereby ensuring a dependable study outcome.

The study made use of 58 participants, encompassing 25 females and 33 males drawn from different backgrounds. Four MFIs Chief Executive Officers/Managers, four Operations Managers, four Supervisors, four front desk staff, four field staff (Mobile Bankers), three police officers, two executives (Chairperson and Executive Secretary) of GAMCs in the Region, and one microfinance consultant were purposefully selected for the study. These participants were selected purposely because of their in-depth knowledge of the study topic and provided intellectual reasoning on the topic (Akgun et al., 2014).

Additionally, the MFIs presented a list of customers to the researchers, from which they randomly selected thirty-two customers. We assigned these customers numbers on pieces of paper. We randomly selected 40 customers to participate in the study using the lottery method. However, we interviewed 32 using the data saturation principle. Four mobile bankers - one from each of the selected institutions, were used as field assistants in identifying these customers. Out of the 32 customers, eight were into building and hardware, five into petty trading, and four into a printing press, electrical supplies, and motorcycle sales respectively. Three each were into spare parts and mobile money operations, while one was found to be into home-used goods.

Table 1: Summary of selected Respondents

Entity	Male	Female	Total
Customers- Expert Link Microfinance (Sunyani Branch)	3	5	8
Customers- APA Microfinance Limited (AML)	2	6	8
Customers- Beneficial Microfinance Company Limited	4	4	8
Customers- Expert Link Microfinance (Techiman Branch)	2	6	8
MFIs Managers	4	0	4
MFIs Operational Managers	4	0	4
MFIs Supervisors	4	0	4
Front Desk Staff	1	3	4
Field Staff (Mobile Bankers)	3	1	4
Ghana Police Service	3	0	3
Chairperson/Executive Secretary (Ghana Association of Microfinance Companies)	2	0	2
Microfinance Consultant	1	0	1
Total	**33**	**25**	**58**

Source: Field Work (2020)

3.4 Data Collection Sources and Methods

Both primary and secondary sources of information were utilised in the study. We collected appropriate primary information from the study participants through semi-structured interviews, aided by an interview guide and an audio recording device. On average, interviews lasted for 35 minutes minimum and 40 minutes maximum. We duly observed all COVID-19 protocols in light of the recent realities. We upheld ethical issues by obtaining the full consent of all interviewees before the start of interviews and prior to audio recordings, while also informing them of their voluntary participation. We adhered to the principles of anonymity and confidentiality by not recording the names of the participants. We conducted sequel telephone interviews to ensure validity and reliability by clarifying and confirming the information. The primary information gathered from the participants was supported by secondary information generated through a critical review of relevant extant literature and documents. This ensured data triangulation using multiple techniques.

3.5 Data analysis

Due to the qualitative nature of the study, thematic and content analyses were employed.

Thematic analysis followed Braun and Clarke's (2006) suggestion of using deductive coding. We analysed the transcribed data from the interviews by familiarizing ourselves with the data, coding it, identifying themes, drawing relationships among themes, and refining the themes as suggested by Saunders et al. (2016). This was achieved by reading interview notes and listening to voice recordings over and over to get familiar with the data while taking note of recurrences, comparisons, and dissimilarities in relation to the research objectives. The relevant data were then appropriately organised, cleaned, and stored for data safety purposes. Contextual alignment was achieved by creating verbatim documentation to reflect participants' views while matching them to appropriate content from documentary reviews. Thus, the researchers meticulously documented the perspectives of the interviewees. To uphold the ethics of social science research in this study, particularly confidentiality and anonymity, the different participants were identified with alphabets and numeric values. For workers of the MFIs, they were identified as A^1, A^2, A^3, and A^4 for CEOs/Managers, B^I, B^2, B^3, and B^4 for Operation Managers, C^1, C^2, $C^{3,}$ and C^4 for Supervisors, and D^1, D^2, D^3, and D^4 for Front Desk staff and F^1, F^2, F^3, and F^4 Field Staff (Mobile Bankers). Customers were coded from K^1 to K^{32}, while Key Informants were coded as W^1, W^2, W^3, W^4, W^5, and W^6.

3.6 Limitations of the study

A major limitation of the study was the relatively limited nature of the sample size. Out of the 137 MFIs in good standing and operating in Ghana, only four were selected in three out of the 16 regions for this study due to time and logistics constraints. This development restricts the generalisation of the findings. Regardless of this, the strength of the study was that some of the findings could equally be attributable to the general microfinance sector in Ghana, as they have a lot of common operational features. Also, the presence of the COVID-19 pandemic slowed the data collection process. Nonetheless, through persistent follow-ups, the required participants, particularly the customers of MFIs, were reached, and the needed information was generated by the researchers.

4. Results and discussions

4.1 Effects of conflicts on the operations of MFIs in the Brong Ahafo Region

The main focus of this paper was to examine the effects of conflicts on the operations of MFIs in the Brong Ahafo Region of Ghana, waging into the paradox of conflict outcomes in organisations. The findings revealed both negative and positive effects of the conflicts. The collected data revealed various themes, which are grouped as shown in Table 1.

Table 1. Frequency analysis of responses on the effects of conflicts on MFIs in the Brong Ahafo Region

Theme	Number of sources: Workers	Number of sources: Customers	Number of sources: Key Informants	Total Number of Sources
Negative Effects				
Low Productivity	20	19	3	42(14.9%)
Loss of Clients and Staff	15	27	3	45(16%)
Security Challenges	11	23	3	37(13.2%)
Prolonged Litigation	15	20	3	38(13.5%)
Positive Effects				
Creativity and Innovation	19	24	3	46(16.4%)
Group Unity and Cooperation	15	18	1	34(12.1%)
Improved Decision-Making	17	22	1	40(14%)
Improved Communication and Relationships	13	24	2	39(13.9%

Source: Field Work, 2020

4.2 Negative effects of the conflicts

(a) Low Productivity

The findings revealed that the presence of conflicts in the operations of the MFIs leads to low productivity, which affects the growth and sustainability of the institutions. This was expressed by 48 participants. They indicated that with the persistence of the conflicts, much of the operational time is devoted to the resolution of these conflicts to the neglect of the core activities of the institutions (32/48). The rising publicity surrounding the collapse of MFIs in the country has adversely affected people's confidence in the sector (27/48). Eleven (11/48) expressed that monthly targets are not met due to clients' refusal to make daily deposits and the failure of mobile bankers to visit clients they do not have a good relationship with. A staff member (C^1) indicated in an interview that:

> “Sometimes, it can take an entire week to resolve issues involving our staff, customers, or other staff members. They come at different levels, and some are so pressing that they cannot be postponed. There are files here and there that since last Thursday not been able to attend to. I sometimes delegate the duties to other staff to work on while I attend to these issues. My office has become a centre for conflict resolution, and productive hours are spent on addressing various conflict issues. This is quite worrying, but it is part of the work, and it cannot be overlooked.” (C^1 Statement, August 2020).

The assertion made by the staff suggests that many productive hours are spent attending to the resolution of conflicts, which nonetheless hinders organisational performance. A financial institution loses its core mandate if it becomes preoccupied with conflict resolution. The finding corresponds to scholarly work by Omisore and Abiodun (2014) that conflicts release energy at every level of human activity and that such energy could have produced positive results for the organisation. The microfinance sector has confirmed this. Robert's (2006) study revealed that managers or leaders of MFIs spend approximately 40% to 90% of their managerial time resolving conflicts, often at the expense of other pressing needs within the institution. In this regard, monies meant for saving purposes for either business expansion or meeting contingencies are spent, thereby reducing the saving capacity of the establishment and clients.

A customer (K^{32}) in support of how conflicts undermine productivity expressed:

> “I am engaging in the ‘susu’ policy with the intent to purchase a machine for my business, but the ‘susu collectors’ are irregular in their visits. I have money in these books, and it has been here for three weeks now. No one comes around. Last month I had to close the shop and go to the bank to make the deposit myself. I complained to the manager, and he promised things would change, but it is now three weeks, and I have not seen anyone here. I am compelled to spend the susu money, and this will make it difficult for me to buy the machine. This work does not generate huge sums on a daily basis, and this is why I decided to operate the susu policy to generate the needed capital to realise the ambition regardless of the quantum of the daily contributions. It is really affecting the work, and I don’t know whether the bank does not need money. Apparently, they benefit from the charges on the account, and when I take a loan, I equally pay interest on it. I find it difficult to understand why the workers are behaving in this manner.” (Interview, July 2020).

$K^{32's}$ lamentation supports Jung’s (2003) view that conflicts deteriorate work climate between an organisation and its clients and staff, which can lead to employee burnout and subsequently result in low productivity within the microfinance sector. Dana's (2000) study also demonstrated that conflicts in MFIs result in financial losses due to time wastage, poor decision-making, and employee turnover.

(b) Loss of Clients and Staff

Staff turnover and client loss was one of the sub-themes that emerged as a negative outcome of conflicts associated with MFIs in the region. The study revealed that staff and clients who were continually unhappy or frustrated as a result of conflicts have left the institutions. This applies to all four institutions, as asserted by eight staff. Clients who experienced persistent conflicts with MFIs closed their accounts with such institutions, as expressed by seven staff. Five other staff members asserted that MFIs with persistent conflicts of varying degrees tend to have a smaller client base. The study further indicated that when clients are unable to secure loan facilities from the institutions, they turn to create a negative environment for the institutions by fabricating stories that lead to panic withdrawals, hence the loss of clients by these institutions. A staff (C^4) remarked:

> “We have a lot of dormant accounts, and even those active ones, their savings are not encouraging. Before the recent collapse of many microfinance institutions, we were receiving large deposits. I believe this has instilled a sense of fear in our customers. When we do follow up, the customers tell us all sorts of fascinating stories about the field staff. Some are not on talking terms with the customers, and they don’t even approach them. This behavior is sending negative signals to the public. We are, however, investigating those claims, and the necessary measures will be applied to address them appropriately.” (Interview, August 2020).

High staff turnover impacts the operations of these institutions, necessitating repeated recruitment and selection processes, along with associated training costs. The finding showed that there has been a number of staff attrition in these MFIs, and most of the driving factors are conflicts. When people feel that their views are consistently opposed or not regarded, they feel demotivated and subsequently terminate their employment with the institution. B^3, a staff exclamation!

> “I have been working here for the past seven years, and I can boldly say that more than twenty workers have left the company. Some of them left for school, but the majority left due to poor salaries, petty disputes with colleagues, and accusations from customers that they were misusing their money. They are just coming and going like that every day. It can be frustrating at times, but when you leave, it is not easy getting another job. I am the one taking care of my junior brother in school, so I have no option but to stay. When I get a better opportunity, then I can leave.” (Interview, August 2020).

The key informants corroborated the assertion made by the staff. They indicated that in some instances, board members of these MFIs become dormant, and in worse cases, they resign as a result of conflicts. A key informant (W[6]) indicated:

> "Some of these institutions interestingly operate without board members, and there are no board decisions. Either the board members are dormant, or some have vacated their positions because of various conflict situations. Some do not share the ideas of the owners, and in order not to tarnish their reputations by being part of the failure of the institutions, they resign from the board position. There are a number of them operating without board members, and the Bank of Ghana must scrutinise these institutions well." (Interview, August 2020).

The gathered information demonstrates that divergent ideas have been a major trigger of conflicts, leading to the resignation of some employees. This revelation was consistent with the study of Onyejiaku, et al. (2018), which found that conflicts lead to labour turnover in MFIs. Understanding conflicts and tolerating one another's views could be a major remedy for labour turnover in microfinance driven by ideological differences.

(c) Security Challenges

The study found that conflicts in the operations of MFIs pose a lot of security challenges in the region. It was revealed that persistent conflicts in the MFIs lead to aggression resulting in physical violence, assaults on people and properties, and verbal attacks, which invariably leads to criminal attacks and pose a security threat in the region. The findings discovered that there have been physical assaults among staff and between staff and clients of the MFIs in the region as a result of these conflicts. A staff member (A[3]) indicated that:

> "Some staff members have been physically abused by customers, while others have received various insults. This behaviour occurs on the field and in some instances within our premises. Some customers walk in and start insulting everyone, invoking curses on us and all sorts of issues. We used to have just one security guard but because of such incidents, we have three currently so that they can help bring those issues under control as and when they arise. A customer slapped one of our mobile bankers here earlier this year. This is very bad, to say the least. Depending on the gravity of the cases, we try to resolve them but occasionally we report such cases to the police for redress." (Interview, August 2020).

These situations as the study identified, often result in prolonged suspicion, loss of confidence, and mistrust that affect the image and the reputation of these institutions. The suggestion that conflicts can lead to personality clashes, mistrust and loss of public confidence (Azamosa, 2004; Word Bank, 2016) has been confirmed within the microfinance sector. A customer briefly respondent (K[17]) that:

> "I don't trust these 'susu banks' anymore. One of them ran away with my money. The manager used to stay in our house but since the incident happened, he left without our knowledge. I don't have a clear mind doing business with this one too so I want to close the account with them." (K[17] Statement, July 2020).

It is also evident from the findings that some customers target staff or owners of these failed institutions and perpetuate various criminal acts against them, some of which lead to physical injury, deformity, and death. A key informant (W[4]) noted that;

> "There is an alleged case of a customer who physically assaulted a staff of one of the microfinance institutions at its premises. Because the case is still under investigation, I am unable to give you details of it and can't also reveal the identities of the people involved. This is just one of the cases that usually are reported to our outfit. These cases have been rampant, especially from the beginning of 2015/16 when DKM and the other micro banks collapsed. It is unhealthy for the security of this nation." (Interview, August 2020).

The findings also revealed that when customers have a sense that a particular MFI is unable to pay their deposits or clients are unable to make withdrawals, they resort to agitations and violent acts to have their monies. These are regarded as conflict situations within the microfinance sector. This is not only affecting the operations of these institutions but also posing a huge security threat to the nation at large. The claims that conflicts within the microfinance sector result in erratic behaviours, anger, aggression, and death (Chukwuma, 2018; Sarpong, 2016) have been confirmed by these findings. The findings also established that microfinance conflicts pose security issues to the survival of the MFIs as they lead to cessation of operations, distortion of daily routines, or complete organisational breakdown.

Corroborating the assertions that conflicts pose security threats to the well-being of the people, three key informants indicated that there have been cases of destruction of properties and assault both physical and verbal attacks on staff of MFIs by aggrieved customers. A key informant (W[5]) noted this:

> "We receive several reports of verbal threats and in some cases physical attacks from these institutions on a regular basis, mostly perpetrated by customers with staff being the victims. Though the cases seem to have reduced, particularly since January 2020, one cannot overlook the impact on the security of the nation in general. Some arrested customers are serving jail terms after being tried in court while others have been fined accordingly." (Interview, August 2020).

In a similar view, W[6] indicated that cases of assaults embedded in the activities of MFIs present 'a worrisome security challenge in the region and the nation at large leading to victims' injuries, deformities, and property destruction. These situations have been regarded as conflict situations within the microfinance sector. In the words of W[6]:

> "We can just remember what happened to the properties of DKM, customers destroyed valuables because of their locked-up funds. This situation could have been chaotic if not for the timely intervention of the security agencies. Also, people

died and got injured through such disturbances. Others are serving various jail terms now. A critical analysis of the microfinance sector is needed to prevent future occurrences of these acts which are conflict attendants." (Interview, August 2020).

A check from the police command in the study area revealed that a number of cases involving microfinance operations have been reported. The researchers were told that in all the cases reported, both customers and staff of MFIs constituted the complainants and victims. The information gathered from the police confirmed that indeed some cases of assault and fraud had been reported in connection with microfinance activities observed as conflicts requirements in the study community.

(d) Prolonged litigation

Prolonged litigation came out so strongly as one of the negative effects of conflicts associated with the activities of MFIs in the Brong Ahafo region as claimed by 38 respondents. The analysis identified a variety of litigation actions, including police arrests, imprisonment, and court cases. The findings revealed that there have been instances where MFIs caused the arrest of clients, particularly loan defaulters or their staff believed to have indulged in fraudulent activities. The study also discovered that displeased clients, as a result of conflicts, resort to court processes to have their issues resolved, thereby increasing the litigation hours of these MFIs. This, as noted by the staff respondents, affects the operations of these institutions and consequently marring business relationships with clients. A staff member (A^4) expressed:

"We have many cases at the police station and before the court. Most of them are issues with our customers. Some customers are stubborn and deliberately refuse to pay for the loans they have contracted. When we exhaust all means available to us and it is not yielding any positive results, the best way is to resort to legal means. Last two years, we succeeded in confiscating the properties of some customers when we took them to the court. Those properties were sold for us to defray our indebtedness." (A^4 Statement, August 2020).

A customer respondent (K^{26}) also had this to say:

"One day I was here and someone called me from the bank that they were running a promotion and that if I deposit GH₵5,000.00, I will be paid GH₵7,200.00 within three months. I followed up with the bank, and this was confirmed. I redirected the business capital and invested in this so-called promotion. Look! It is over one year now, but I had not gotten the money. When I went for the money at the end of the three months, I was told the new rate was 60 percent, so they gave me only GH₵2,200.00 and said they have reinvested the remaining GH₵5,000.00 at the new interest rate. This institution has consistently mistreated me since then. Realising that they have defrauded me, I had no option but to report them to the police.

My husband's friend, a lawyer, has advised me to take the matter to court. We are preparing to proceed to court in anticipation of getting the money back." (Interview, July 2020).

The information gathered revealed that litigation cases are common in the region arising over a supposedly fraudulent act. This invariably creates a negative environment for the operations of MFIs. The findings corroborate scholarly works that purport that conflicts arising from the operations of MFIs result in police arrests and other legal issues (Sarpong, 2016). Customer relations are built on mutual trust and require a more peaceful and non-violent approach to any misunderstanding that may arise. In a situation where both customers and microfinance officials resort to the police and the court for redress, as identified by the study, this is a manifestation of the existing conflicts, which results in tension and security threats within the business environment and the larger society. This underscores the need for a reassessment of the management of organisational conflicts, particularly within the microfinance sector.

4.3 Positive effects of the Conflicts Associated with MFIs in the Region

Despite the negative effects of conflicts associated with MFI operations, the findings also revealed some positive outcomes. As noted by Marjorie (2013), not all conflicts are bad, but not all are good. These positive outcomes are revealed to include creativity and innovation, improved communication, group unity and cooperation, and improved decision-making.

(a) Creativity and Innovation

The findings showed that conflicts in MFIs push conflicting parties and conflict management teams to be creative in dealing with the conflicts and improving relationships. It was evident from the findings that conflicts have led parties to brainstorm and bring out possible solutions. Conflicts as per the findings have afforded parties the ability to adapt the best solution to their respective benefits, as noted by 33 respondents. This development has the tenacity of improving work relationships, hence ensuring organisational growth and sustainability. An interesting fact was revealed: conflicts motivate silent members to demonstrate their intrinsic leadership and assertive skills by bringing innovative solutions to conflict situations. A staff member (F^3) revealed in an interview that:

"I remember throughout my schooling days, I was a very quiet person, but when I started working here, I can see I am not the same person. The first time I came here, I was quiet, and people looked down upon me and accused me falsely of things I had no idea about. There was a lady I used to work with (she has left the job now) who spent a customer's money, and when the woman came here, she told the manager I did the recordings. The manager asked me to pay, but I refused. I am telling you the truth. That day I insulted her very well and she didn't go to the field with me. Since then, people's attitudes towards me have changed, and I feel better now. Being quiet is good but sometimes you need to make people know your abilities." (F^3 Statement, August 2020).

The findings indicate that certain individuals comprehend the potential of using conflict as a tool to assert their rights. This revelation supports Omisore and Abiodun's (2014) position that conflicts within MFIs allow parties to explore varied alternatives of action in trying to resolve them thereby making such parties more knowledgeable and creative in trying to find the best solution. This is applicable in the microfinance sector, as evidenced by the findings. This, of course, is fruitful for the growth of the MFIs. Coser (1967) earlier hinted that conflict prevents the ossification of the social system by exerting pressure for innovation and creativity, which are productive. He contends that when a social group or system, like the microfinance sector, no longer faces challenges, it loses its capacity to respond creatively.

(b) Group Unity and Cooperation

The findings showed that conflicts within microfinance present a positive work environment when parties come together to discuss their concerns and find a solution. This creates an enabling work environment and strengthens their unity, as well as providing an opportunity for strong group This study has found that conflicts foster mutual respect and a spirit of trust, enabling individuals to collaborate and strive towards a shared objective. , When conflicts arise between MFIs and clients, they provide a common platform to increase awareness of the conflict situations from both sides. This gives both parties an insight into the strategies to resolve such conflicts without undermining their business and personal relationships, allowing them to continue working together. This ensures all parties work towards a common goal with peace of mind, as espoused by 28 respondents. A Key Informant (W^4) stated:

> "When conflicts exist as a result of the operations of MFIs, they provide an avenue for the parties to come together to discuss their concerns, and when an agreement is met, it benefits both parties. This also fosters strong organisational unity and relationships. This is a positive aspect of conflicts, and it is considered acceptable and normal. There is no way two people will do business without conflicts, but it is not all conflicts that are negative, as many people perceive. The positive aspect is often overlooked." (Interview, August 2020).

Corroborating this view, a worker had this to say:

> "As partners in the business, we bring both the workers and customers together to resolve conflicts in our establishment. This has helped us to pursue our varying interests, shared knowledge, and understanding without the involvement of third parties. Despite our differences, we maintain a very healthy personal working relationship with our customers." (Interview, August 2020).

Such a good working relationship, as gathered from the respondents, builds teamwork and improves mutual respect and trust. Trust is a building block of mutual relationships (Oluremi et al., 2014), which is highly essential in the microfinance sector. Cowan (1995) writes that trust builds self-esteem, and its absence in any social setting may result in negative personal, social, and performance outcomes. The finding also affirms the assertion by Robinson (2001) that some conflicts strengthen organizational teamwork, improve group performance, and ensure the achievement of MFIs' overall goals.

(c) Lessons for improved decision-making

When conflicts arise, people learn from the causes and future decisions are guided by such lessons to avoid the repetition of past mistakes. Thirty-one (31) respondents were of the view that conflicts help MFIs in the Region to confront reality and make innovative solutions from well-thought-out decisions. A staff (B^4), in an interview, said:

> "Several MFIs in our region have collapsed as a result of conflicts, and they serve as lessons for those of us in business. I must carefully consider certain measures in conflict situations before putting them into practice. Various consequences arise, necessitating thorough analysis and avoiding rash decisions that may lead to regret. Some situations are very critical and need urgent solutions, but that doesn't mean you should not think before making a decision. You just have to accept every situation and make sure that an amicable solution is found that will be accepted by the people involved or at least minimise the negative effects." (B^4 Remark, August 2020).

The findings also revealed that clients of MFIs subject their decisions to strict scrutiny to come up with the best option regarding their dealings with conflict situations in the region. Customers in the microfinance sector guide their investment decisions by past conflict situations they have experienced. The microfinance sector ensures the selection of the most suitable option among others to meet their specific business objectives. A customer respondent (K^6) mentioned in an interview that:

> "I have invested my money in DKM, Little Drops, and Buoyant. Prior to that, I was keeping my savings at my current bank. When I wanted to close the account, a worker assured me that they would not run away, so I should leave it. For now, I don't think I will be in a hurry to open an account with any newly established microfinance bank without knowing much about them. I have learnt the lessons, and I will not repeat the past mistakes I made. I work hard to earn money and I can't just throw it away." (K^6 Statement, July 2020).

The assertion from the respondents suggests that parties in conflicts learn from experts, and their future decisions are guided by the knowledge and experience gained in the past. The finding also suggests that conflict situations discourage hasty group decision-making. However, parties are allowed to scrutinise the conflicts and their interests involved. This allows for the adoption of the best management strategy to minimise its consequences and prevent its reoccurrence. The findings further indicated that conflicts within MFIs necessitate the inclusion of people in decision-making, thereby empowering their decision-making abilities. A key informant (W^6) stated:

> "We occasionally receive requests to mediate conflicts between MFIs and their clients or among their staff. As it has not been possible for us to move out always, occasionally, we would rather invite all the parties involved. We provide them with a platform to express their concerns and solicit their suggestions on the most effective ways to resolve the

situation. Our job is just to facilitate the process, and they end up bringing out brilliant solutions and leaving the venue happy. When that occurs, they are able to resolve their issues in the future without the need for any third-party intervention." (Interview, August 2020).

The findings conform to scholarly works by Awan and Anjum (2015), whose work revealed that positive conflicts promote open communication by allowing the flow of new ideas and ensuring regular feedback, thereby strengthening work relationships within the microfinance sector.

5. Conclusion and recommendations

MFIs have the potential of providing various services to meet the needs of low-income groups, the socially excluded, as well as the informal sector, in enhancing their living standards. They contribute to employment creation, capacity building, community development, women's empowerment, and capital provision, among others. Despite these contributions, they are saddled with varied degrees of conflict. The study found that these conflicts have both negative and positive outcomes. The study identified low productivity, client and staff loss, security challenges, and prolonged litigation as the negative outcomes of conflicts in MFIs in the Brong Ahafo Region. The positive outcomes included creativity and innovation, group unity and cooperation, and improved decision-making. The findings led to the formulation of several recommendations:

1. It is recommended that periodic in-service training and capacity-building workshops should be organised by MFIs with the assistance of conflict management experts to equip their staff with the needed knowledge and skills in conflict resolution. This will help minimize the negative effects of conflicts on these institutions.
2. MFIs should adopt an open approach to business in order to prevent avoidable tensions, police arrests, and court actions that could result in conflict situations. This could be achieved through periodic brief meetings with clients, regular and timely delivery of customer financial statements, and annual durbars and get-togethers. Realistic interest rates should be paid to clients on their investments, and the same should be paid at the stated time.
3. MFIs should adopt stringent and practical measures in ensuring effective loan administration to borrowers, particularly regular repayment. We can achieve this by advancing loans to clients with strong deposit standings and implementing regular loan monitoring systems. The institutions should adopt enhanced remuneration policies to motivate their staff. Laws should empower the Ghana Association of Microfinance Companies to ensure that all MFIs acquire sophisticated information management software and provide staff with the capacity training on its use. Field staff (mobile bankers) should adopt digital collection methods. This system can be installed on mobile phones such that all deposits are made electronically from the field, which can reflect on the general system. Adopt Short Messaging Systems (SMS) to send monthly balances of customers' accounts to them.

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