

Table 1: Summary of predictor measures

This table shows the Cronbach alpha values and their respective factor loadings. Composition reliability is estimated as the sum of the square roots of the item-squared multiplied by correlation squared and divided by the same quantity plus the sum of the error variance. All variables are defined in Table 2.

Variable	Number of item	Scale format	Cronbach's alpha	AVE	CR
MFS	4	1 to 5 Likert scale	0.78	0.72	0.69
COH	3	1 to 5 Likert scale	0.77	0.80	0.81

Table 2: Variables and measurement

Variable	Measurement
COH= Poor Family Cohesion	Poor Family Cohesion is measured by three items (3): (a) spousal disputes, (b) polygyny practice and (c) perceived neglect of female domestic responsibilities. In the questionnaire, respondents were asked to tick whether they agree or disagree that access to and use of MFI services for women`s empowerment result in each of the three measured outcome variables for poor family cohesion. We anchored each of these responses on a five-point Likert scales of “1” strongly disagree and “5” strongly agree in accordance with the guidelines by Raaijmakers et al. (2009).
Independent Variable MFS = Microfinance Services	Microfinance Services is measured by the four main services provided by Microfinance institutions (training, social capital, savings and credit). This was measured on a five -point scale with anchors ranging from strongly disagree to strongly agree.
	Control Variable
AGE = Age of female entrepreneurs	We measured firm age as the number of years the firm has been in operation Firm age was log transformed to normalise its distribution and then standardised before inclusion in the research model
EDU= Education Level of entrepreneurs	We captured education as any female microenterprise owner who has received at least up to Junior High School training. We capture this as “1” Yes if female micro-entrepreneurs have at least a Junior High School training and “0” No otherwise.
LOC = Location	Firms were selected only from suburbs of Accra (Dome, Ordokor and Circle). Location information was used to test whether it affects relationships between microfinance services and family cohesion. We capture this as “1” Yes if female micro-entrepreneurs have their businesses operating in each of these locations and “0” No otherwise.
Firmsize = Firmsize	We measured firm size as the natural logarithm of the number of employees of the firm.

Table 3: Descriptive Statistics

The table provides the sample characteristics across the 260 microfinance. The table also presents the results of collinearity test after the residual centring approach. The results from the VIF indicate that there is no issue of multicollinearity among the variables. All variables are defined in Table 2.

VARIABLE	OBS	MEAN	SD	Collinearity statistics	
				VIF	TOLERANCE
COH	260	4.22	1.06	0.87	1,135
MFS	260	3.83	0.03	0.88	1.140
LOCATION	260	70.07	0.50	0.95	1,104
EDU	260	69.61	0.46	0.91	1,104
AGE	260	39	12.6	0.83	1,204
FIRMSIZE	260	7.8	4.38	0.92	1,080

Table 4: Correlation Matrix

The table provides Pearson correlation coefficients for the 260 microfinance. All variables are defined in Table 2.

Correlation is significant at *** p<0.01, ** p<0.05, * p<0.1

	COH	MFS	AGE	EDU	LOCATION	FIRMSIZE
COH	1.000					
MFS	0.588***	1.000				
AGE	0.024	-0.020	1.000			
EDU	0.630***	-0.053	0.074	1.000		
LOCATION	-0.097	-0.024	-0.006	-0.089	1.000	
FIRMSIZE	0.195**	-0.035	0.113*	0.039	0.097	1.000

Table 5: Regression Analysis for Microfinance Relationship with Poor Family Cohesion

This table reports the results of estimation of the relationship between poor family cohesion (COH) and the successful use of microfinance services (MFS) by women across 260 Ghanaian microfinance institutions. All variables are defined in Table 2. ***, ** and * represent coefficients significant at the 1%, 5% and 10% levels correspondingly (two-tailed tests). *T-statistics are in parentheses*

VARIABLES	(1)	(2)
	COH	COH
MFS	35.54*** (7.90)	23.41*** (6.44)
AGE	0.0354 (0.98)	0.0238 (0.74)
MFS * EDU		0.812*** (4.71)
EDU	-0.694*** (-9.35)	-2.895*** (-5.94)
LOCATION	1.076 (1.26)	1.815*** (2.61)
FIRMSIZ	-0.701*** (-7.19)	-0.793*** (-9.43)
CONSTANT	-47.48*** (-4.70)	-15.95* (-1.85)
OBSERVATIONS	260	260
R-SQUARED	0.689	0.791

Table 6: Individual effects of Microfinance services on Poor Family Cohesion

This table reports the results of estimation of the relationship between poor family cohesion (COH) and Individual Microfinance services (Credit, Savings, Social capital and Training) by women across 260 Ghanaian microfinance institutions. All variables are defined in Table 2. ***, ** and * represent coefficients significant at the 1%, 5% and 10% levels correspondingly (two-tailed tests). *t-statistics are in parentheses*

	(1) COH	(2) COH	(3) COH
			0.803***
	(4.88)	(5.96)	(9.22)
CREDIT	0.439***	0.518***	0.763***
	(4.84)	(6.24)	(9.22)
SAVINGS			0.827***
			(12.49)
SOCIAL CAPITAL			0.765***
			(9.52)
TRAINING X CREDIT		0.395***	0.0230
		(6.90)	(0.55)
EDU	-0.183***	-0.327***	-0.775***
	(-3.10)	(-5.38)	(-11.25)
FIRMSIZ	-0.0841	-0.291*	-0.764***
	(-0.46)	(-1.80)	(-9.07)
LOCATION	0.426	0.501	1.260*
	(0.27)	(0.36)	(1.95)
AGE	-0.0452	-0.0313	0.0452
	(-0.73)	(-0.54)	(1.27)
CONSTANT	19.10***	18.05***	1.136
	(6.37)	(6.04)	(0.97)
OBSERVATIONS	260	260	260
R-SQUARED	0.1542	0.2942	0.8045

Table 6: Summary Statistics and Univariate Analysis of Face to Face Interview respondent

The table presents results of the face to face interview response on the relationship between poor family cohesion (COH) and the successful use of microfinance services (MFS) by women across Ghanaian microfinance institutions.

Male Category							Female Category						
VARIABLE	OBS	MEAN	SD	MEDIAN	PERC 10	PERC 90	OBS	OBS	MEAN	SD	MEDIAN	PERC 10	PERC 90
Years of Marriage	15	18	9	14	10	29	15	16	13	11		3	39
Number of children	15	6	3	6	3	8	15	5	2	6		2	8
Age	15	46	10	44	34	58	15	38	14	34		23	58

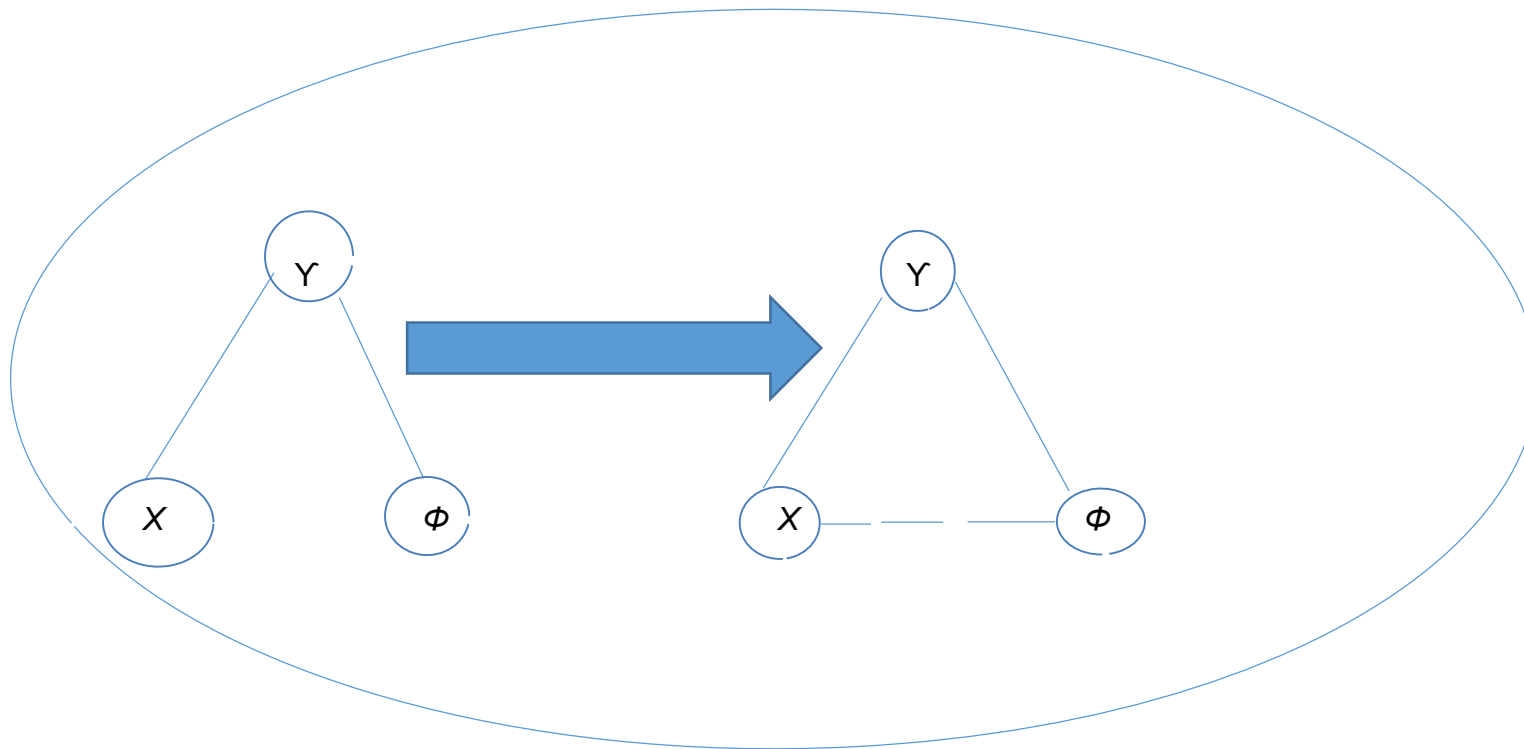


Figure 1.0 Description of relationships based on notion of triadic closure analysis: If Y , X and ϕ are such that Y share a strong tie with both X and ϕ , then X and ϕ must share a tie (this maybe a weak or strong tie).