pasgr.org

PARTNERSHIP FOR AFRICAN SOCIAL & GOVERNANCE RESEARCH

Advancing research excellence for governance and public policy in Africa

PASGR Working Paper 011

Non–State Actors and Accountable Social Protection in Child Protection and Livelihoods in Wassa, Ghana

Doh, Daniel
Edith Cowan University

Andoh, Paul
University of Queensland

Afranie, Stephen
University of Ghana

Aryeetey, Ellen Bortei-Duku
University of Ghana

January, 2016

Author contact information:

Daniel Doh
Edith Cowan University
ddoh@our.ecu.edu.au

Doh, D., Andoh, P., Afranie, S., & Aryeetey, E. B. (2016). *Non-State Actors and Accountable Social Protection in Child Protection and Livelihoods in Wassa, Ghana.* Partnership for African Social and Governance Research Working Paper No. 011, Nairobi, Kenya.

Abbreviations

CSO   civil society organisation
DA   district assembly
EC   European Community
EU   European Union
FBO   faith-based organisation
HIV/AIDS   human immunodeficiency virus/acquired immune deficiency syndrome
MMDA   money market deposit account
NGO   non-governmental organisation
NSA   non-state actor
SPSS   Statistical Package for Social Sciences

Contents

List of Tables

List of Figures

Abstract

This study examines the governance, accountability and networking of non-state actors NSAs. The study profiled 635 NSAs that are delivering social protection services in 217 communities across five districts of the Wassa enclave, Western Region of Ghana. While NSAs contributions to service delivery are well known, very little attention has been paid to NSAs by researchers, which reduces insight into their strengths and weaknesses as development partners. This study was designed as a mixed method research using both quantitative and qualitative approaches. Both primary and secondary data were collected focusing on NSAs that provided livelihood and child protection services. Descriptive statistical analysis was used to describe the structure of NSAs and other governance-related variables, and thematic analysis was conducted on the qualitative data.

A significant proportion of NSAs operating in the Wassa area are highly informal, small, community-based mutual aid groups. Notwithstanding the generally weak reporting structures affecting the overall accountability of NSAs, beneficiaries rate their cash and in-kind service delivery quite high.

Recognising these NSAs' role in reducing the vulnerability of community members, the need is urgent for the Money Market Deposit Accounts to support NSAs to strengthen their delivery of social protection services to become more sensitive to the needs of beneficiaries. Failure to do this will gradually weaken these NSAs because of the growing needs of beneficiaries. The State should encourage NSAs to register at both national and district levels and provide standardised structures to promote their accountability and therefore improve service delivery for the overall development of individuals, communities and districts.

Key words: social protection, child rights, livelihoods, non-state actors, accountability

1 Introduction

1.1 Background

Contributions of non-state actors (NSAs) in development efforts have been widely acknowledged by countries and development partners. The European Union (EU) for example, appreciates the need to engage NSAs in national development dialogue in order to deepen the effectiveness of development efforts and domestic accountability. Since the 1990s, it has been recognised that development efforts are no longer the preserve of central governments, but also include NSAs like civil society organisations, non-governmental organisations (NGOs), and faith-based organisations (FBOs). These groups are now recognised as principal actors in development efforts with their own identities and agenda (Jordan, 2005; Foresti et al., 2009); This notwithstanding, very little attention has been paid to NSAs by researchers, especially in Africa, which reduces insight into their strengths and weaknesses as partners in development. While their contribution to service delivery is well known, the context in which such actors operate in terms of governance and accountability is not well explored. In addition, the key role of networking between and among NSAs for effective service delivery is not clear. This deficit in knowledge of NSA governance and accountability practices presents a yawning gap in development discourse.

According to Alcock (2012) NSAs are becoming a major platform through which social protection is delivered in the global South, thus the need for closer collaboration with the state and development partners. For this collaboration to be effective and for NSAs to be able to increase their fundraising outcomes, they must be seen to be accountable. As noted by (Ebrahim, 2003) externally driven accountability can compel NSAs to be more accountable for the sake of their credibility and legitimacy. However, it is important to buttress this with internally driven accountability mechanisms.

This study focuses on how NSAs involved in child protection and livelihood issues in the Western Region of Ghana, specifically the Wassa area, ensure accountability in the delivery of services to beneficiaries. Whitty (2008) defines accountability as the "processes through which an organisation makes a commitment to respond to and balance the needs of stakeholders in its decision-making processes and activities, and delivers against this commitment." Accountability issues examined include what Bakker (2002) mentions as **transparency, responsiveness, ethics, legitimacy and regulation**. NSAs are potentially accountable to multiple stakeholders. These include patrons (i.e. donors, foundations, governments, etc.), clients (i.e. beneficiaries of services), and themselves (i.e. their mission, staff, etc.) (Edwards and Hulme, 1996; Najam, 1996).

The study was divided into two phases. Phase 1 mapped NSAs based on the collected secondary and primary data, and Phase 2 involved in-depth interviews with NSAs and beneficiary households on NSA governance structures and processes.

1.2 Research Problem

Foresti et al. (2009) reiterated that although NSAs have generally increased in developing countries and are engaged in delivering varied services, issues of governance and accountability should not be taken for granted. Ebrahim (2005) observed that though serious concerns had been raised about the accountability of NSAs in general because their resource environments differ, it is important to examine them separately.

The Western Region of Ghana, specifically the Wassa area, is endowed with mineral resources such as gold and has over the years attracted large, medium and small-scale mining companies. In addition, the area is suitable for cultivating cash crops like cocoa and timber as well as food crops. Since 2010, the Western Region has also become an oil-producing region. It also remains a major marine artisanal fishing base in Ghana. Ironically, these conditions coupled with widespread poverty have turned out to be conducive to child labour as well as livelihood insecurity. There has been concern about child labour on cocoa farms and in fishing, prostitution in the mining communities, loss of livelihoods, environmental and water pollution, and several other challenges associated with mining activities.

Compared with the rush of NSAs to other vulnerable regions in Ghana, there has been speculation that the Western Region has not attracted adequate NSA support despite its numerous social challenges. Indeed, little is known about NSAs and their activities in terms of their numbers, types, services, scope of operations, governance, and accountability structures in Ghana in general and in the Western Region in particular. This study sought to explore the range of NSAs delivering sustainable livelihood and child protection services for households within the Wassa area of the Western Region.

1.3 The Research Objective

General objective

The main focus of the research was to investigate the presence, governance and accountability structures of NSAs involved in child protection and livelihood services in the Western Region.

Specific objectives

- Examine the structure of NSAs in social protection in Wassa area of the Western Region through a mapping exercise.
- Examine governance and accountability arrangements of these NSAs.
- Investigate governance and accountability issues in child protection services provided by NSAs.
- Investigate governance and accountability issues in sustainable livelihood services provided by NSAs.

2 Literature Review

2.1 Conceptualising Social Protection and Non State Actors

The term social protection is used to describe formal and informal mechanisms that are adopted to provide social support to members of society who are vulnerable to chronic poverty, risks and shocks. Social protection emerged in development discourse in the late 1980s and early 1990s. It is seen as an approach to alleviating poverty and as public/state provisions against livelihood shocks, embodied in concerns for social equity and social right (Devereux and Sabates-Wheeler, 2004). However, states alone cannot bear the full cost of social protection due to several other pressing demands on state resources. Hence, NSAs complement state efforts in alleviating poverty and vulnerability among population groups.

The Overseas Development Institute, one of the international agencies that works with various governments to provide social protection, defines social protection as "the public actions taken in response to levels of vulnerability, risk and deprivation which are deemed socially unacceptable within a given society" Norton et al. (2002), Devereux and Sabates-Wheeler (2004) and Jones et al. (2009) observed that when provisions are made to support citizens to meet their basic human needs and to protect them from livelihood shocks, they are able to access opportunities including existing social programmes that promote self-sufficiency in their lives and ultimately transform their lives.

Article 6 of the Cotonou Agreement (Cotonou Agreement, 2000) defines NSAs as consisting of "the private sector and all social and economic partners, including trade union organisations, the civil society of all ramifications and its diversity according to national characteristics". Thus, NSAs include actors like community-based organisations, women's groups, human rights associations, NGOs, religious organisations, farmers' cooperatives, trade unions, the private sector, etc. Ogunyeni et al. (2005) and Foresti et al. (2009) hold the view that development involves engagement with the entire society and its citizenry, and that NSAs are key actors in development because they have demonstrated their ability to mobilise large amounts of money and to bring on board skilled staff in addition to playing multiple roles in advocacy, service delivery and technical assistance. For collaboration among state, development partners and NSAs to be more effective, NSAs must be seen to be accountable in the delivery of social services to individual beneficiaries and communities.

2.2 Context of Social Protection in Ghana

In Ghana, social protection is encapsulated in the 1992 Constitution under the 'Directive Principles of State Policy' where the protection and promotion of all basic human rights and freedoms, including the rights of the disabled, the aged, children and other vulnerable groups have been guaranteed in Chapter Six of the 1992 Republican Constitution (Government of Ghana, 1992)

While it is common to expect the state to provide social protection for its citizenry, traditional African society had long recognised the need to have mechanisms to cater for its members in times of contingencies, and to provide mutual help. Thus, until recently, the extended family system in Ghana was a strong support family members could turn to in times of need (Kumado and Gockel, 2003). Though attention is often paid to formal State social protection services, it is also known that a lot more social protection services are provided by institutions, groups, philanthropists and similar bodies, which fall under the umbrella of NSAs.

The State played little direct role in social protection beyond a pension scheme for workers in the formal sector. Most of the vulnerable in subsistence agriculture and the informal sector were left out from formal social protection schemes and strategies (Jones et al., 2009).

However, in the past few years, the country has shown commitment to provide social protection to deal with poverty, vulnerabilities and risks facing the larger population. For example, a draft National Social Protection Strategy came out in 2007 in addition to a range of social protection policy initiatives and programmes, some of which have been taken to significant scale. Jones et al. (2009) summarised social protection programmes in Ghana as social assistance programmes, social insurance schemes, social welfare services and social equity measures. In as much as the state of Ghana wishes to make significant progress in its social protection agenda, it has not been able to achieve expectations due to constraints such

as resources and institutional weaknesses. In effect, the role of NSAs in social protection is still relevant in Ghana.

2.3 Social Protection Actors and Child Protection Issues in Ghana

While most countries in sub-Saharan Africa have child protection interventions, an important issue in development discourse is the fragmented nature of such interventions, which does not allow effectiveness in service delivery as well as leveraging of limited resources. Thus, Davis et al. (2012) suggest the adoption of a holistic systems approach that covers all aspects of society that affect children including legal/policy subsystem, institutional capacities, community dynamics, planning and budgeting, and monitoring and evaluation subsystems to ensure effective and sustained service delivery. This approach would require collaboration between the state and all other stakeholders including NSAs.

The major driving force for child protection in Ghana from which all actors including NSAs draw reference is the Children's Act of 1998. The Act (560) makes explicit provisions for providing optimum protection for children such as provision for non-discrimination, protection from harm, the use of children for child labour and the provision of a favourable atmosphere for children to grow. Other legislative instruments include the Criminal Code Amendment Act, the 1992 Constitution, Domestic Violence Act and Juvenile Justices Act.

Another dimension of child rights protection in Ghana is the role of family units (Laird, 2011). Laird argues that the family as an informal social protection actor most often violates the Children's Act (Government of Ghana, 1998) when negotiating through tradition and modernity. Some traditional practices upheld by families positively or negatively influence informal social protection for children. Boakye (2009) and Dodoo (1994) suggest that women play a more important role than men in ensuring children are protected at the family level.

In spite of legislation and policies for social protection for children in Ghana, many have suggested that child protection still remains a significant challenge (Ame et al., 2011; Jones et al., 2009). As observed in the Ghana National Plan of Action for Orphans and Vulnerable Children 2010–2011, though there are significant numbers of state and non-state actors providing direct child protection services in the country, their management dynamics are illusive leading to poor quality services, duplication and eventual deepening of child vulnerability (Ame et al., 2011). Similarly, Associate for Change Ghana (2006) observed that due to the low level of interaction among the several NSAs in the Western and Ashanti Regions, little is done to deal comprehensively with the situation of child protection.

These discussions present an opportunity to closely examine issues of governance and accountability in the community of NSAs in social protection for children, to explore in detail interactions between NSAs for enhanced service delivery and, most importantly, the perception of beneficiaries of child protection services. Citing examples from South Africa and America, Dhliwayo (2007) notes that since NSAs draw inferences from national laws that protect children, a duty of care principle is invoked in instances of breach of responsibility. This then brings to the fore the issue of NSA accountability, which is the impulse of this study.

2.4 Social Protection Actors and Livelihoods in Ghana

Central to the concept of social protection is the issue of providing sustainable livelihoods for the poor and vulnerable people in society. Scoones (1998) asserts that:

> A livelihood comprises the capabilities, assets and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, and maintain or enhance its capabilities and assets while not undermining the natural resource base.

DfID provides a sustainable livelihood framework that can guide states and NSAs in designing social protection interventions (Scoones, 1998). In its framework, DfID identifies that vulnerable groups experience livelihood shocks in the form of natural disasters, conflicts, economic shocks, worsening population trends, weak resource availability, poor governance, technology lag, national and international economic challenges, seasonality in prices, food production, health and employment opportunities. To change or improve the vulnerability context of such population groups, there is need to build their human, social, physical, financial

and natural capital assets base. These influence and are influenced by existing institutional structures and processes to determine the livelihood strategies adopted to ultimately bring about livelihood outcomes.

Devereux (2001) suggests that states should collaborate with NSAs to promote production and consumption among rural communities that are heavily hit by poverty, conscious of the fact that state interventions alone have proven to be too expensive and unsustainable. Wade (2001) further indicated that livelihood insecurity among rural dwellers continues to deepen given the nature of increasing inequality around the world with the surge of HIV and AIDS. However, as noted by Ellis (1998), in the absence of sufficient state provisions, rural dwellers who experience poverty have evolved a diverse construct of strategies and activities to ensure their survival. He calls for the removal of bottlenecks to such survival strategies, including expansion of opportunities, which would require collaboration between state and non-state actors at the community level.

In Ghana, chronic poverty and livelihood vulnerability still persist among small-scale farmers amidst impressive gains in national level poverty reduction (Devereux, 2009). In the Wassa area, households are mostly vulnerable to environmental degradation and land loss, which call for the provision of alternative livelihoods (Tarkwa Nsueam Municipal Assembly, 2009).

Exploring institutional arrangements and structures is crucial to the delivery of sustainable livelihood services. Scoones (1998) argued that since the formal and informal institutions (NSAs) "mediate access" to livelihood resources and opportunities, understanding their organisational dynamics is of optimum relevance for determining accountability. It is important for this study to understand how NSAs provide sustainable livelihood opportunities to communities, households and individuals within the area.

2.5 Conceptual Framework

This study draws on how governance, accountability and social network structures and systems of NSAs are organised around social protection service delivery. Like Liesbet and Gary (2003), we refer to NSA governance as the processes of making and implementing decisions for social protection service delivery. We conceptualise governance to mean elements such as organisational structure, operating mechanisms and principles, leadership, and funding (Lynn et al., 2000) and, in the broader sense, how decisions are taken on the selection of beneficiaries. Organisational structure has implications for how NSAs deliver their services.

In the context of public policy, the term accountability is understood to mean a "proactive process by which public officials inform and justify their plans of action, their behaviour and results, and are sanctioned accordingly" (Ackerman, 2004). However, in the view of Edwards and Williams (2002) accountability refers to the obligation to report on one's activities to a set of legitimate authorities. In the context of this study, Edwards' definition seems appropriate because it covers the informal sector where NSAs tend to operate.

Accountability of NGOs can be examined through five main operating mechanisms: reports and disclosure statements, assessment and evaluation of performance, level of participation, self-regulation, and social audits (Ebrahim, 2003). Jordan (2005) points out that key accountability questions should centre on NSAs' effectiveness, reliability, and legitimacy. Effectiveness relates to the administrative processes and includes how monies are accounted for. Reliability relates to the capacity to deliver their mission/agenda, which includes organisational structures and reporting systems. Legitimacy relates to NSAs' relationship with the public in adhering to rules, its mission, representation, and community relationships. These questions are asked not only by donors but also by governments, sector associations/partners as well as academics, much the same way that this study also raises pertinent questions about NSAs' accountability.

According to Henke et al. (2011), transparency when well developed can promote accountability in service delivery. Transparency empowers the public to know what options are available to them and to demand improved standards in service delivery leading to

improved quality of service delivery. This is due mainly to the possibility of peer scrutiny for behavioural change.

Global interest in the networking of NSAs for social protection service delivery has been raging over the years (Rees et al., 2012) due to the effects of social networks (individual or institutional NSA partners) on development, especially at the grassroots. Our interest lies in understanding the relevance of social networks, their nature and quality, the levels at which NSAs network and the outcome of the networks for social protection service delivery particularly as it relates to child protection and livelihoods.

3 Research Methodology

3.1 The Research Design

This study was designed as a mixed methods research of the pragmatic research paradigm (Creswell and Clark, 2007). In pragmatism, the assumption is that quantitative and qualitative paradigms can be blended effectively. The mixed methods tradition is also known to be appropriate for policy research of this kind (Johnson and Onwuegbuzie, 2004).

The study began with a mapping of NSAs in the Wassa area of the Western Region of Ghana. This was followed by selecting 66 NSAs that provided livelihood and child protection services for an in-depth study that included beneficiary assessment of the services of NSAs. Apart from beneficiaries responding to a list of coded questions, focus group discussions were also held.

3.2 Profile of the Study Area

The study was conducted in the Western Region of Ghana. Five out of the seven districts in the Wassa area were selected based on their relative significance regarding mining and agricultural activities: Tarkwa Nsuaem Municipality, Wassa Amenfi East, Wassa Amenfi Central, Wassa Amenfi West and Wassa East districts (Figure 1). The Wassa enclave, with its central location in Tarkwa Nsuaem Municipality, was significant for this study because it presents a wealth of opportunities to examine the accountability of NSAs in social protection for one main reason: the Western Region and its Wassa area are highly endowed with natural resources including gold, diamond, bauxite and forest products such as cocoa, timber and oil palm. Due to this wealth of resources, corporate firms, individuals and multi-lateral institutions have moved into the area. There is also some appreciable presence of NSAs seeking to provide a diverse range of social protection services to vulnerable households and individuals.
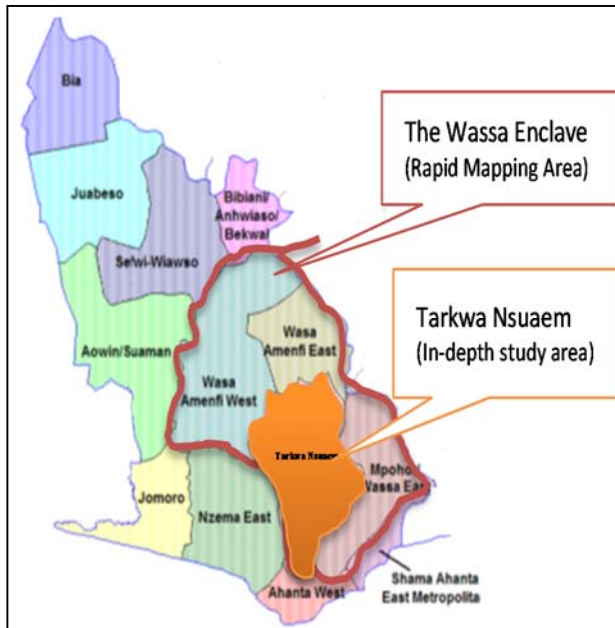
Figure 1: The study area

3.3 Socio-Demographic Characteristics

All the research districts are located in Wassa enclave and they share common boundaries. The districts cover a total area of about 22,588 sq. km. with Wassa Amenfi East being the largest (16,000 sq. km.). The total population of the districts is estimated at 728,092 with an average intercensal growth rate of 3 per cent. Tarkwa Nsuaem is the most populous and Mpohor/Wassa East the least. All districts have a youthful population with about 40 per cent

at 14 years and below, except Tarkwa Nsuaem where only a quarter of the population falls within that age group. This makes focusing on issues of children crucial. Again, with the exception of Tarkwa Nsuaem where agriculture employs less than half of the active labour force due to vibrant mining activities, the remaining districts have more than 70 per cent of the active labour force engaged largely in subsistence farming. More than 90 per cent of the farmers use traditional methods such as slash and burn and simple farm tools, and rely on natural climatic conditions. Most of the farmers do not have access to improved agricultural inputs and machinery.

The farmers depend largely on family labour, meaning that farming may interfere with the schooling of children. The rudimentary agriculture leads to low productivity characterised by high post-harvest losses due to inadequate storage, marketing and/or processing facilities. This poses serious livelihood challenges to a large part of the districts' population. In spite of this, programmes for the vulnerable and marginalised have not been formally designed. The responsibilities still lie with traditional and other non-state actors to provide the necessary protection to the vulnerable, the poor and the excluded.

The health sector in the districts has inadequate health facilities and personnel. Common diseases include malaria, acute respiratory infections, gynaecological disorders, diarrhoea, pregnancy-related complications, cardiac diseases, typhoid, anaemia, skin diseases and ulcers, rheumatism and joint pains, acute eye infections and river blindness.

These districts have low levels of education attributed to factors such as inadequate and uneven distribution of infrastructural facilities and qualified teachers (almost 70 per cent of teachers are not trained), poor supervision of teaching and learning, inadequate logistics to support education delivery, high dropout rates especially among girls, and inadequate funding.

3.4 Data Collection
Both primary and secondary data were collected. The secondary data collection process involved reviewing information on NSAs in Ghana, Africa and other parts of the world, and collecting personnel and other useful data from NSAs in the study. Primary data collection was done in two phases.

Primary data collection – Phase 1
The first phase of data collection was mapping of NSAs. The initial process involved making contact with relevant agencies such as the District Assemblies (DA) and the Department of Social Welfare, and individuals who could provide information about NSAs in their respective localities. Individuals contacted included assembly members, chiefs, and other community level power brokers. All NSAs identified through these institutions or community experts were contacted.

Upon contact with an NSA, the leader was requested to respond to a survey questionnaire seeking information on full registered name, year of establishment, type of NSA, areas of operation, management structure, staffing, funding, collaborators/partners, and information on beneficiaries. In all, a total of 635 NSAs were identified and interviewed.

Primary data collection – Phase 2
On the basis of data from phase 1, 66 NSAs involved in livelihood and child protection services were extracted to constitute a sample frame. Tarkwa Nsuaem Municipality and Wassa East District were selected out of the initial five because they demonstrated a higher concentration of NSAs with livelihood and child protection functions. Data collection involved in-depth interviews and or focus group discussions with the NSA leadership, management and members where applicable. The in-depth interviews centred on service delivery arrangements, understanding procedures and governance structures, and probing into issues of accountability and beneficiaries. A follow-up study was done among direct beneficiaries of NSA services using a beneficiary assessment tool and focus group discussions.

Table 1: Data collection framework

Type of data	Method of collection	Category of respondents	No. of respondents
Quantitative data	Mapping (survey)	All identified NSAs in Wassa area	635
	Beneficiary assessment in-depth interview	Beneficiaries of livelihood and child protection services	234
Qualitative data	In-depth interviews	Leaders/members of NSAs	66
	Focus group discussions among beneficiaries	Beneficiaries	8 FGDs (4 in each district, 2 for each service area)

3.5 Data Processing/Management

Mapping data were analysed first. All questionnaires were collated and open-ended responses coded. Next, we designed a template in SPSS for processing the data. The responses were entered by a team of data entry clerks and subsequently edited and cleaned up before running the required analysis. Key analyses included basic frequencies and cross-tabulations to draw out key characteristics of listed NSAs, their services and accountability structures across districts. In most instances, the data were exported from SPSS into an Excel worksheet for formatting and easy presentation.

Qualitative interviews and focus group discussions were audio-recorded and transcribed. The transcribed data were subsequently analysed manually using thematic analytical techniques.

4 Governance Characteristics of NSAs

4.1 Introduction

Discourse on the governance of service delivery has focused on formal government institutions (Lynn et al., 2000). Thus, there is very little understanding of NSAs' governance arrangements. In this study, we examined the governance features of NSAs for social protection service delivery.

4.2 Distribution of NSAs

The study profiled 635 NSAs for social protection service delivery from 217 communities across five districts (Table 2). Wassa Amenfi East recorded the highest number of NSAs (180) across 52 communities, representing 28.3 per cent of NSAs in the study. Wassa Amenfi West recorded the least NSAs (71) selected from 24 communities, representing 11.2 per cent. In effect, there is a direct relationship between the geographical and population size of an area and the number of NSAs that are likely to operate in the area.

Table 2: Number of NSAs listed by district/ and by community

	NSAs listed		Communities visited	
District	Frequency	%	Frequency	%
Wassa Amenfi East	180	28.3	52	38.1
Wassa Amenfi Central	171	26.9	41	16.4
Tarkwa Nsuaem	109	17.2	56	16.5
Wassa East	104	16.4	44	17.2
Wassa Amenfi West	71	11.2	24	11.8
Total	635	100.0	217	100

4.3 General Classification of NSAs

NSAs were classified in relation to their core activity and function based on our understanding of similar classification by Jones et al. (2009) with few additions: faith-based organisations (216), community-based social clubs (209), occupational welfare associations (96) and farmer-based associations (73) make up about 90 per cent of the listed NSAs (Table 3). In all, nine types of NSAs with distinct functions were identified.

Table 3: Classification of NSAs, by district/municipality

Type of NSA	Tarkwa Nsuaem Municipal	Wassa Amenifi Central	Wassa Amenifi East	Wassa Amenifi West	Wassa East	Total / (% of total)
Faith-based organisation	16	53	76	6	65	216 (34)
Community-based social club	51	26	61	33	38	209 (32.9)
Occupational welfare association	27	9	10	19	31	96 (15.1)
Farmer-based association	2	13	26	5	27	73 (11.5)
Community development assoc.	10	2	6	5	7	30 (4.7)
Non-governmental organisation	3	1	1	3	3	11 (1.7)
Total	109	104	180	71	171	635

FBOs and community-based social clubs have gradually become key contributors to the delivery of social protection to the people of Wassa (Figure 2) because they are largely membership-based and easy for community members to associate with and contribute to. This is all in the spirit of self-help and it is important for policy actors to promote such associations through partnerships.

4.4 Legitimacy by Registration of NSAs
Registration of NSAs with national and district regulatory bodies is important for accountability and service regulation. Most listed NSAs were not formally registered: only 27 per cent were formally registered and had registration certificates. However, there were variations across the five districts (Table 4). The reason for this variation between Wassa East and Tarkwa Nsuaem on one hand and the rest of the districts on the other hand may be because the two districts are among the oldest districts demarcated, hence have more NSAs. Wassa Amenfi Central is a newly created rural district, with limited administrative structures.

Table 4: Registration status of NSAs, by district

District/Municipality	Registered		Not registered		Total	
	Freq.	%	Freq.	%	Freq.	%
Tarkwa Nsuaem Municipal	51	29.8	58	12.5	109	17.2
Wassa Amenfi Central	17	9.9	87	18.8	104	16.4
Wassa Amenfi East	34	19.9	146	31.5	180	28.3
Wassa Amenfi West	19	11.1	52	11.2	71	11.2
Wassa East	50	29.2	121	26.1	171	26.9
Total	171	100.0	464	100.0	635	100.0

Secondary data from the district and national levels confirm that most NSAs are not registered, although they are required to do so both at the national and district levels. Some NSAs were registered in the District Assembly but were not operating. For instance, at the Tarkwa Nsuaem Municipal assembly, out of the six NSAs that were officially registered with the District Assembly, only four could be traced with a given address. The rest were not found, even with contact numbers. This suggests that some registered NSAs at the district level may not be working.

In a further analysis, out of the 171 registered NSAs across the selected districts, 38.6 per cent (66) were registered at the national level with the Registrar General's Department, 23.4 per cent (40) at the district level with the Department of Social Welfare, 11.1 per cent (19) at the national level with the Department of Social Welfare, and 8.2 per cent at the regional level with the Department of Social Welfare. Most NSAs also go beyond formal registration with state agencies to register with other state and non-state agencies that do not have a legal basis for such registrations. For instance, about 88 per cent of registered NSAs also indicated they were registered with their churches' head office, co-operatives, and government ministries, especially the Ministry of Food and Agriculture.

4.5 Age of NSAs
The year NSAs were established has implications for understanding the experiences of NSAs in service delivery. 78 per cent of the listed NSAs were formed between 2000 and 2013 (Figure 2). Since 2000, awareness of and need for self-help became more pronounced especially within churches, perhaps due to the failure of the state to stretch its social protection services to cover all persons in need. This also followed the fallout of the structural adjustment programmes of Ghana where the state was non-accountable for the provision of welfare services; hence NSAs took up such service. The proliferation of NSAs at the time could also be linked to the onset of HIV and AIDS at the time, compelling the setting up of NSAs to deal with the disease at the community level.
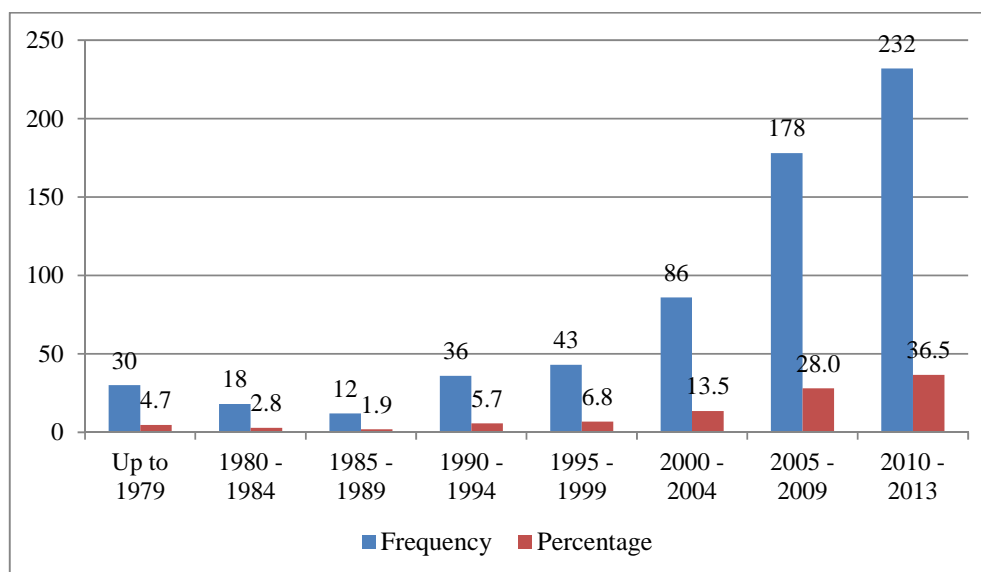
Figure 2: Year of establishment of NSAs

None of the NSAs in Wassa Amenfi West District was registered by 1979. No significant differences exist between the year NSAs were established and the year they became operational (Table 5).

Table 5: Year of establishment of NSAs, by district/municipality

Period of establishment	No. of NSAs established in district					
	Tarkwa Nsuaem Municipal	Wassa Amenfi Central	Wassa Amenfi East	Wassa Amenfi West	Wassa East	Total
Up to 1979	6	4	16	0	4	30
1980–1984	6	1	5	1	5	18
1985–1989	5	0	3	1	3	12
1990–1994	8	6	10	4	8	36
1995–1999	7	9	12	3	12	43
2000–2004	7	26	20	2	31	86
2005–2009	25	22	47	22	62	178
2010–2013	45	36	67	38	46	232
Total	109	104	180	71	171	635

4.6 Affiliation with International and Local Organisations

Partnerships, networks and affiliations are important relationship-building mechanisms for improved service delivery (Rees et al., 2012). The results show that some of the NSAs were affiliated to international organisations (Table 6), albeit an insignificant number (4.1 per cent). NSAs with international affiliation benefited from financial and technical support, as stated by Glanville (2004). This also has implications for their functional structure.

Table 6: NSAs affiliation with international organisations

Status	Tarkwa Nsuaem Municipal	Wassa Amenfi Central	Wassa Amenfi East	Wassa Amenfi West	Wassa East	Total
Affiliated	8	1	8	1	8	26
Not affiliated	101	103	172	70	163	609
Total	109	104	180	71	171	635

18

Local level affiliations were also determined (Table 7): 132 (20.7 per cent) of the listed 635 NSAs were affiliated to other local organisations. Local level affiliations created opportunities for cross-community lesson learning of best practice, technical and financial support.

Table 7: NSAs affiliation with local organisations

Status	Tarkwa Nsuaem Municipal	Wassa Amenfi Central	Wassa Amenfi East	Wassa Amenfi West	Wassa East	Total
Affiliated	29	12	27	21	43	132
Not affiliated	80	92	153	50	128	503
Total	109	104	180	71	171	635

4.7 Geographical Scope of Operation of NSAs

NSAs in the study area operate at different levels, but most (433 [68.2 per cent]) are community-based and hence operate in their respective communities only. In other words, the community members recognise the need to provide support to each other and so they come together in the form of a mutual welfare or social club. Other NSAs in the Wassa Area (82, [12.9 per cent]) cover a number of communities: 9 (1.4 per cent) are nationwide, 51 (8 per cent) operate only in the church, even though their members are located in various communities.
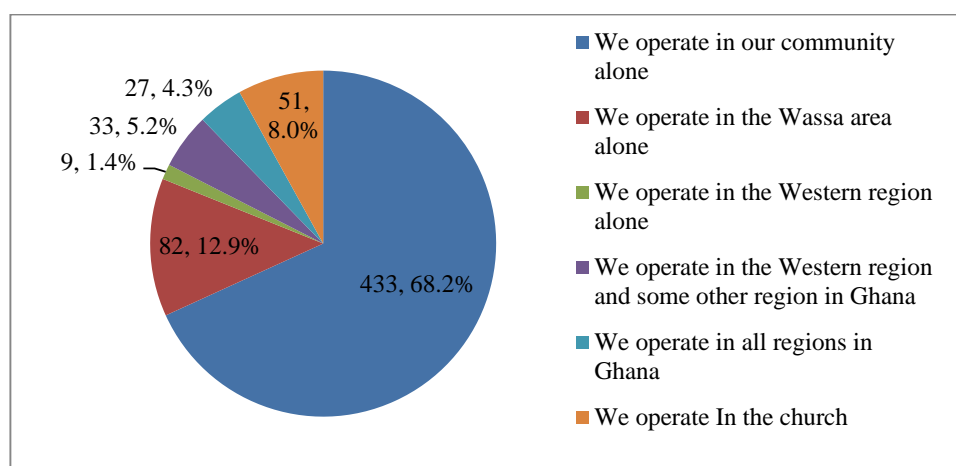
Figure 3: Operational areas of NSAs

The listed NSAs largely engaged in multiple services: livelihood, child rights, environment, water and sanitation, health, education and welfare services. On average, each NSA provided two services. The most common services provided were livelihood (55.4 per cent) and welfare services (53.7 per cent). The service least provided was water and sanitation (9.8 per cent). Child rights services were provided by 129 (20.3 per cent) of the listed 635 NSAs.

4.8 Organisational Structure of NSAs

In this study, we examined the organisational structure of 635 NSAs generally, but conducted an in-depth study of 66 NSAs across two districts. This section of the report is based on data from the 66 NSAs through in-depth interviews including some institutional assessment. The organisational structure varied greatly in relation to the type of NSA, objectives, size and scope of operations. Whereas some NSAs had well-defined structures and systems of operations, others had very loose informal structures.

Table 8: Organisational structure of NSAs

| Type of NSA | No. | Organisational structure variables | | | |
		% with clearly marked designations	% with chain of command	% with presence of departments	% reporting relationships
Faith-based organisation	10	100	20	0	40
Community-based social club	22	100	4.5	0	36
Occupational welfare association	14	100	7.1	0	21.4
Farmer association	5	100	20	0	40
Community development association	4	100	40	0	50
NGO	11	100	81.8	100	90.9
Total	66	100	24.2	16.6	43.9

All NSAs had some clearly marked out positions (Table 8). NGOs (81.8 per cent) indicated some presence of subordinates to superior authorities; 20 per cent of FBOs and 40 per cent of community development associations also indicated some level of command structure. Other NSAs had more of a collegial relationship than a sense of superior–subordinate feeling. On the whole, only 24.2 per cent of NSAs ($n = 66$) indicated some level of chain of command.

Out of the 66 NSAs examined in depth, 14 (21 per cent) NGOs and some FBOs indicated having boards of directors. The rest were managed by patrons, presidents, executive directors, and the heads of the management structure. Other leadership positions were vice president, secretary, treasurer and organisers. These were mainly found with farmer-based organisations, other occupational associations and community development associations.

The gender distribution of NSA leadership showed that the mean number of females was 3.98 and that of males stood at 4.35. This is indicative of gender parity in the leadership of NSAs. However, most of the female representations were found in positions such as secretaries, treasurers and organisers. Very few were found in positions of board chairpersons, presidents and patrons except in groups exclusive to women.

Closely linked to the span of control was the reporting relationship. About 40 per cent of FBOs indicated some reporting relationship and over 90 per cent of NGOs indicated clearly marked out reporting relationships. Even though there were few indications of reporting relationships among NSAs generally (43.9 per cent), these were more implied than explicit in their operations.

4.9 Operating Mechanisms and Principles
Apart from NGOs and some FBOs that demonstrated some level of strategic planning and other management practices, all others largely operated by unwritten mechanisms and principles that were highly subjective and arbitrary. The management systems were weak because there was limited capacity in terms of formal education among some of the leaders of NSAs. Nonetheless, there were a few NSAs with demonstrable evidence of well laid-out operating mechanisms. For example, a youth group provided a well-written constitution and management arrangement that they noted as being "religiously followed".

4.10 Funding for NSA Social Protection Activities
On the whole, NSAs in the study were funded through membership contributions (60.7 per cent) and in this category community-based social clubs recorded the highest usage of membership contribution (50 per cent) (Figure 4). Special offerings and fundraising was the second highest source of funding (24.2 per cent) and this was mainly used by FBOs and community-based social clubs. Others sources of funding included external funding from local

partners (9.1 per cent) and international partners (1.5 per cent), government support (3 per cent), and bank loans (1.5 per cent).
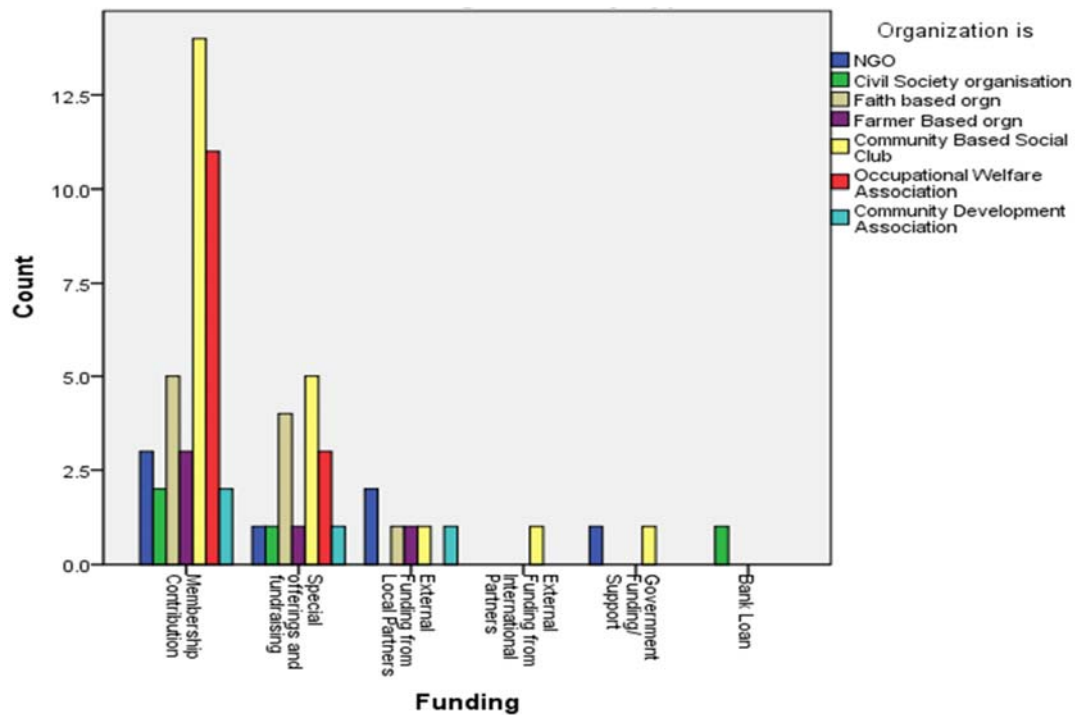
Figure 4: NSAs funding source

The overall implication is that by their self-help attitude NSAs can generate funding to provide services for their beneficiaries. It is important therefore for policy to harness the fundraising potential of NSAs for effective social protection service delivery.

4.11 Accountability Structures and Systems
We examined NSA accountability in relation to transparency issues, responsiveness in meeting the needs of clients, and their legitimacy (Bakker, 2002). Most NSAs provided informal verbal reports at different times to members ranging from weekly, monthly, quarterly and sometimes yearly. Only a few NSAs provided written reports (Table 9).

Table 9: Most common reporting arrangement used by NSAs

Type of NSA	n = 66	% with formal written report with evidence	% with informal verbal report
Faith-based organisation	10	20 (2)	80 (8)
Community-based social club	22	31.8 (7)	68.1 (15)
Occupational welfare association	14	28.6 (4)	71.4 (10)
Farmer association	5	0 (0)	100 (5)
Community development association	4	25 (1)	75 (3)
NGO	11	100 (11)	0 (0)

As much as verbal communication is useful, it may compromise on accountability as verbal reports cannot be subjected to serious scrutiny. Furthermore, reports were mostly directed towards members especially in the informal membership-based NSAs. Very few NSAs, NGOs in particular, indicated sending reports to the board of directors or founders or

funders. There were very few cases where NSAs indicated reporting to beneficiaries. In such instances, these were members who benefitted from their own NSAs.

Official record keeping practices were generally low among NSAs: about 33 per cent ($n = 66$) indicated with evidence that they kept records of all activities. For the rest, the leaders kept the records in forms that were difficult to retrieve. Others depended on memory, major events and landmarks and in some cases a collective membership memory. This is due to some extent to the limited educational capacity of members.

The study further attempted to examine the financial accountability practices of NSAs but this was extremely difficult given the fact that data were not readily available or that there was unwillingness to divulge financial information. Nonetheless, the limited information gathered suggests that some NSAs, especially NGOs, undertake proper book-keeping and provide financial statements. Some even provided their audited financial reports. Others, especially membership-based ones, had membership cards in which contributions were recorded but there was no indication of written financial reports. The indication was that at their meetings they provide some "breakdown of income and expenses".

Beneficiaries were satisfied with responsiveness of NSAs. This finding came mostly from beneficiaries who were also members of the NSAs. However, even for NSAs that provided services to beneficiaries who were not members, the general indication was that the services addressed their immediate need.

Most NSAs did not have legal status by national and district regulation standards, but given their areas of operation and the services they provide, there is a high level of acceptability. This is evidenced in comments such as the following from a beneficiary:

> …if not for this organisation, when my wife gave birth, we would have been in serious trouble. In fact they provided all we needed even through the caesarean section. Their presence and intervention is timely and appropriate.
> [Interview with a beneficiary – 4 May 2013]

5 Non-State Social Protection Service Provision

5.1 Description of Social Protection Services of NSAs

NSAs provided seven classifications of services across the study districts (Figure 5): each provided more than one kind of service. For example, as many as 352 NSAs out of the 635 provided services that were classified as livelihood services, showing that issues of livelihood are crucial, hence the decision to further study how these services are provided as seen in the second part of this analysis. The second highest service provided (341 NSAs) was welfare services that included microfinance assistance, support during delivery and death and other related services. 129 NSAs provided child rights services.
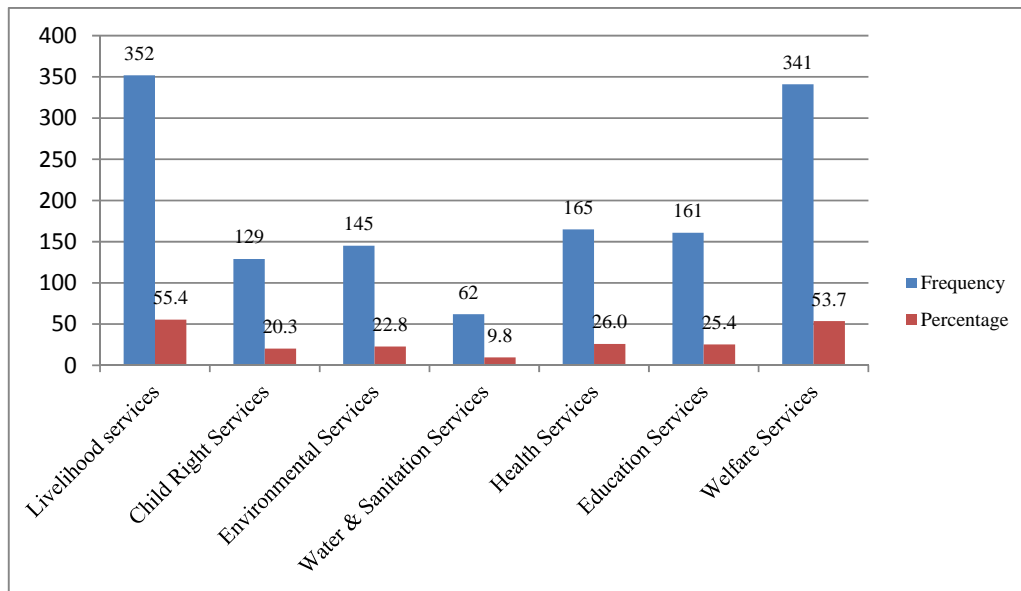
Figure 5: Services provided by NSAs

5.2 NSA Service Delivery

The trend in services is similar in all the districts, probably because there is a high level of homogeneity in the Wassa enclave. Table 10 shows the breakdown of services provided across districts and municipality. In almost all districts/municipality, livelihood or welfare services rank highest. The policy implication is that opportunities for sufficient means of livelihood and welfare are limited in the area and hence district and municipal assemblies need to collaborate with NSAs to strengthen their capacity to deliver these services.

Table 10: Services provided by NSAs by districts/municipality

Type of service provided	Tarkwa Nsuaem Municipal	Wassa Amenfi Central	Wassa Amenfi East	Wassa Amenfi West	Wassa East	Total
Livelihood services	74	45	75	59	99	352
Child rights services	13	29	9	14	64	129
Environmental services	38	20	14	10	63	145
Water & sanitation services	19	8	3	5	27	62
Health services	33	4	77	22	29	165
Education services	41	13	31	13	63	161
Welfare services	19	69	119	15	119	341
Total	237	188	328	138	464	1,355

5.3 Detailed Description of NSA Services by Classification
Livelihood services
Livelihood services such as soft loans, farm input support and business start-up capital directly enhance the income activities of beneficiaries. The services are mainly protective, preventive and transformational. Established NSAs tend to collaborate with smaller community-based associations to identify beneficiaries for support. Since most listed NSAs are small, community-based mutual aid groups, livelihood services are based on internal arrangements built on trust where members know each other and trust their leaders to provide support in a transparent manner. The services are assessed by the level of beneficiary satisfaction.

Child rights services
Child rights services aim at supporting children in vulnerable situations. They include advocacy work for children's education, eliminating child labour, and supporting families with childcare challenges. Services are delivered based mainly on demand and need assessment by the NSAs. Though the services are provided by fewer NSAs compared with other services, they meet the needs of children.

Environmental services
These activities are protective and preventive. The beneficiary is mainly the community. For instance, a number of community-based social clubs engage in regular communal labour to clean their environment, fill potholes on roads, and engage in environmental education as well as tree-planting exercises to protect the environment. Others are engaged in campaigns against degradation of forests, destruction of farmlands and pollution of water bodies through mining activities.

Water and sanitation
Water and sanitation issues attract much attention due to the frequently reported cases of water pollution, especially from small-scale mining popularly known as 'galansey' in Ghana. Some NSAs get involved directly in promoting the provision of safe water in drilling boreholes, protection of water bodies, and advocacy for improved sanitation facilities, and ensuring that the facilities are protected. The few NSAs involved in water and sanitation services (only 9.8 per cent) have a lot to do to ensure safe water and sanitation conditions in the study area.

Health services
Whereas some NSAs supported members through cash donations to pay for medical expenses, others supplied drugs and medications, home-based support and visits during illness. Most NSAs from faith-based institutions provided spiritual support for healing. Other NSAs supported members by linking them to healthcare services, and or supporting them to register with the National Health Insurance Authority.

Welfare services
NSA services classified as welfare services include direct financial and in-kind donations during funerals or 'cooperative mourning', donations during naming and dedication ceremonies of babies, and passing out ceremonies of trade or skill apprentices.

Education services
Most NSAs provided support to children by paying for examinations and other school-level expenses that the government capitation grant does not cover. Some community-based organisations provided sanitation facilities for schools, procured footballs and jerseys for schools, and provided in-service training for members and other organisations.

Service delivery mechanisms
Most NSA services were provided as direct interventions in real-life settings. The most used mechanism was direct cash transfers and in-kind assistance like buying clothing, detergents and luxury soaps for new-born babies. Other services were sensitisation and skills enhancement activities for members in agriculture, advocacy work such as lobbying authorities, and using entertainment and recreation to provide services for members.

It was observed that all services provided by NSAs had implications for children's welfare either directly or indirectly. Given that these services affected children, sufficient resources are needed to intensify the provision of these services to protect children and enhance the livelihood of vulnerable members of the communities. The trust reposed in NSAs by beneficiaries might drive the continuous intervention of NSAs with the hope that as the livelihood situation of households change, NSAs would be able to adjust to the changes and remain relevant to the overall development of the local area.

5.4 Beneficiaries of NSA Social Protection Services
The groups most targeted by social protection services were community members (33.2 per cent) and youth (33.5 per cent). Other beneficiaries were family/ethnic members, old persons (the aged), women and children. Up to 15 per cent of NSAs focus on children as beneficiaries (Figure 6).

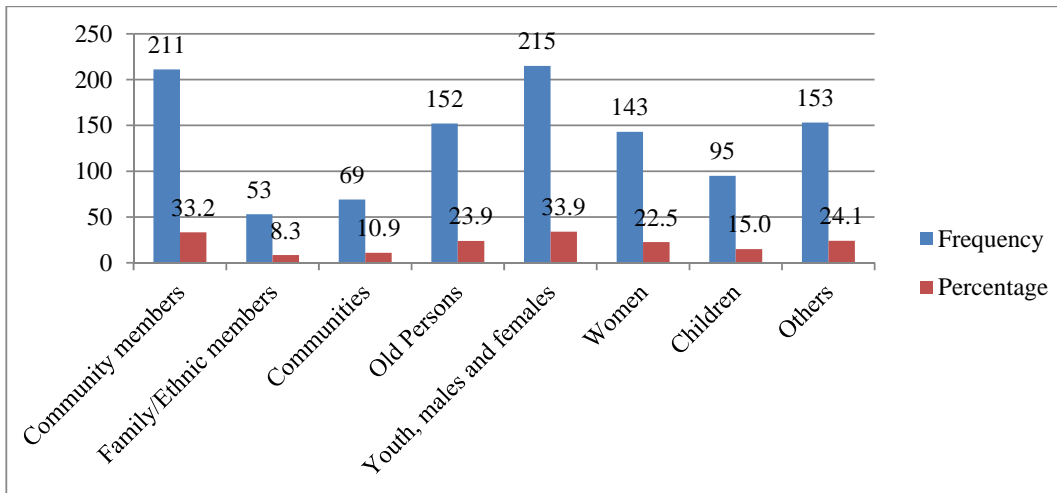Figure 6: NSA beneficiaries in the Wassa region

Most districts recorded high figures for community members and youth. However, in Wassa Amenfi East, a significant number of NSAs targeted older persons (91 out of a total of 152). While 22.5 per cent of NSAs target women, only 15 per cent target children (Table 11). Thus, these disadvantaged groups were not necessarily those that benefitted from NSAs activities.

Table 11: NSA beneficiaries in the five districts

Beneficiaries	Tarkwa Nsuaem Municipal	Wassa Amenfi Central	Wassa Amenfi East	Wassa Amenfi West	Wassa East	Total
Community members	42	44	55	32	38	211
Family/ethnic members	11	2	3	37	0	53
Communities	23	2	20	3	21	69
Old persons	22	8	91	3	28	152
Youth, males and females	44	14	108	6	43	215
Women	18	41	31	13	40	143
Children	21	20	25	14	15	95
Others	15	13	22	23	80	153
Total	196	144	355	131	265	1,091

Several NSAs target more than one group of beneficiaries. Whilst this may be seen as over-stretching their capacity to provide social protection services, it could also be seen as providing a good basis for collaboration among NSAs and between NSAs and the state machinery for delivering social protection services.

5.5 Gender and Age Analysis of Beneficiaries

A significant 89.3 per cent of NSAs noted that it was not part of their policy to focus on any particular gender in selecting their beneficiaries: 8.7 per cent focus on females, while 2 per cent focus on males. Though this situation is not encouraging from a gender perspective, most NSAs target both sexes.

While the trend remains the same in the districts in aggregate (Table 12), NSAs in Wassa Amenfi East seem to be the least concerned with gender in selecting beneficiaries, with Wassa Amenfi Central having the most NSAs with focus on females, followed by Wassa Amenfi West.

Table 12: NSA focus on gender, by district/municipality

Gender focus in selecting beneficiaries	No. of NSAs in district					
	Tarkwa Nsuaem Municipal	Wassa Amenfi Central	Wassa Amenfi East	Wassa Amenfi West	Wassa East	Total
Yes, males	5	1	1	4	2	13
Yes, females	11	22	0	13	9	55
No	93	81	179	54	160	567
Total	109	104	180	71	171	635

Where age is concerned, NSAs are largely neutral and beneficiaries could be from any age group as long as they need the services provided. About 76 per cent of NSAs do not have a policy focusing on a particular age group; only 3 per cent had a policy of focusing on children as beneficiaries, 8.8 per cent focused on youth, and 12.1 focused on older people.

From the policy point of view, there is sufficient space for NSAs to collaborate ion and strengthen services to make their effects more enduring and relevant for the overall development of individuals, families and communities.

5.6 Types and Selection of Beneficiaries

Most (69.4 per cent) of the 635 listed NSAs target individuals alone (Figure 9). Most NSAs are mutual associations or groups made up of individuals that provide support to their members as the need arises.
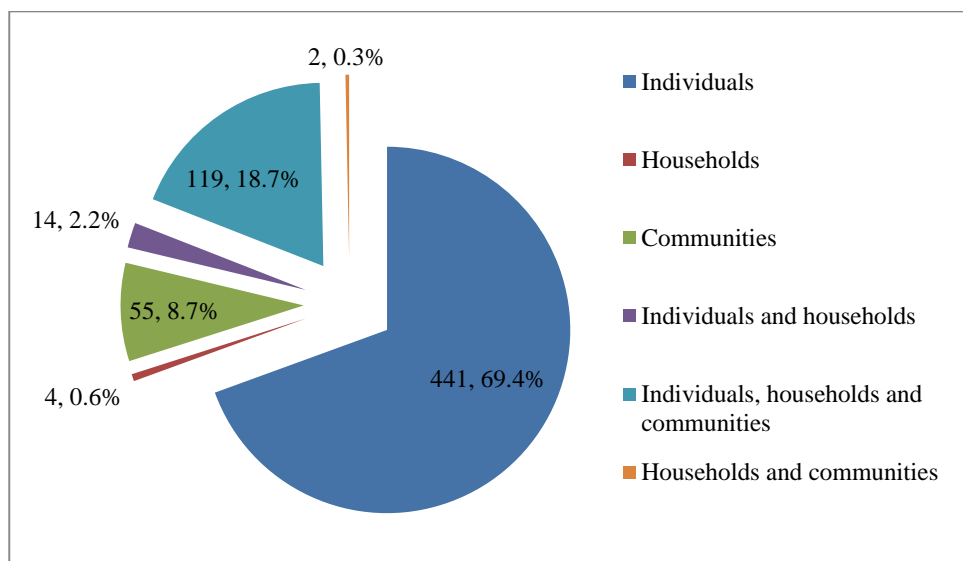
Figure 9: NSA focus in selecting beneficiaries

The distribution of beneficiaries by district/municipality follows the same pattern as the aggregated data (Table 13).

Table 13: Beneficiaries targeted by NSAs

Beneficiary	Tarkwa Nsuaem Municipal	Wassa Amenfi Central	Wassa Amenfi East	Wassa Amenfi West	Wassa East	Total
Individuals	60	86	131	60	104	441
Households	1	2	0	0	1	4
Communities	21	7	6	3	18	55
Individuals and households	3	4	0	4	3	14
Individuals, households and communities	24	4	43	4	44	119
Households and communities	0	1	0	0	1	2
Total	109	104	180	71	171	635

Beneficiaries are selected through various mechanisms (Figure 10). In most cases (60 per cent) NSAs receive applications for support. However, in 21.6 per cent of cases, NSAs identify beneficiaries.

Figure 10: How NSAs select beneficiaries

More than half of the NSAs in Tarkwa Nsuaem Municipality identify beneficiaries that need support. Tarkwa Nsuaem Municipality is comparatively more urbanised and hence NSAs tend to be more formalised.

Table 14: NSAs mode of selecting beneficiaries, by district/municipality

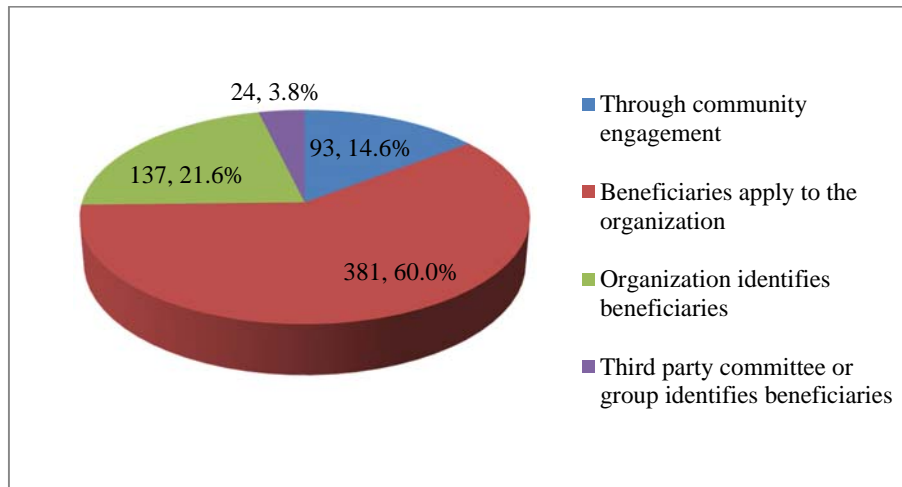| Mode of selection	Tarkwa Nsuaem Municipal	Wassa Amenfi Central	Wassa Amenfi East	Wassa Amenfi West	Wassa East	Total
Through community engagement	11	22	17	11	32	93
Beneficiaries apply to the organisation	26	57	150	48	100	381
Organisation identifies beneficiaries	69	25	11	12	20	137
Third party committee or group identifies beneficiaries	3	0	2	0	19	24
Total	109	104	180	71	171	635

5.7 In-depth Study of NSA Services

Our in-depth study of the 66 NSAs provided similar information on the types and distribution of services. In the second phase, we focused on the gender composition of beneficiaries and leadership, and the involvement of women in decision-making. These were analysed against the backdrop that in a patriarchal society men are entitled to greater power, prestige and wealth compared to women and hence women tend to be under-served.

Gender composition of beneficiaries

One cardinal development issue is how to mainstream women in all development processes as agents as well as beneficiaries (Adoo-Adeku, 2012). There were more female (145) than male beneficiaries (108) in the two sampled districts. District level analysis however shows a different trend in Wassa East District where there were slightly more male (81) than female beneficiaries (79). Tarkwa Nsuaem Municipality had only 27 male beneficiaries compared with 66 female beneficiaries.

The difference between the two districts may be a reflection of the nature of economic activities. The primary economic activity in Tarkwa Nsuaem Municipality is mining, which has attracted many males in the area who work either in the mines or provide services to the mining sector and hence are economically self-reliant. In Wassa East District however,

agriculture is the mainstay and hence levels of vulnerability tend to be higher. The 2010 population and housing census of Ghana revealed that 51.3 per cent of the population were females (Service, 2010), hence we should expect more females to benefit from NSA support than males.

Gender targeting for support among NSAs
In this study, it was noted that 21.2 per cent of the NSAs actually targeted women for support. These were mainly NSAs that provided exclusive services to women and those with membership restricted to women (women's groups). The rest (78.8 per cent) provided services to both males and females. NSAs generally provided services to all citizens irrespective of sex. Similar level of equity was found among NSA leadership. Given the level of fairness in service provision between males and females in these local areas, we infer that NSAs have set in motion, whether consciously or unconsciously, a system that must be encouraged and perhaps replicated in other areas of service delivery.

6   Networking among NSAs for Social Protection Service Delivery
6.1 Social Networking for Service Delivery
Global interest in the networking of NSAs delivery (Sih et al., 2009; Rees et al., 2012) has been induced by the possible outcomes that such partnerships and networks can bring to the quality of service delivery. Glanville (2004) argued that voluntary organisations have the tendency to create networks among community people with the potential to catalyse community development.

6.2 Networking among NSAs and their Partners
At least four types of networks among NSAs operate in child rights and livelihood services in the Wassa area (Figure 11). The first type is collaboration networking (15 per cent) where organisations made conscious efforts to engage with each other to deliver a particular service with some degree of common interest, trust, equality and reciprocity (Bovaird and Loffler, 2013).

The second type is coalitions (12 per cent) where mutually exclusive organisations come under a common umbrella to share ideas, resources and sometimes capacities. The third and most predominant network type is the 'geographical inter-dependence' network (37 per cent) where NSAs within a particular geographical area relate to each other. However, this relationship does not extend beyond invitation to attend the programmes of the other. For example in a focus group discussion among NSAs, a respondent suggested that:

> *…whenever we have a programme, let's say... attending a member's funeral, we invite other associations and groups to attend. They also invite us for their programmes and we send representatives. We are all working in this village so we engage with each other.*
> (FGD respondent –Tarkwa)

The fourth type can be referred to as 'same service witness' network (36 per cent). NSAs working on similar social problems, for example in child rights services, invite each other to their programmes. It is distinctly different from collaboration or coalitions, which are more formalised and well defined. A respondent in a focus group discussion indicated:

> We take care of poor children in this village. Whenever we have a programme we invite only other associations who work on children's issue. They are not obliged to attend our programme.
> [FGD respondent – Dompim]

Figure 11: NSA network types
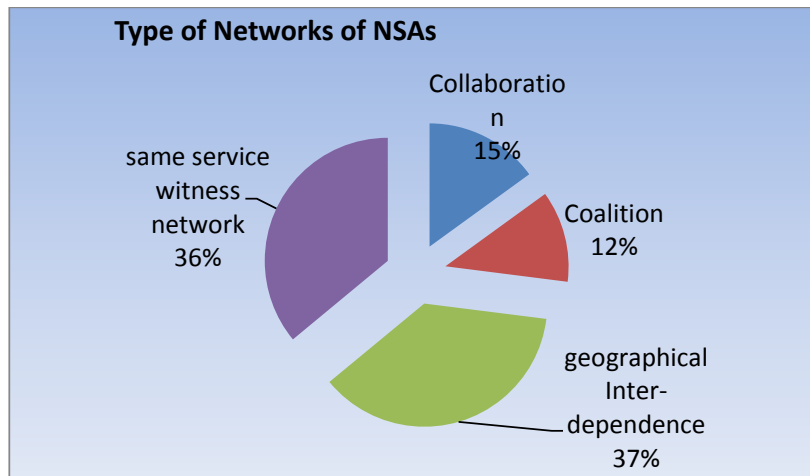
6.3 Thickness of Social Networks of NSAs (Social Density)
Social thickness of networks refers to the total number of NSAs that an NSA relates with. 15 per cent of NSAs have some form of relationship with more than 20 other NSAs; 48 per cent

of NSA have between 10 and 20 networks and 37 per cent of NSAs have a very low level of networking at less than 10 NSAs in total. Some of the NSA networks were outside the geographical coverage of the study areas. NSAs did not generally connect with many others. This thus has implications on the nature of interactions and accountability issues of NSAs.

6.4 Level of NSA Networks
Only 7 per cent of NSAs have national networks, mostly umbrella NGOs, coalitions and some religious organisations. About 12 per cent of NSAs have regional relationships. There is more interaction among NSAs at the local (40 per cent) and district (41 per cent) levels. Thus NSAs are more likely to be accountable to each other locally than outside the district.

6.5 NSAs and District Assemblies Networks
Though all NSAs are expected to register with the district assemblies, these assemblies are not even aware of the presence of some NSAs in their districts. The only NSAs who seemed to have some relationship with DAs were NGOs and some FBOs.

6.6 Outcomes of NSAs' Networks for Accountability and Governance Practices
There exists very little or no accountability arrangements among NSAs. For coalitions and especially NSAs in external collaboration, there was evidence of activity report sharing, financial report sharing, participation in meetings and other system audit practices. NSAs that had direct relationship with the DA tended to have better accountability practices than those that did not. The only accountability practice for NSAs operating at the village level were the occasions where other invited NSAs witnessed their activities. Thus NSA networks have very little bearing on their accountability and governance structures and practices in the study area.

7   Beneficiary Assessment of NSAs in Social Protection

7.1 Introduction

Beneficiary assessment is an important tool for evaluating the quality of service provision and accountability (Salmen, 1995). In this current study, the beneficiary survey covered a total of 253 NSAs providing child rights protection and livelihood services. In terms of distribution per study area, 63.2 per cent of beneficiaries of NSA services came from the Wassa East District while 36.8 per cent came from the Tarkwa Nsuaem Municipal Area, though there were more child rights and livelihoods NSAs in Wassa East District than Tarkwa Nsuaem Municipal Area. This explains the variations in proportional representation of the beneficiaries.

7.2 Socio-Demographic Characteristics of Beneficiaries

The socio-demographic characteristics of the beneficiaries examined in this study were age, gender, marital status, level of education and occupation. The analysis shows that most (86.2 per cent) respondents were in their productive years ranging between 21 and 60; about 10 per cent were between 11 and 20 years. Females were more represented (57.3 per cent) than males (42.7 per cent) in terms of beneficiary distribution. A little more than half of the beneficiaries were married while more than a quarter (28.5 per cent) had never married. A few were divorced or widowed.

Educational levels among beneficiaries were generally low. The highest level of education attained by the largest proportion of the beneficiaries (45.8 per cent) was basic level (middle of Junior High School). Vocational and technical education was almost negligible. Education was relatively higher among male beneficiaries. It was also noted that 25.5 per cent of the females had no formal education compared with 10.2 per cent of the male counterparts; 53.7 per cent males had attained middle/Junior High education level compared with 43.3 per cent females; 7.4 per cent males had university education against 2.8 per cent females. To some extent, the level of education of the beneficiaries is consistent with their occupation. Respondents were mainly in occupations such as farming (30.4 per cent), petty trading (25.3 per cent) and artisans (15.8 per cent). Beneficiaries in the 'other' category under occupation were students (11.5 per cent) and the unemployed.

7.3 Service Benefits

In terms of classification of service benefits, the study showed that 76.7 per cent of the respondents were beneficiaries of livelihoods services. The rest (23.3 per cent) benefitted from child rights protection services. In terms of length of service benefits, most respondents (40.7 per cent) had been beneficiaries for four years or more. About 38 per cent had been beneficiaries for one year or less.
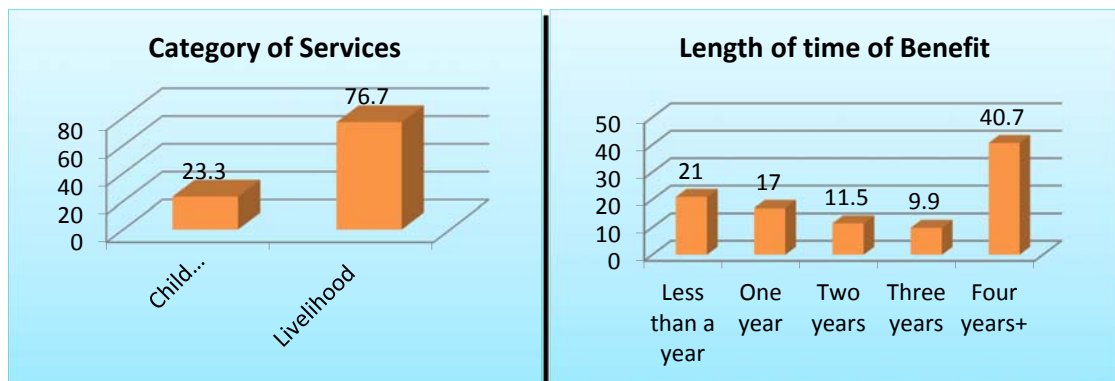

Figure 14: Category and length of time of benefit

Monetary support, welfare services, educational support, and support in kind/gift were the top benefits that respondents received from NSAs (Figure 15). Most beneficiaries of

livelihood services (62.4 per cent) received monetary support as against 18.6 per cent of beneficiaries of child protection services. On the other hand, more beneficiaries of child protection services received education (46.4 per cent) and counselling services (20.3 per cent), compared with 2.1 per cent and 4.1 per cent of beneficiaries of livelihood services who received specific services. Other services were technical assistance, joint ventures, childcare, and child rights sensitisation. Among the conditions set for beneficiaries were that one must be a registered paid up member in need (47.4 per cent), a registered member (32.4 per cent), or a community member in need (6.7 per cent).

Figure 15: Nature of service benefitted and conditions met by beneficiaries

(a)

(b)
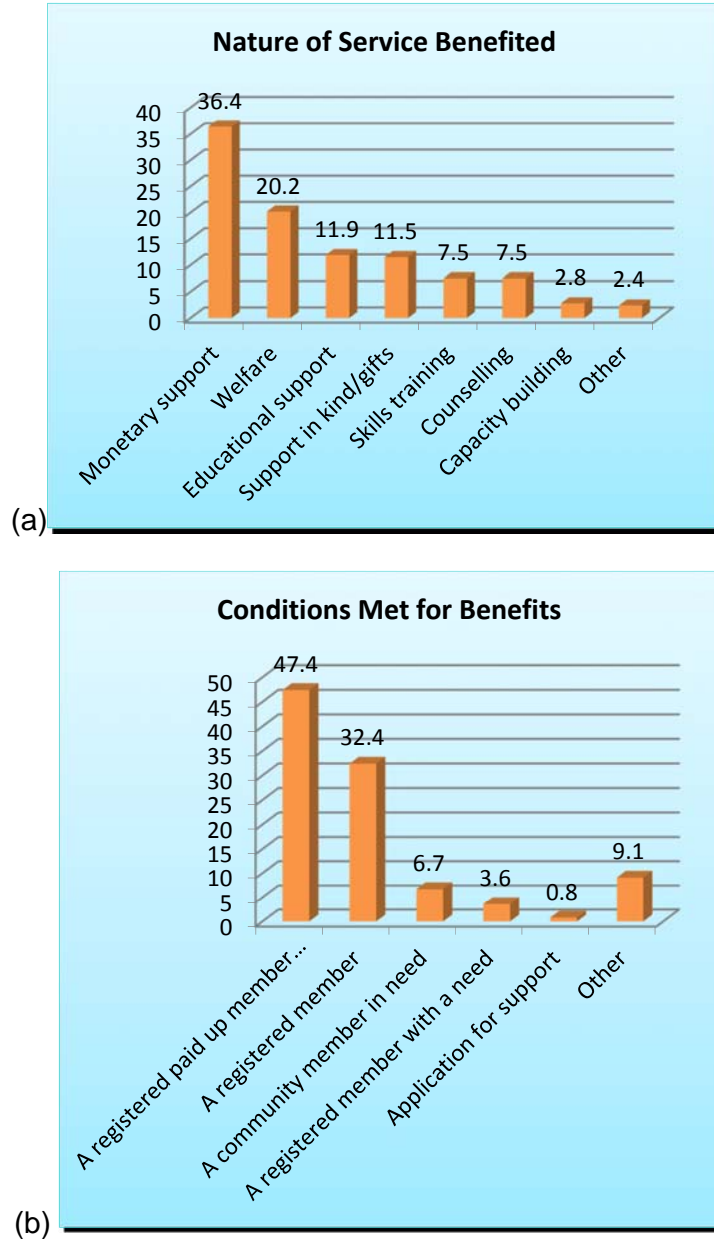
7.4 Respondents' Assessment of Participation in Service Benefits

The extent to which beneficiaries participated in service delivery arrangements has implications for accountability. In effect, the study examined how beneficiaries assessed their

level of participation in the service delivery arrangement. For livelihood services, it was noted that 66 per cent of respondents indicated having participated in the design of the services they enjoyed. For those in child rights protection services, 37.3 per cent said they participated in the design of the services they were benefitting from. In terms of level of participation, 41.9 per cent ranked their participation in the design of the services as high and 13.4 per cent as medium.

Table 15: Assessment of participation in service provision

Participation in design of service provided	Frequency	%
Yes	150	59.3
No	103	40.7
Total	253	100.0

In terms of implementation arrangements and participation, it was noted that 41.5 per cent ranked their participation as high, while 14.2 per cent ranked their participation as medium (Table 15). The level of participation in the termination of service delivery was however noted to be low. This means that whereas there is some level of participation of beneficiaries in the design and implementation of services they benefitted from, participation in service termination was minimal. The reason for low participation in the termination of service benefit was because at the time of the study many of the beneficiaries were still participating and benefitting from their respective programmes.

Table 16: Dimensions and levels of participation

Ranking of participation level	Level of participation in service design		Level of participation in service implementation		Level of participation in service termination	
	Frequency	%	Frequency	%	Frequency	%
High	106	41.9	105	41.5	17	6.7
Medium	34	13.4	36	14.2	2	0.8
Low	10	4.0	9	3.6	6	2.4
Not applicable	103	40.7	103	40.7	228	90.1
Total	253	100	253	100.0	253	100.0

7.5 Respondents' Assessment of Service Provided
According to Table 17, with the exception of the few (3.2 per cent) respondents whose needs were not met, and those who failed to comment (2.8 per cent), the overwhelming majority (66 per cent) had their needs 'met fully' and 28 per cent met 'halfway'. This may be attributable to the fact that most organisations are initiatives of members and hence services are tailored to satisfy their pressing needs with very little external influences. About 70 per cent of the respondents rated the services as highly effective in timeliness, appropriateness and quality.

Table 17: Service provided meeting respondents' needs

Assessment	Frequency	%
The service provided fully met my needs	167	66.0
The service provided somewhat met my needs	71	28.1
The service provided did not meet my needs	8	3.2
No comment	7	2.8
Total	253	100

Most respondents (73.1 per cent) were either highly satisfied with the service provided or partially satisfied (22.9 per cent). Similarly, most considered the service provided them to be 'very relevant' (56.1 per cent) and 'relevant '(41.9 per cent).

Table 18: Assessment of service effectiveness

Effectiveness	Timeliness		Appropriateness		Quality	
	Frequency	%	Frequency	%	Frequency	%
Highly effective	172	68	177	70.0	194	76.7
Somewhat effective	64	25.3	63	24.9	50	19.8
Indifferent	9	3.6	7	2.8	4	1.6
Ineffective	5	2	4	1.6	4	1.6
Highly ineffective	1	0.4	1	0.4	–	–
No comment	1	0.8	1	0.4	1	0.4
Total	253	100.0	253	100.0	253	100.0

8 NSA Contribution to Policy and Legislation

8.1 Non-State Actors and their Influence on National Policy and Legislation

Only 3 per cent of NSAs in the sample (n = 66) had ever contributed to any national level policy or legislation (Figure 16). This was expected given that the kind of NSAs we examined were highly informal and unregistered, and yet they responded to the needs of members and beneficiaries. The 3 per cent that had ever influenced a policy were those under a coalition or collaboration with national NSAs. For example, one NSA noted that it had a link with other national NSAs in Accra and it have used their platforms to feed into policy discussions over the years.

8.2 NSA Mechanisms for National Policy Influence

The following extract is from an interview held with one of the NSAs that indicated ever influencing policy:

> ...there was a time we had serious issues with the degradation of our forestland and lost livelihoods. We engaged with the Member of Parliament who raised the issue in parliament and today the issue has been partly resolved. There are regulations on illegal mining now.
> [Interview with an NSA – May 2013]

NSAs generally either lobby influential policy actors such as members of parliament or undertake other advocacy activities around an issue for policy.

Affiliates of national NSAs rely on their parent organisations to push forward any issue of legislative interest. For example an NSA reiterated that:

> Any issue we have for policy or legislation, we send it to the head office and there, they put together a common organisational concern in a form of policy brief or advocacy workshops for government actors. We do not directly do things ourselves here.

There was no definite indication that NSAs had made any contribution to national level policy on child rights and livelihoods. Nonetheless, there were claims that are indicative of indirect contributions (Figure 17).

Figure 17: The process of policy/legislative influence of NSAs
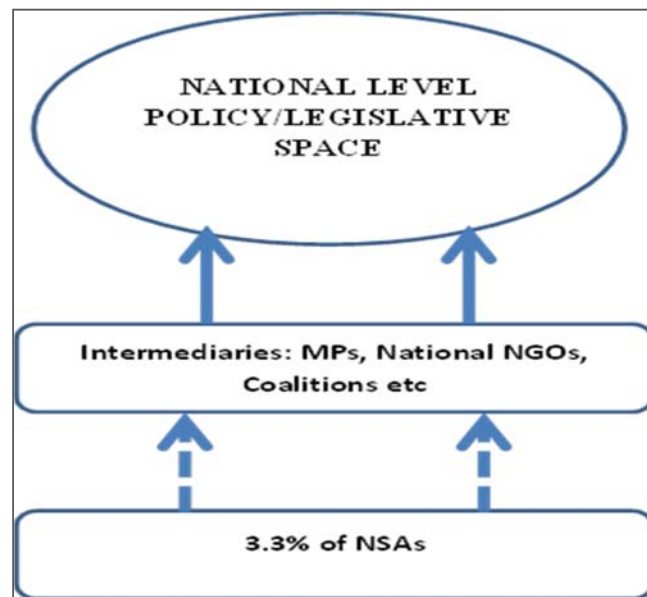
8.3 NSAs and their Influence on Local/District Level Policy and Legislation

NSAs that contributed to local policy-making were mostly those that had regularised their presence with the district assemblies. Some NSAs have a platform of the District Assembly meetings; others invite the assembly especially the district chief executive to programmes as

a special guest of honour and use the opportunity to push for local policies and legislations. In many cases, the NSAs affirmed that they succeeded in getting their issues through.

Indirectly, NSAs relied on Assembly members and traditional authorities with favourable access to the DA (Figure 18).

Figure 18: The process of NSA influence on local policy/legislation
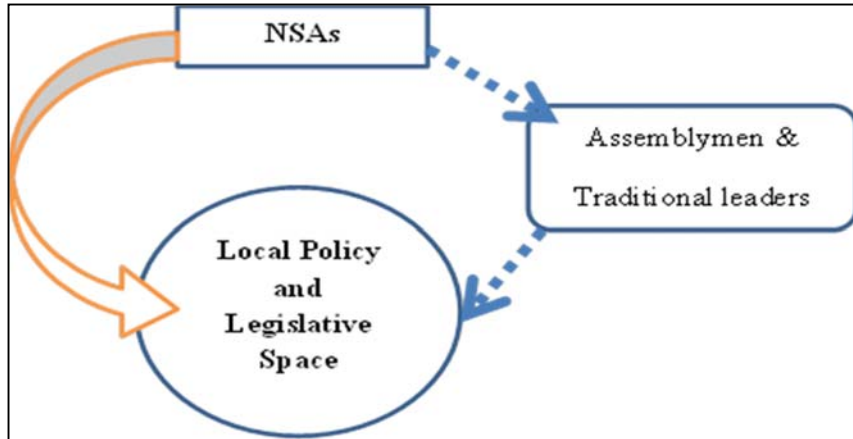
Most NSAs did not make any meaningful contribution to policy or legislation. By their nature and character they generally have the capacity to engage in any process, but they are more concerned with meeting the immediate needs of members and their beneficiaries at the micro-level rather than any serious engagement with a district assembly or a national agency. This notwithstanding, given the needed orientation and capacity, some NSAs would be able to participate in policy engagement at least at the district level.

9 Conclusions and Policy Implications

9.1 Conclusions

Structure of NSAs in the study area

Many of the NSAs operating in the Wassa area were small, community-based, mutual aid groups whose operations did not transcend the boundaries of their respective communities. The NSAs in the area were mainly classified as FBOs, community-based social clubs, or occupational welfare associations. Their activities centred on providing financial support for livelihood enhancement and welfare support to members, educating members and communities, and recreational services. NSAs' operations tend to be informal without any elaborate operating systems. Most were not registered with state agencies, although they are required to by law to register.

NSAs' leadership were mainly presidents, vice presidents, secretaries, treasurers, and in some instances organisers. However, most of the leaders did not have fixed terms of office. With reference to structured systems, NSAs' reporting systems were seen to be weak as there were very limited practices of formal documentation. However, the few officially registered NSAs had some formal structure of operations. The general weak structure of NSAs in this study has implications for their level of accountability. The problem of not maintaining sound reporting systems is attributable to the limited capacity of the leadership of most of the NSAs.

Nature of networking between NSAs

Analyses of the type of social networks operated by NSAs in this study showed four different types. These were geographical inter-dependence networks, same service witness networks, collaborative networks, and coalitions. However, the nature of networking among NSAs did not promote accountability among them as there were no indications of mutual obligation. A more coordinated effort to promote networking among NSAs will enhance mutual accountability practices.

NSA contribution to formulating policy and legislation

While several NSAs play significant roles in promoting livelihoods and child protection, they had very limited influence on policy and legislative formulation at national and district levels. For those NSAs with affiliations at national and international platforms, there were indications that to some extent they indirectly influence policy formulation through their advocacy role. The non-contribution of NSAs to policy of legislation is understandable because most lack legal status and therefore operate without any recognition by the Department of Social Welfare at the district or national levels. This therefore limits their advocacy strengths even at the local district level.

At the micro (metropolitan, municipal or district) level, 15 per cent claimed they influenced policy directly and indirectly. NSAs that indicated their contributions to local policy-making were mostly those that had regularised their presence with the district assemblies. In many cases, the NSAs succeeded in getting their issues through.

On how NSAs address gender-related issues

Generally, NSAs do not deliberately focus on a particular gender in delivering services, except in cases where the group consists mainly of a particular sex. Even though more males are in leadership, the ratio of males to females is 4:3. Thus, gender issues are fairly addressed by NSAs even though this has not happened by design. NSAs should be educated on gender issues and encouraged to ensure gender balance in all aspects of their activities.

On how beneficiaries assess the performance of NSAs in service delivery

Beneficiaries generally rate the in-cash and in-kind service delivery of NSAs quite high (averaging about 70 per cent) on the key parameters of effectiveness, timeliness, appropriateness and quality of service. The services therefore largely met the needs of the beneficiaries with the level of satisfaction described by most beneficiaries as very high. This reflects the fact that most NSAs are community-based mutual aid groups that directly support their members and the communities they operate in. Coupled with the fact that beneficiaries

reported that they participated in decision-making regarding the nature and quantum of support, then accountability to beneficiaries is generally good. This is notwithstanding the fact that there are generally weak reporting structures affecting the overall accountability of NSAs.

9.2 Governance and Policy Implications of Findings and Way Forward
Based on the key findings of this research and the conclusions, more collaboration between NSAs and state institutions is needed to strengthen NSA capacity to deliver child protection and livelihoods services.

Dominance of FBOs and Community-Based Social Clubs
The listing of NSAs in the study area showed that FBOs and community-based social clubs are dominant in delivering social protection services. This is against the backdrop that state social protection services fall short of meeting the needs of community members. As noted by the EC (2011), development efforts cannot be the sole preserve of governments alone. NSAs that can be described as silent providers of social protection services ought to be encouraged to become partners of development at the grassroot level. It is imperative that MMDAs proactively engage these special interest groups in their development planning processes and collaborate with them in delivering social protection services. This engagement would also drive community members to have a sense of ownership.

Services provided and targets
Due to lack of funding and inadequate human resource capacity, the District Social Welfare office is unable to handle the growing need for social welfare services among the people. As the population increases and livelihood shocks increase, self-support has become a prominent feature of community development. The state could tap into this to push its community development efforts. The Department of Social Welfare at the district level should therefore collaborate with NSAs, especially those that operate at the micro level, in the delivery of social protection services for more effective coverage. This collaboration could also provide a platform for sharing ideas and best practices that can enhance the governance and accountability mechanisms of these NSAs in the interest of members and the community.

Gender inclusiveness in NSAs activities
At this stage of development in the Western Region in general and the study districts in particular, gender inequality in service delivery of NSAs is not a matter of serious concern. However, it is important for policy actors at the district level to deepen the drive towards gender equality. NSAs should be encouraged to continue making their activities and processes gender-sensitive in order to deepen gender equity at the micro-level, and be encouraged to bring this to bear on the district planning processes.

Lack of effective governance structures
Most NSAs are not registered and their operational mechanisms lack effective governance structures. Apart from the few NGOs and FBOs that have standardised strategic planning and management practices, others operate very informally. This not only poses survival challenges but also has a direct effect on the accountability of NSAs. As part of the drive to deepen collaboration with MMDAs, the state should encourage NSAs to register at both national and district levels and provide standardised structures for effective governance to promote their accountability and therefore improved service delivery for the overall development of individuals, communities and districts.

Generally weak accountability structures
Though most NSAs are small-scale, community-based mutual aid groups and do not have formalised reporting systems, they do have their own *modus operandi* that keeps them afloat and able to meet the expectations of their beneficiaries. However, their informal operations and weak record keeping pose accountability challenges that must be addressed. With the recognition of the role of these NSAs in reducing the vulnerability of community members,

there is an urgent need for MMDAs to support NSAs to build their capacities in order to strengthen their delivery of social protection service and become more sensitive to the needs of beneficiaries. Failure to do this will gradually weaken these NSAs because of the growing needs of beneficiaries.

Nature of networking among NSAs
Networking among NSAs is useful in promoting their accountability through exchange of ideas and sharing of best practices. The networking among NSAs as found in this study did not have any significant impact on NSAs' accountability. Streamlining the nature of networking is therefore necessary to promote horizontal accountability. This suggests the need to educate NSAs and allow them to identify relevant networks that would help them function more efficiently, make their presence felt more in the community, and engage the district administration on the platform of a cohesive group with targeted interests rather than fragmented groups with selfish interests. It would be useful for MMDAs to deliberately identify NSAs in their various jurisdictions, encourage them to form coalitions, provide capacity-building opportunities and collaborate with them regularly. This would not only make NSAs more dynamic, but also deepen their drive for self-support, thereby reducing the burden on government to provide social protection services.

References

Ackerman, J. (2004) 'Co-governance for accountability: beyond "exit" and "voice"'. *World Development* 32: 447–463.

Adoo-Adeku, K. (2012) *Gender education and development: Issues and concerns for action*, Akrong.

Alcock, P. (2012) The Big Society: A new policy environment for the third sector? Third Sector Research Centre.

Ame, R. K., Agbenyiga, D. L. and Apt, N. A. (2011) *Children's rights in Ghana: reality or rhetoric?* Lanham: Lexington Books.

Associate For Change Ghana. (2006) 'A study into existing social protection policies and mechanisms for children in Ghana.' Associate for Change Research Paper for ICI. Ghana.

Bakker, I. (2002) 'Fiscal policy, accountability and voice: The example of gender responsive budget initiatives.' Human Development Report Office (HDRO), UNDP.

Boakye, K. E. (2009) 'Culture and nondisclosure of child sexual abuse in Ghana: A theoretical and empirical exploration.' *Law & Social Inquiry* 34: 951–979.

Bovaird, T. and Loffier, E. (2013) 'From engagement to co-production.' *New Public Governance, the Third Sector, and Co-Production* 7: 35.

Cotonou Agreement. (2000) Partnership Agreement between the Members of the African, Caribbean and Pacific Group of States of the one part, and the European Community and its member states, on the other part. Cotonou, Benin, 23.

Creswell, J. W. and Clark, V. L. P. (2007) Designing and conducting mixed methods research. Thousand Oaks: Sage Publications

Davis, R., Mccaffery, J. and Conticini, A. 2012. 'Strengthening child protection systems in Sub-Saharan Africa. Training Resources Group and Play Therapy Africa

Devereux, S. (2001) 'Livelihood insecurity and social protection: A re-emerging issue in rural development.' *Development Policy Review* 19: 507–519.

Devereux, S. (2009) Agriculture and social protection in Ghana: A 'LEAP' in the dark? Future Agricultures Consortium

Devereux, S. and Sabates-Wheeler, R. (2004) Transformative social protection. Brighton: Institute of Development Studies

Dhliwayo, R. (2007) *Understanding the obligations of non-state actors in the realisation of children's rights.* Institute for Democracy in South Africa: Cape Town.

Dodoo, F. 1994. 'Relative spousal status and child health in sub-Saharan Africa: The case of Ghana.' *The Sociological Quarterly* 35: 507–519.

Ebrahim, A. (2003) 'Accountability in practice: Mechanisms for NGOs.' *World Development* 31: 813–829.

Ebrahim, A. (2005) 'Accountability myopia: Losing sight of organisational learning.' *Nonprofit and Voluntary Sector Quarterly* 34: 56–87.

Edwards, M. and Hulme, D. (1996) 'Too close for comfort? The impact of official aid on nongovernmental organisations.' *World Development* 24: 961–973.

Edwards, M. and Williams, M. D. (2002) 'Ministerial advisers and the search for accountability.' *Political Science* 35: 449–70.

Ellis, F. (1998) 'Household strategies and rural livelihood diversification.' *The Journal of Development Studies* 35: 1–38.

Foresti, M., Sharma, B. and Wild, L. (2009) *Engaging non-state actors in new aid modalities.* London: Overseas Development Institute.

Ghana Statistical Service (2010) Population and Housing Census. Ghana

Government of Ghana 1992. Republican Constitution. Ghana.

Henke, N., Kelsey, T. and Whately, H. (2011) 'Transparency: The most powerful driver of health care improvement.' *Health International* 11: 64–73.

Johnson, R. B. and Onwuegbuzie, A. J. (2004) 'Mixed methods research: A research paradigm whose time has come.' *Educational Researcher* 33: 14–26.

Jones, N., Ahadzie, W. and Doh, D. (2009) *Social protection and children: opportunities and challenges in Ghana.* UNICEF Ghana.

Jordan, L. (2005) 'Mechanisms for NGO accountability.' GPPi Research Paper Series, 3.

Kumado, K. and Gockel, A. F. (2003) *A study on social security in Ghana.* University of Ghana.

Laird, S. E. (2011) Social work with children and families in Ghana: Negotiating tradition and modernity. *Child & Family Social Work* 16: 434–443.

Liesbet, H. and Gary, M. (2003) Unraveling the central state, but how? Types of multi-level governance. *American Political Science Review* 97: 233–243.

Lynn, L. E., Heinrich, C. J. and Hill, C. J. (2000) 'Studying governance and public management: Challenges and prospects.' *Journal of Public Administration Research and Theory* 10: 233–262.

Najam, A. (1996) 'NGO accountability: A conceptual framework.' *Development Policy Review* 14: 339–354.

Norton, A., Conway, T. and Foster, M. (2002) 'Social protection: defining the field of action and policy.' *Development Policy Review* 20: 541–567.

Ogunyeni, B., Tella, S. and Venditto, B. (2005) 'Non-state actors under the current ACP-EU Cooperation Agreement: A sectoral review of the Nigerian context.' ISSM Working Paper, November.

Rees, J., Mullins, D. and Bovaird, T. (2012) Third sector partnerships for public service delivery: An evidence review. Third Sector Research Centre

Salmen, L. F. (1995) *Beneficiary assessment: An approach described.* Environment Department, World Bank.

Scoones, I. (1998) Sustainable rural livelihoods: a framework for analysis. Brighton: Institute of Development Studies

Sih, A., Hanser, S. F. and Mchugh, K. A. (2009) 'Social network theory: New insights and issues for behavioral ecologists.' *Behavioral Ecology and Sociobiology* 63: 975–988.

Tarkwa Nsueam Municipal Assembly. (2009) The District Medium Term Development Plan.

Wade, R. 2001. *Is globalisation making world income distribution more equal?* DESTIN.

Whitty, B. (2008) *Accountability principles for research organisations*. London: One World Trust.