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**Understanding the Characteristics and  
Governance Structures of Non-State Social  
Protection Programmes in Ghana:  
A Case Study of Work-Based Associations in  
Winneba and Cape Coast**

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## **Acronyms**

ADRA	Adventist Development and Relief Agency
AIDS	auto immunodeficiency syndrome
AWDF	African Women Development Fund
CEGENSA	Centre for Gender Studies and Advocacy
CRS	Catholic Relief Services
DfID	Department for International Development (UK)
FBO	faith-based organisation
FGD	focus group discussion
GHABA	Ghana Hairdressers and Beauticians' Association
GLSS	Ghana Living Standards Survey
GPRS	Growth and Poverty Reduction Strategy
GUTA	Ghana Union of Traders' Association
HIV	human immunodeficiency virus
ICU	International Commercial Union
LEAP	Livelihood Empowerment Against Poverty
MDG	Millennium Development Goals
MKQA	Manya Krobo Queen Mothers Association
NABH	National Association of Beauticians and Hairdressers
NGO	non-governmental organisation
NHIS	National Health Insurance Scheme
NORRIP	Northern Region Rural Integrated project
NSA	non-state actor
OVC	orphans and vulnerable children
PAMSCAD	Programme of Action to Mitigate the Social Costs of Adjustment
PASGR	Partnership for African Social Governance Research
SAP	Structural Adjustment Programme
SSNIT	Social Security and National Insurance Trust
USAID	United States Agency for International Development

**Abstract**

Most people in Africa are vulnerable to all the life shocks associated with poverty, and social protection systems are now deemed integral to the achievement of the Millennium Development Goals, especially in health, food security, education, shelter, social/gender equity and livelihood. State social protection systems are inadequate, and the poor and vulnerable are overwhelmingly dependent on non-state actors (NSAs) as their primary and, often, only source of support. NSAs—especially community groups, and also NGOs, faith-based organisations, work-based associations, etc.—have proliferated in response to state default, and are now, arguably, pivotal to the social protection capacity and performance of all developing countries. Yet there is little quantitative or qualitative data on this vital resource on which so many millions of people depend. NSAs have not even been comprehensively mapped, and research on their services and operational systems is scant. Less still has been scientifically studied of their characteristics and governance. To help redress this situation, the University of Ghana's Centre for Gender Studies and Advocacy is working with an umbrella programme of the Partnership for African Social Governance Research (PASGR) to study the extent, role, operations, reach, prospects and problems of NSAs—especially in the most untended area of their governance structures. This working paper presents the findings of an initial mixed-method study to map 348 NSAs in four communities in Central Region of Ghana and case study the characteristics and governance structures of eight work-based associations in both traditional and contemporary occupations in urban and rural contexts. This paper draws on the work of Brody (2009) to explore levels of inclusiveness and transparency as key indicators of likely performance potential, and provides pioneering data and recommendations to inform all stakeholders, including policy makers. Priorities for further research are also identified.

**Keywords:** social protection, non-State actors, governance, Ghana

# 1 Background

## 1.1 Introduction

Social protection is recognised as a key tool for pro-poor development. In many countries, state welfare systems strive to uphold a baseline for all citizens in shelter, health, education, finance, and other “essentials” of human life.

In the developing world, over the past 15 years there has been an explosion in state efforts to provide social protection. Scholars have worked to map these efforts, assess their effectiveness, and outline the constraints they face (Abebrese, 2011; Barrientos, 2010; Behrendt, 2010; Blanchet et al., 2012; Dako-Gyeke and Oduro, 2013). Inadequate finance and poor governance have emerged as the main obstacles.

Not as much attention has been paid to non-state actors which, by state default, especially in Africa, provide vital social protection. Existing literature focuses on the effectiveness of these non-state actors (Atobrah, 2010; Baah, 2008; De Weerd et al., 2007; Kwarteng and Acquaye, 2010). Conway et al. (2000:15) note that much of this literature is technocratic, identifying forms of deprivation and remedial policy instruments that could be developed. Much less attention is paid to how the context in which these programmes are developed shapes the nature of these programmes. Context is crucial to understanding the characteristics and governance structures of actors providing social protection.

This paper describes the characteristics and governance structures of non-state actors in Central Region of Ghana. It profiles all the non-state actors mapped in four communities and looks closely at eight work-based associations—four traditional and four contemporary—to ascertain the extent to which governance principles identified in the literature are borne out in practice.

## 1.2. Conceptual Framework

This report draws heavily on the work of Brody (2009), particularly her conception and definition of the concept of governance: decision-making by a range of individuals, both those who hold formal decision-making jobs such as members of parliament and ordinary citizens (Brody, 2009:11). Decision-making can take place at any and every level, from a single household to a community or government (local and national) to the global arena. Scholars generally identify seven principles of governance. This study prioritises inclusiveness and transparency. Brody (2009:13) defines these two concepts as follows:

**Inclusiveness** is often linked to participation, equity and diversity. Inclusiveness refers primarily to enabling people prone to marginalisation—including women—to participate equally in governance institutions and practices by voting freely in elections, by standing as elected representatives or through their involvement in other forms of governance planning and administration. Inclusiveness is as much about increasing citizen involvement in informal processes, such as local consultations, as it is about involvement in formal institutions.

**Transparency** literally means that citizens should be able to “see through” the workings of institutional governance. This means making information freely available and not preventing citizens from seeking or sharing information. Transparent procedures include holding open meetings, issuing publicly available financial disclosure statements, passing freedom of information legislation, and conducting budgetary reviews.

## 1.3 An Overview of Social Protection Programmes in Ghana

Prior to state-funded social protection schemes, traditional protection was based on help from extended family (Abebrese, 2011) and informal work-based associations or religious groups. For example, the extended family took care of older persons (Atobrah, 2010), and friends from both the community and workplace joined hands with family members to bury the dead.

Although traditional forms persist, modern society, globalisation and urbanisation are thinning the kind of insurance and security family members provide (Abebrese, 2011; Baffoe and Dako-Gyeke, 2013). Formal social protection schemes in Ghana have their roots in the activities of missionaries and the colonial administration. Missions were actors of social transformation by establishing Western-model schools, especially in southern Ghana (Miller,

1993), with preventive social protection implied through the consequent opportunities for upward mobility (Graham, 1971). Northern Ghana, however, did not experience equal development (Bening, 1990; Der, 1974). The colonial governor, Sir Gordon Guggisberg, extended health facilities to many by establishing Korle-Bu Teaching Hospital in 1923. However, the health system was urban biased and by 1930 only about 10 per cent of Ghanaians had access to public healthcare (Senah, 2001).

At independence, President Dr. Kwame Nkrumah sought national equality by making health care and basic education free and compulsory (Konadu-Agyemang, 2000). Many public enterprises were set up to create more employment, and some deprived areas began to blossom (Konadu-Agyemang, 2000; Tsamenyi et al., 2010). Subsequent governments introduced cost-sharing in the use of public services (Senah, 2001). During the 1970s and 1980s, Ghana experienced a serious economic crisis owing to dysfunctional institutions and other challenges (Sandbrook and Oelbaum, 1997). This was the period when Ghana moved away from its position as Africa's "Black Star" to become "the poster child of a deteriorating continent, cursed with inept, corrupt and repressive governments presiding over political instability, stagnant economy, broken-down infrastructure and decaying society" (Gyimah-Boadi, 2008:1). Ghana neared total collapse.

To salvage its failing economy in the early 1980s, as Tangri (1992) notes, Ghana adopted the International Monetary Fund / World Bank Structural Adjustment Programme (SAP)—a "long-term economic restructuring to improve efficiency and promote sustainable growth" (Gyasi, 1995:78). The programme came with conditions, including restructuring of public service institutions resulting in mass redundancy; removal of subsidies on farm inputs, health and education; privatisation of State-owned enterprises; emphasis on the private sector and encouragement of exports—all reducing government's involvement in the economy and promoting the private sector (Tangri, 1992). While investors and people working in the private sector were enthused (Sandbrook and Oelbaum, 1997) by prospects of prosperity, the majority of the conditions did not—and still have not—reached their ultimate goals. Most are still small-scale and informal enterprises (Asem et al., 2013). The private sector has not delivered the social protection the State provided in the early post-colonial period.

Even though some State-owned enterprises improved their performance after the economic reforms (Tsamenyi et al., 2010), many Ghanaians were unable to compete in the free market system, so SAP worsened the lives of those it was supposed to better (Gyasi, 1995). Maclean (2011) and Konadu-Agyemang (2000) concur that with SAP social protection declined, the economic crisis of the 1970s and 1980s was exacerbated, and the inequality gap widened. The cash-and-carry system of healthcare financing affected not only the poor and vulnerable but the rich as well because— in the traditional extended family system— the better-off had even more desperate relatives to support (Agyepong and Adjei, 2008).

The government introduced the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD) in 1985 to alleviate the negative effects of SAP. This programme was not successful in the face of myriad challenges such as lack of funds, implementation problems, and difficulties in defining and monitoring target groups (Gyasi, 1995). In its quest to cushion the blow of the social cost of adjustment, the government welcomed non-governmental organisations (NGOs) to provide social welfare services not unlike the role of missionaries in the colonial era (Gary, 1996).

SAP served as a springboard for Ghana's return to democratic rule in 1992 (Awal, 2012). Democracy facilitates the limitation of government interest in the free market and promotes accountability, transparent decision-making, and the rule of law to protect individuals and their property (Sandbrook and Oelbaum, 1997:607). It also provides a platform for social protection measures (Sandbrook and Oelbaum, 1997:609). For example, the 1992 Constitution provides for universal primary education. The initial phase of Ghana's fourth republic also saw the introduction of Vision 2020 that made provision for assistance to the needy and vulnerable in Ghanaian society (Al-Hassan and Poulton, 2009).

Some analysts cite authoritarian governments in some Asian countries, which have been able to provide social services and curb poverty and inequality, and expose the irony that under democracy, the poor might not have the power to voice their demands (Carbone, 2011). The competence and effectiveness of policy actors is also not guaranteed (Agyepong and Adjei, 2008). In Ghana, the strong power of political actors to control and direct the policy process combined with the weak position of technical and other interest-group actors erodes the checks and balances supposedly inherent in a democratic system (Agyepong and Adjei, 2008:158).

Since 2000, in the face of widespread and severe poverty, the government has introduced a series of social protection programmes and committed itself to achieving the Millennium Development Goals (MDGs), poverty reduction and human development. The National Health Insurance Scheme (NHIS) Act 650 of 2003 became operational in 2005 to offer a range of healthcare services through mutual and private health insurance schemes. In 2006, the Growth and Poverty Reduction Strategy (GPRS) was introduced to raise living standards through better healthcare, education, water, food, housing and transport services. The Livelihood Empowerment Against Poverty (LEAP) programme was piloted in 2008 to address child poverty and vulnerability. The Social Security and National Insurance Trust (SSNIT), which provides pension benefits for mostly formal sector workers, has also expanded its services to workers in the informal sector.

Ghana has a long list of groups considered as vulnerable; they range from rural farmers to disadvantaged children, drug addicts and persons living in urban slums (Oduro, 2010). Citizens of developing countries usually seek protection through informal associations because formal social security arrangements are lacking (Di Falco and Bulte, 2011). In Ghana, fewer than 10 percent of citizens receive formal social protection of any kind from the State (Otoo et al., 2012). The vast majority rely on non-state actors (NSAs) such as NGOs, business associations, ethnic or religious associations, family, friends, and their local community. Drawing on the work of Devereux and Sabates-Wheeler (2004:10), such associations can be categorised into four groups according to the type of assistance they provide:

- Preventive: advance measures to cover vulnerability (savings, health insurance, pensions schemes)
- Promotive: proactive measures to reduce vulnerability by increasing income (training, micro-credit, subsidised inputs)
- Protective: reactive support in cash or kind to relieve extreme distress
- Transformative: Social justice programmes which address inequity, discrimination, rights, gender balances, legal anomalies etc.

#### *Preventive Non-State Social Protection*

Ghana has a food aid and food-for-work scheme administered through USAID's PL480 Title II programmes (Al-Hassan and Poulton, 2009) and implemented through the Catholic Relief Service (CRS), the Adventist Development and Relief Agency (ADRA) and TechnoServe. CRS, commissioned in 1956, feeds school children lunch and trains farmers to enhance crop yield (ibid). ADRA helps provide food by planting trees and food crops. TechnoServe provides assistance to different agri-based associations, including providing technical advice on improving crop yield (ibid).

The Northern Region Rural Integrated project (NORRIP) has provided about 3,000 hand pumps to serve about one million people (Cowater, 2013). Royal House Chapel, a church founded two decades ago, provides old age/life insurance for all its members (Kwarteng and Acquaye, 2010).

As far back as 1965, there were 94 home town/ethnic associations in the Accra metropolitan area with a total of 16,900 members (Obeng, 2010; Little, 1965). These associations draw on membership dues and donations to improve living standards and reduce the risks of poverty and illness. The Obuoman group (an ethnic association based in Accra) provides potable water and other community services.

Hometown associations have been set up in foreign lands as well. In the early 1980s, there were as many as 11 Ghanaian ethnic associations in New York City alone (Atta-Poku, 1996). These diaspora associations, like their counterparts in many cities in Ghana, offer a variety of social protection programmes to citizens “back home” (ibid). Over the past decade, many NGOs have been set up to help prevent the incidence of HIV and AIDS in communities. Some have ties with international organisations while others are locally based. While some of the groups focus their efforts on in-school youth, others work with members of the community at large (Asante, 2006).

#### *Promotive Non-State Social Protection*

Work-based associations provide financial support for their members through liaising with banks or micro-credit services. Almost every work type, particularly artisan groups, has its own association. Membership of these associations is the norm for most workers. Traders’ associations in particular have a long tradition in Ghanaian society (Clark, 1994).

Lyon (2003) studied market women’s associations in Ghana and found one of their major promotive functions was to share information on major transaction costs. These associations also offer welfare support in cash and kind, mostly for funerals of a member or close relatives. Gore (1978, cited in Lyon, 2003:16) “refers to funeral donations as an insurance scheme to ensure that traders’ working capital is not lost”. Dennis and Peprah (1995:46) refer to these associations as a “cushion for unpredictability”. A third important function of these associations is that they determine prices by monitoring how much of a product is available in a market as well as the entry of other sellers into the market space (Lyon, 2003).

In one of the earliest examples of farmer-based associations in Ghana believed to have been set up in 1892, farmers came together to buy land for cocoa production (Baah, 2008: 396). Since then, the cocoa sector has grown dramatically and today Ghana is one of the world’s leading producers, owing in large measure to the work of farmers’ own associations whose services include savings schemes and sourcing farm inputs to improve yields. Today, some of these associations are challenged by lack of managerial skills (Baah, 2008).

In Kintampo North municipality, Kwadzo et al. (2013) found that farm size, family size, and diversification are key denominators of membership of market-based crop insurance groups. A study in Ada in Greater Accra by Goldstein (2004) indicated that men and women had distinct groups based on their different types of occupation. Women’s groups were concentrated in the marketplace and assisted mainly during funerals, while men mostly joined farmers’ cooperatives primarily for information exchange.

With the return to democratic governance, business associations in Ghana have developed vigorously. The relationship with the State is somewhat strained (Kraus, 2002) as business associations have the influential support of international financial institutions and Western donor countries (ibid). The United States government in particular has organised entrepreneurial and business seminars as well as best practice field tours in the US and Ghana.

While these associations rarely secure change in government policies, there were some “wins—”—the Ghana Union of Traders’ Association (GUTA) based in Accra successfully demonstrated against an increase in taxes on shop buildings in 1991 and reversed increased taxes on imported goods in 1994, but subsequent demonstrations over nearly two decades have yet to yield results (Axellson, 2012).

Work-based associations do grapple with the problem of ‘free riders’ who gain as much as members without making a contribution (Olson, 1965, cited in Lyon, 2003), but ‘cooperative behaviour’ prevails (Ostrom, 1990, cited in Lyon, 2003).

The African Women’s Development Fund (AWDF), a grant-making body headquartered in Ghana, among other things, provides funding to organisations that seek to improve the economic empowerment of women. These include the Gratson Training Centre, a vocational institute (AWDF, 2009).

### *Protective Non-State Social Protection*

Family, friends and community are the major sources of protective welfare (MacLean, 2011) to the elderly, the orphaned, the chronically ill and people living with disability. Community support is embedded in many neighbourhoods; there are proverbs that speak of the importance of unity, especially in the face of calamity. Oduro (2010) argues that the effectiveness of such assistance depends on the size and composition of the family, assistance capacity, benevolence, and timely delivery of support. MacLean (2011) examined the types of social assistance in villages on the Ghana–Cote d'Ivoire border and measured effectiveness by the depth and breadth of access.

Depth was the number of people able to receive assistance while breadth was the diversity of support sources. Some 39 per cent of people on the Ghanaian side did not participate in any grouping that would guarantee them help because they could not afford the “ever-more stringent” membership dues.

Mutual interdependency is still vibrant in Ghanaian culture (Otoo et al., 2012), but it is progressively being diminished by modernisation and in some communities it is “exhausted”. In a study on care-giving arrangements for the chronically ill in Ga families of Accra, Atobrah (2010) noted that financial responsibility was increasingly borne by the nuclear (not extended) family.

In Akuapim in Eastern Ghana, even in-house support is not unconditional and can be enhanced or reduced by gender, the intensity of personal relations, social status/ memberships, individual lineage, record of alms giving and land-legacy potential (Goldstein et al., 2004).

Sackey (2009) describes the conditions of two sisters, both seriously ill—an 85-year-old with children and a 72-year-old without children. The former had much better care because she could count on her children for support. The 72 year-old was at the mercy of the extended family whose assistance was not always forthcoming.

Emotional support—not just material assistance—is crucial, particularly for the elderly or chronically ill with restricted mobility. Among the Ga, caring traditions included visits by members of the community, but this practice is also fast disappearing (Atobrah, 2010). Day-to-day care does continue, usually delivered by female relatives who, as noted by Manuh and Quashigah (2009), have been known to quit their jobs to do so.

In their study of 10 protestant and charismatic churches in Accra, Kwarteng and Acquaye (2010) discovered that all churches supported the marginalised and vulnerable such as widows, children, orphans, prisoners, persons with disability, and sick people. Monetary forms included scholarship schemes and gift hampers at Christmas. Non-monetary support by members of sub-groups of churches (such as the Women's Fellowship, Youth Fellowship or the Choir) included visiting the sick, singing for and praying with them.

Community arrangements for the care of orphans and vulnerable children (OVC) have become more common recently. These have been crucial to the survival of OVC, particularly HIV and AIDS orphans, in Ghana. For example, in the Yilo/Manya Krobo area, which has especially high numbers of HIV and AIDS orphans (Atobrah, 2005), women have formed an association called Manya Krobo Queen Mothers Association (MKQA). The 71 members (Atobrah, 2005) are providing more than 1,000 orphans with food, shelter, care, clothing and education (Bortei-Doku Aryeetey et al., 2012).

Each “queen mother” takes care of at least six orphans (Atobrah, 2005). Instead of placing the children in orphanages, queen mothers believe that opening their homes to the children will provide them with an environment for proper growth and development, and avoid the stigma and prejudice that some OVC face in Ghana (Bortei-Doku Aryeetey et al., 2012). In an assessment of the kind of care these OVC received, Bortei-Doku Aryeetey et al. (2012) found that 77 per cent had three meals daily and 47 per cent were insured with the National Health Insurance Scheme. Sources of financial resources to sustain the efforts of the MKQA include the Ghana AIDS Commission and religious associations in the area.

### *Transformative Social Protection Programs*

The National Coalition on Domestic Violence Legislation is made up of more than 100 individuals and organisations. Since 1998, its strategies for getting a law passed and implemented have included research by the Gender Studies and Human Rights Documentation Centre on the extent of domestic violence, polls of members of Parliament, pictorial campaigns, documentaries on the nature of violence in communities, marches to the seat of government, a letter to the President, annual dinners for anti-violence advocates, an online community that allows for regular discussions and strategising, strategic planning workshops, the establishment of a Domestic Violence Bill Coalition Secretariat, national community discussions, sensitisation programmes, a men's march and other interventions (Adomako Ampofo, 2008). Since domestic violence was proscribed by an Act of Parliament in 2007, reporting of domestic violence has increased, and although legal redress is not as forthcoming as activists would like, the very fact that there is now legal space for addressing the issue is a major accomplishment.

## 2 Methodology

This section reports the mapping of existing NSAs and focus group discussions to explore the characteristics and governance structures of some work-based NSAs in Central Region of Ghana (Figure 1). Although Ghana was classified as lower middle-income in 2011, income levels are generally low and the northern region (Upper West, Upper East and Northern Regions) consistently ranks poorer than the southern region on all human development indices. Considerable effort has been made by the State (with its Savannah Accelerated Development Agenda) and many international development organisations (such as USAID, DfiD) to redress this imbalance. Central Region also ranks lower than the other regions in the south and only slightly higher than the north on many indices of social development. For example, results from the fifth Ghana Living Standards Survey (GLSS V) show that Central Region has the highest infant mortality rate in the country (Ghana Statistical Services (GSS), Ghana Health Service (GHS), and ICF Macro 2009), yet it does not receive as much special attention to poverty alleviation as the north.



Figure 1: The 10 regions of Ghana

### 2.1 Quantitative Methodology

Fieldwork for the study was undertaken in two urban communities (Cape Coast and Winneba) and two rural communities (Asebu and Biriwa).

Cape Coast is the administrative capital and largest city of Central Region with many well-known secondary schools as well as a public university; Winneba is the second largest city and home to one of Ghana's six public universities. Artisanal occupations in both cities include hairdressing, dressmaking, catering (mainly for women), and automotive mechanics, carpentry and electrical repairs (mainly for men), enabling investigation of the extent to which 'modern' work associations played a role in the provision of social protection. Asebu, a farming community well-known for citrus production, was chosen to examine how agri-based organisations provide social protection. Biriwa is a rural fishing community.

The research team spent 35 days in the field: 44 in Asebu, 5 in Biriwa, 10 in Winneba and 16 in Cape Coast. The team mapped all existing NSAs in the four communities using an inception workshop for key stakeholders (including social welfare officials, district

assembly officials and some non-state actors) as the primary source of information about NSAs in their communities, followed by a snowball approach to identify more. Fieldworkers also followed up on all the signage seen on site.

The mapping instrument had five sections covering general information about each organisation, its services and beneficiaries, organisational structure, resources, and governance features.

## 2.2 Qualitative Methodology

Exploratory qualitative data were collected through 16 focus group discussions (FGDs) in the four sites over a period of three weeks (Table 1). Work-based groups were chosen to represent the gender polarisation of associations, and the distinction between traditional and contemporary occupations. Participants were purposefully selected. Comparison of tradetraditional and contemporary occupations was possible only in the two urban sites because contemporary associations did not exist in the rural sites. In Winneba and Cape Coast, FGDs were conducted first with the executives and then with members.

Participation was voluntary and participants were assured of anonymity and confidentiality. Written informed consent was obtained. An interview guide was used to generate open-ended discussions. Each FGDFGD lasted 50—60 minutes; all were conducted in Twi (a Ghanaian language) and audio-taped with the respondents' permission. All the researchers and research assistants spoke Twi fluently and were able to simultaneously translate from the written English text to oral Twi and vice versa.

Table 1: Participants in the focus group discussions

	Urban Site I – Winneba	Urban Site II – Cape Coast
Male traditional work-based associations	Effutu Fishermen Council	Fisherman Association Council
Male contemporary work-based associations	Winneba Beach Carpenters' Association	Wood Workers Association of Ghana
Female traditional work-based associations	Tomato Sellers' Association	Tomato Sellers Association
Female contemporary work-based associations	National Association of Beauticians and Hairdressers	Ghana Hairdressers and Beauticians Association

### *Male Work-Based Associations*

While the fishing industry has long been a subject of interest (Overa, 2006), little attention has been paid to the nature of its associations. The few existing studies have focused on fishmongers, who are mostly female (Walker 2001). Carpentry associations have not been the subject of scholarly interest. This study therefore provides an initial insight.

### *Female Work-Based Associations*

Ghanaian women equal men in labour force participation (Tzannatos, 1999). They work primarily in agriculture, but also in trade and the service sector (hairdressers, caterers, dressmakers) and in the professions (e.g. medicine, teaching, banking and law). In all fields, work-based associations are common. To investigate the extent to which work-based groups offered support to vulnerable women, this study explored the associations of traders and hairdressers.

Trading has for long been a quintessential activity among Ghanaian women (Cruickshank, 1853) and remains a common work opportunity. Clark (1994) has found a record of traders' associations from as far back as the 1930s. These are commodity-based and evolved to coordinate supply with market demand. Langevang and Gough (2012) note that hairdressers' associations have reacted positively to free market competition.

### **2.3 Data Analysis**

Quantitative data were analysed using the Statistical Package for Social Scientists (SPSS). Qualitative data, after an initial reading of transcripts, were analysed to identify emerging themes. Quotes that best illustrated the themes were selected.

### 3 Characteristics of NSAs

In 2001, for the first time in Ghana's history, one democratically elected political party handed over to another. This "consolidation" (Huntington, 1991) brought unprecedented freedom of association, and non-state groupings burgeoned.

The majority of NSAs—existing and new—have not registered with the social welfare department because they find the process cumbersome; they are difficult to track and their ability to network is hindered. Two-thirds of all NSAs had no affiliations, mainly because they were small in size and focused on growing themselves. Of the eight work-based associations in this study, two had wide networks: the hairdressers' association of Cape Coast was also affiliated to the Industrial and Commercial Workers Union, and the Tomato Sellers' Association of Cape Coast had such strong ties with tomato producers in Mali that the Malian vice-president paid them a courtesy call during his visit to Ghana. The fishermen and carpenters' associations in Winneba, however, had no links whatsoever with similar organisations. The fishermen's association in Cape Coast was affiliated to the district and national associations.

Table 2 summarises the annual operating budgets of the associations. Twenty-seven NSAs (7.7 per cent) either could not or would not provide information on their financial standing. Most associations (85 per cent) run on an annual budget of less than 20,000 Ghana cedis (USD 10,000) with funding derived from annual membership dues averaging 50 cedis (USD 25) per person. Members' inability to pay dues was frequently mentioned by respondents as a key constraint. In addition, executives of associations tended not to save with financial institutions, thus forfeiting potential interest and facilitating corruption and embezzlement.

Table 2: Basic characteristics of NSAs in the four communities

Indicator	Number	Percentage
<i>Decade of establishment</i>		
Pre 1980	34	10.56
1980–1989	32	9.94
1990–1999	46	14.29
2000–2009	113	35.09
2010–2013	97	30.12
<i>Registered with the social welfare department</i>		
Yes and certificate seen	13	3.7
Yes, but no certificate seen	133	38.3
No	202	58.0
<i>Independent</i>		
Yes	230	66.1
No	118	33.9
<i>Financial Base</i>		
Less than GHC 20,000	273	85.05
GHC 20,000–49,000	29	9.03
GHC 50,000–99,000	11	3.43
GHC 100,000+	8	2.49
<i>Nature of services provided</i>		
Protective	190	56.1
Preventive	53	15.6
Promotive	96	28.3
Transformative	0	0.0

One member of the hairdressers' association of Cape Coast said: "We pay annual dues of 12 cedis and welfare of 60... you can pay monthly or yearly. We use the welfare funds to support ourselves if we encounter problems in life. The executives use the monthly

dues to take care of their travelling expenses. We also pay 12 cedis a year to the International Commercial Union (ICU).”

Members of the hairdressers’ association in Winneba pay dues of 2 cedis per month. Inflation of dues had not caused consternation in Cape Coast, but led to a lot of discontent in Winneba. An executive member lamented: “When we go to people, they tell us they don’t have money and that they haven’t had clients come in.”

Each member of the carpenters’ association of Cape Coast was expected to pay monthly dues of 2 cedis, but as one of the leaders remarked:

“Not all the members are able to pay every month because we have many challenges with our work. It has become very difficult to get wood. Two cedis is a small amount but our earnings are low so we cannot ask for more. We have many members in this association but the committed ones who pay dues are few. Often the leaders contribute more money to the association than the members.”

The hairdressers’ association of Winneba had devised additional streams of income. Apprentices pay exam fees to the association, and during graduation ceremonies friends and family pay a token fee to be on stage with their graduate.

“The other associations did not have a dues system and had developed alternative sources of income. In both Winneba and Cape Coast, the executives of the fishermen’s association charged for dispute resolution services. In Winneba, a member of the association explained: “If there is a dispute among members, the chief fisherman and the council members sit on it and settle it. They charge the parties involved and, after the settlement, the guilty person pays the money... about 200 cedis. The leaders take about 50 cedis as sitting allowance and the rest of the money goes to the association.”

In Cape Coast one executive member explained:

“We don’t pay dues; our major source of money in recent times is the money we get from settlement of disputes between members. The amount depends on how much the parties involved can afford. It therefore differs from one dispute settlement to the other... we cannot charge them a fixed amount, what if they do not have money to pay? Sometimes if we ask them to pay 10 cedis, they bargain and pay 5 cedis each.”

A second source of income generation, as noted by Overa (1998) and affirmed in focus group discussions, was fines imposed on non-indigenous fishermen found in the waters off either Winneba or Cape Coast. A member of the association in Winneba noted:

“We have some fishermen from other communities who come to fish in Winneba, especially during bumper periods. These fishermen have to make their presence known to the chief fisherman and pay some money: if they don’t have money, they can give fish.”

Fines were also imposed on members who contravened the rules and regulations of the association. In Cape Coast, researchers were told: “We, the leaders, fine members who go fishing on Tuesdays [traditional day of rest for fishermen] and the money collected is used to support activities of the association. It is just a small amount; if the fine is huge they will not pay and if we are unable to collect the fines other members will refuse to pay if they commit the same offence. We punish those who refuse to pay by seizing their fishing nets so that they cannot go fishing.”

The carpenters’ association in Winneba had what they referred to as a “tools allowance”: “There are three types of fishing boat—small, medium and large—and for each of them that members manufacture there is a fee they pay to the association.”

At the carpenters’ association in Winneba, when a member is bereaved the executives call a meeting and determine a fixed amount each member must contribute towards the funeral costs. Some of this collection is reserved for the association and the rest handed over to the bereaved member. As one executive member said: “Some people do not pay when asked... they say they will pay tomorrow or in two days’ time. They can even say they don’t have money, but we see them working every day. When they do that, we stop asking them.”

The tomato sellers’ associations were the most poorly resourced. The only funding is a case-by-case levy on members when a problem arises. The executives in Cape Coast lamented: “The tomato sellers’ association has no coffers. We have not saved any money. It would have been good to have some money at the bank, but we don’t.”

In recognition of the generally low funding streams of NSAs in Ghana, the donor community has pooled resources to create a fund administered by STAR-Ghana. Registered non-state actors that exhibit essential principles of governance can apply to this organisation for supplementary finance. Other international organisations could also help fund NSAs that have goals similar to their own.

The NSAs surveyed provide services mostly to members of the communities in which they are located. The most common service type was protective (above 50 per cent), mostly for funerals. Work-based associations were particularly useful in this regard. Slightly less than a third of NSAs focused their attention on the provision of promotive services, designed to improve businesses through training and, in a few cases, credit for members. Preventive social services focused largely on communal labour to keep the environment clean. This was particularly common in the beach towns of Winneba and Biriwa. Transformative services were absent.

The thematic analysis of FGDs echoed the quantitative findings. It became clear that members received support during times of financial crises, and this help could prevent members from falling into poverty resulting from mandatory expenditure on rites of passage such as naming ceremonies, weddings or funerals. As Beito (2000) asserts, financial support is crucial to ensure that the suffering member gets back on their feet or does not fall into debt during a personal crisis.

The support members in work-based associations received was almost exclusively for funerals. As a member of the fishermen's association in Cape Coast put it: "Apart from the donations we get during events like death, the association does not benefit the members much." A member of the fishermen's association in Winneba said: "During occasions like child birth and weddings, the association doesn't help members." This may be because funerals are the most important rite of passage, especially for the Akan people (Van der Geest, 2000). The attention to funerals is evident in Gore (1978, cited in Lyon, 2003:16) who describes funeral donations as a form of insurance scheme that guarantees a trader's working capital is not lost.

The hairdressers' association in Cape Coast has two forms of support for a member who loses a parent. The first is a contribution they term *adoye* (charity), which only those attending the funeral contribute to the bereaved member. After the funeral, the bereaved member is presented with a cash amount of 300 cedis drawn on the account of the association. When another category of relative dies, the member receives the *adoye*, but not a donation from the association itself. Each association member who dies is buried in a dress and coffin that the association provides. In addition, the association will present a wreath, drinks and some money to the family of the member who died.

In the other associations, financial support for bereaved individuals did not come from the association itself, but from its members. An executive member of the fishermen's association in Winneba explained: "If a member is bereaved, we do not take money from our coffers but we make individual contributions to support the person."

There were no fixed rules as to how much money each member of the association had to contribute, so the amount generated varied widely. Contributions were not obligatory. Based on the collective action theory, Ostrom (2005: 25) suggests that:

When the use of a flow of services by one individual subtracts from what is available to others and when the flow is scarce relative to demand, users will be tempted to try to obtain as much as they can of the flow for fear that it will not be available later."

This was not the experience among Winneba fishermen. Nobody expressed dissatisfaction with the system. In the words of one of the executives of the association in Winneba: "Seeing how we help members when they lose their family members encourages people to join the association."

Of the eight work-based associations, only three—the carpenters' of Cape Coast, the tomato sellers' of Winneba and the hairdressers' of Cape Coast —offered financial support for rites of passage other than funerals. A Cape Coast carpenter said: "The association provides donations to members during sickness and rites of passage such as marriage, funerals and naming ceremonies."

A tomato seller in Winneba also noted:

“We support during funerals, weddings and engagement and naming ceremonies. We don’t have any provision for members who are having difficulties supporting their school children. However, members can redirect how they should be supported. Those who wish to have support for their children’s education can inform us. If we do that, we will not provide any financial support for her if she celebrates any rite of passage.”

Members of the hairdressers’ association in Cape Coast provide 200 cedis for newlyweds but not for new mothers. A member explains the logic:

“We help during wedding ceremonies but not naming ceremonies. We used to collect things for new mothers but we have stopped. It was unfair to members who had completed their families before joining or those who could not bear children, as compared with those who were giving birth every two years.”

All eight work-based associations provided preventive social protection; only four (the two hairdressers’ associations, the tomato sellers’ association in Winneba and the carpenters’ association in Cape Coast) offered promotive services. Hairdressers focused on skills upgrading on styles and hair products. Langevang and Gough (2012) noted that GHABA and NABH covered entrepreneurship, record keeping and customer care. One hairdresser explained:

“We have hair week celebrations every year as a national programme. We do different hairstyles. This year we will go to Swedru and have a picnic. We do it ourselves and don’t use the association’s money. During the celebrations, manufacturers introduce their products to us.”

Tomato sellers offer goods to members on credit so that cash-strapped women can continue plying their trade. The carpenters of Cape Coast offered members soft loans for business growth.

In Cape Coast, independent truck drivers carted tomatoes to market and charged fixed rates, so low volumes suffered high unit costs and cargo could rot if vehicles broke down. To help cope with these risks, some sellers had a susu system (rotating credit scheme) where 30 to 40 people got together and each contributed 30 cedis weekly. With more than 200 members, they could have combined to purchase a truck of their own, but had not done so.

As noted by Arhin (1994), moral support at a funeral is considered as important as financial support. An executive member of the tomato sellers’ association in Cape Coast said:

“If your father dies we mourn with you; if your mother dies we mourn with you; if it is a wedding or any other thing we help. A lot join for that. No matter the distance, we will go and offer moral support during a funeral. We will hire vehicles and travel. Even if it is three people in a row, we will go. Outsiders praise us for that all the time; when our Nana Hemaas’ father died, nobody remained at the market. Everyone... those who sell meat, onions, eggs... attended the funeral. If you are a respectful person who treats others well and don’t tease people or misbehave, not a bird will remain at the market if you are bereaved.”

## 4 Governance Structure of NSAs

### 4.1 Inclusiveness

In this paper, inclusiveness refers primarily to the extent to which members of an association have the right to either stand as an elected representative of the association or to vote for representatives of the associations.

Two-thirds of the mapped NSAs elected their officials, usually at least once every three years. Of the eight work-based associations studied, two elected officials for a specified term, for example four years. Eligibility for election demands active participation at meetings to demonstrate commitment and experience of duties. Members stressed that: “the seriousness of the person is more important than how long they have been in the association.” Cape Coast hairdressers allow a vote of no confidence to remove a non-performing leader.

The carpenters’ association in Cape Coast holds elections every five years and the consensus was:

“Any member who wants a leadership position can contest but we look for committed members who pay their dues regularly. Interested persons fill forms indicating the positions they are vying for; contestants pay different amounts of money for the different positions... like a motivational fee. Leaders present to us the list of the contestants and then we vote.”

All four traditional organisations elected leaders, and their presidents were elected for life (the fishermen’s associations have provisions to impeach those who perform poorly). In Winneba, a President was removed in this way in 2008. A member recounted: “We only overthrow a leader based on bad leadership, especially if he cannot give proper accounts of our money or does not attend to a member who needs help... we overthrow him and his council members. The previous leadership was overthrown about five years ago because the chief fisherman refused to offer proper accounts.”

In Cape Coast, impeachment was possible only through the Chief. A member explained:

“If we want to overthrow a chief fisherman, the Oguaa Chief must support the decision since he is the king of the area and he is the one who installs the chief fisherman. We have removed a chief fisherman before. That chief did not manage our affairs well; the association received some items and he sold them to people who were not our members and mismanaged the funds.”

In commodity associations (e.g. tomato sellers), Clark (1994) noted that although the queen mother position is usually a lifetime appointment, she can technically lose her position on account of bad leadership practice. The more likely response to bad leadership, however, is a meeting to declare her faults and demand better performance:

“We meet and deliberate and then we meet the queen mother and other executives and tell them what we don’t like about their leadership. This is a common practice. We don’t remove them from office. We talk to them until we all understand each other. Some of the issues that concerned us might not be known to them... so we bring their attention to these matters.”

Patronage and wealth are important qualities to the extent that elective positions can become almost hereditary. As noted by a member of the Winneba tomato sellers association:

“A person who can travel and buy goods for us with her own money stands the chance of becoming a queen mother.” Another said: “The current queen mother inherited from her mother who is very old now. Her assistant is her daughter, and she will inherit from her mother.”

The Winneba beach carpenters and hairdressers both practised autocracy. Among the carpenters, this seemed to be a unanimous decision; among the hairdressers, it appeared the president was imposing her will on the rest of the group. It was her unwillingness to hold an election that led to the National Association of Beauticians and Hairdressers (NABH) splitting from the Ghana Hairdressers and Beauticians’ Association (GHABA).

“The then national president was in power for 27 years. The ICU told us the constitution of Ghana expected us to hold elections every four years. But the president said we should give

her another three years so that she would leave after a 30-year reign. ICU explained that she had already been in power for too long. She decided to set up her own association, and that is how the NABH was formed.”

NABH was formed with the understanding that officials would be elected every four years. A member explains what happened when the first term of office elapsed:

“We were told that we will be holding an election, but we were busy preparing for graduation. After the graduation, we were told by the leaders that the elections had been conducted and that every one of the leaders reoccupied her original position. That is how things are done in this association. I didn’t even have the opportunity to vote.”

## 4.2 Transparency

Transparency is the extent to which members of associations are aware of how much money is raised and used, and the kinds of projects/programmes the money supports. Audited accounts and annual reports are basic tools of transparency. Beyond that, institutionalisation of downward accountability allows executives to present reports to and receive feedback from members.

### *Tools of Transparency*

Only a fifth of associations studied subjected their books to an external audit (Table 3). Only slightly more than half of the associations wrote annual reports. However, just 8 out of 201 such reports were actually seen during fieldwork, suggesting that reports are produced more as a formality than for active use.

Table 3: Governance structure of NSAs

Indicator	Number	Percentage
<i>Elections</i>		
Yes	218	62.6
No	130	37.4
<i>Frequency of elections</i>		
Once a year	66	30.28
Once every two years	52	23.85
Once every three years	28	12.84
Other	72	33.03
<i>External audit of organisations?</i>		
Yes	64	18.4
No	284	81.6
<i>Annual reports</i>		
Yes and 2011 version seen	8	2.3
Yes but 2011 version not seen	193	55.5
No	147	42.2
<i>To whom does your organisation report?</i>		
Upward	200	64.0
Downward	113	36.0

### *Institutionalising Transparency*

The study showed NSAs were twice as likely to report to their board members, donors, parent organisations or state authorities than to their members and beneficiaries.

Four of the work-based associations studied had formalised and regularised mechanisms for conveying information to members. In the Winneba fishermen’s association, bank deposits were reported to members fortnightly. And one member explained: “Every year, the chief fisherman renders accounts to the group, so members will become aware of the money the association has.”

Executives of the carpenters' association in Cape Coast

"...render accounts to members every year, otherwise the members will not support our leadership... we wanted to render accounts quarterly or every six months, but members did not agree to that because some of our members travel to work in other cities".

Executives of the hairdressers' association in Cape Coast

"...render accounts to us yearly. They show us what they have been using our money for, they tell us the amount of money we have at the bank and show us the expenditure. They can suggest that we should increase the amount of money we pay every month. We have a savings account at either Barclays or Commercial Bank, I don't remember."

NABH started rendering monthly accounts to counter a history of mistrust among members. However, while major sums were formally banked, "petty cash" incomes were not and rumours persisted that executives, especially the president, used the association's monies for personal gain. Members said: "Money issues and account rendering are really a big problem and it is affecting this association negatively."

In three other associations, downward accountability was ad hoc. A member of the carpenter's association in Winneba noted:

"The money we contributed in the past is with the treasurer and we know the amount... any member can go to the secretary to verify... leaders present the statement of accounts to us so we know our financial status... we don't have a fixed time for that but when there is the need, we do it."

The Cape Coast fishermen executives called a members' meeting every six months but did not render accounts on the sources and uses of funds; only on the allocation of petrol provided by government.

In the tomato sellers' association in Winneba, the onus was on the membership and not the executive to ensure downward accountability. As noted by the secretary of the Winneba branch,

"when members inquire about the contributions of other members I open the book for them to see." However, even this was difficult to do properly because "the big record book is still with the person who handed over the position to me; she is yet to give it to me."

The tomato sellers' in Cape Coast could not claim any downward accountability because there was technically nothing for which to account. As one member put it: "We don't pay any money to the executives, so they don't render accounts to us. We have not done anything like that."

#### **4.3 Governance of Work-Based Associations**

The governance scores of the eight work-based associations (Table 4) were generated from a written survey that asked members to score their associations on a scale of 0, 0.5 or 1. The higher the score the greater the level of inclusiveness and transparency. The table indicates that the location and nature of work-based associations primarily determined their governance structure. Contemporary associations (carpentry and hairdressing) in the Central Region capital scored highest on the governance index. The hairdressers' association in Winneba had a poor election score because of its autocratic origins. The carpentry association in Winneba was nearly defunct at the time of our research. As a member explained: "We don't attend meetings regularly because the laws are not being enforced by our leaders."

Inclusiveness is less likely than transparency. While four of the eight associations studied had no opportunity to vote the executive board or the president of their associations, only one (the tomato sellers' association of Cape Coast) made transparency impossible.

Table 4: Governance index scores

	Inclusiveness *	Transparency **	Total Score
<i>Fishermen</i>			
Winneba	0.5	1	1.5
Cape Coast	0.5	0.5	1
<i>Carpenters</i>			
Winneba	0	0.5	0.5
Cape Coast	1	1	2
<i>Tomato sellers</i>			
Winneba	0	0.5	0.5
Cape Coast	0	0	0
<i>Hairdressers</i>			
Winneba		1	1
Cape Coast	1	1	2

Source: Calculated based on analysis of focus group discussion material gathered in 2013

## **5 Conclusions and Policy Recommendations**

The four communities studied have more than 300 NSAs. Membership in most types of NSAs is voluntary, but in work-based associations is usually compulsory.

NSAs straddle the formal and informal divide in organisational structure. More than half hold leadership elections regularly; they practice accountability, report both upward to donors and boards as well as downward to members and beneficiaries; downward accountability is frequent in many cases. On the other hand, most are neither formally registered nor audited regularly. Only a few NSAs have registered their associations with the social welfare department because the process is tedious and the NSAs see very little value in registering. Their accounts are also rarely audited because very few of these NSAs have governing bodies that require them to audit their accounts regularly.

Ninety per cent of NSAs relied on membership dues for funding. Annual operating budgets averaged around 20,000 cedis, limiting provision of assistance to members.

In-kind support (medical care, clothing and food) was far more common than direct financial assistance.

The more recent job types—hairdressing and carpentry—exhibited both inclusiveness and transparency to a greater degree than the others, but are not necessarily “better” governed. Work-based associations fare better on transparency than on inclusiveness, but are weak in both.

Associations need stronger funding to deliver greater benefits and need to secure external sources of finance, both nationally and internationally.

To improve inclusiveness, the constitutions of all NSAs should require regular leadership elections. The demerits of life-long leadership positions need to be emphasised so changes on paper are followed through in procedural practice every year. It is also important to emphasise the importance of achievement in determining who should or should not win an election.

To improve transparency, provision of annual reports and audited accounts should become a routine component of end-of-year activities in all associations. The institutionalisation of transparency demands proactive (not just reactive) reporting of earnings and expenditure—even if this requires a numerate individual in the community to volunteer services.

The extent to which inclusiveness and transparency augurs well for the effectiveness of associations in terms of delivery of its established mandate was not explored in this study. A key recommendation, therefore, is for future research that would investigate the correlation between inclusiveness/transparency on one hand and effectiveness on the other.

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