



## Citizenship and Democracy in Ghana

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#TowardsAnInclusiveSociety

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## About The African Citizenship Index

Citizenship is a multi-faceted concept that is shaped by the political, economic, and social life within a place. The African Citizenship Index aims to understand the ways in which ordinary people interact with each other in economic, social-support focused and political networks across the continent. The inaugural survey was conducted by SIVIO Institute in March – April 2021 across 5 African cities. Harare, Zimbabwe and Lilongwe, Malawi in Southern Africa, Nairobi, Kenya in East Africa Yaoundé, Cameroon in Central Africa and Accra, Ghana in West Africa.

### For more information:

[www.africacitizenshipindex.org](http://www.africacitizenshipindex.org)

## About SIVIO Institute

SIVIO Institute (SI) is an independent organisation focused on ensuring that citizens are at the centre of processes of socio-economic and policy change. It aims to contribute towards Africa's inclusive socio-economic transformation. It is borne out of a desire to enhance agency as a stimulus/catalyst for inclusive political and socio-economic transformation. SIVIO's work entails multi-disciplinary, cutting-edge policy research, nurturing citizens' agency to be part of the change that they want to see, working with communities to mobilize their assets to resolve some of the immediate problems they face.

### For more information:

[www.sivioinstitute.org](http://www.sivioinstitute.org)

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# Executive Summary

The definition and standards for democracy have been free and fair regular elections, freedoms and liberties of citizens, and the media. Countries with regular and relatively peaceful elections are celebrated as well-performing democracies. On a daily basis, citizens are engaged in the public arena solving problems. They do these in their communities, churches, credit unions, cooperatives, schools' associations, among many other civic groups.

In spite of these production and co-creation roles, and the fact that democracy is about citizens, democracy research, discourse and practice have overlooked the role of citizens and how they organize themselves. This has influenced popular views about democracy and also impeded the level of responsiveness of governments to the welfare of citizens.

The African Citizenship Index seeks to understand democracy better and to fill in the gaps by documenting and developing an index that measures how citizens across regions, amidst different internal dynamics, act collectively to shape their lives. As part of this, studies were commissioned in five African countries, of which Ghana is one.

As a country that is described as a beacon of democracy on the continent, or a well-performing democracy, the study sought to document and show what citizens in Ghana do together or among themselves to solve their common problems and shape their lives. The study used a combination of a desktop-based analysis of literature and field-based research. Below are the key findings of the study.

- ▶ Although Ghana is highly rated as a beacon of democracy in Africa, the citizens have retreated from the political and economic spaces to the social spaces. Most Ghanaians do not trust their elected leaders or public office holders. Instead they trust more their religious and traditional leaders.
- ▶ Among various groups, economic, political, and



social groups, a great majority of Ghanaians, 86%, are more engaged in social groups.

- ▶ There are low levels of engagement in political groups. Only 15.5% of respondents belonged to one political group or the other.
- ▶ There is also an even lower level of engagement in economic-focused groups in Ghana. In total, only 5% of all respondents indicated that they belonged to economic focused groups. The economic group that most respondents belonged to is the Savings and Lending group, with 3%.
- ▶ An overwhelming majority of Ghanaians, 86%, are engaged in religious or fellowship groups such as temples, churches, mosques, shrines.
- ▶ Most Ghanaians do not understand democracy. For them, democracy means elections and not what they do among themselves.
- ▶ Ghana's democracy is weak as most citizens are not engaged but are detached from it.



# 1. Introduction

Ghana is often described as a well-performing democracy with good governance on the continent (USAID, 2011), guaranteeing fundamental human rights and relative peace and credibility over the years. Good governance and democracy are all about citizens and their welfare. For instance, good governance provides the appropriate and sustainable conditions for citizens to exercise their fundamental rights and actualize their aspirations. Democracy means the power of citizens to rule (Garr, 2018). It is about citizens ruling, deciding, and taking actions to shape their lives and future (Tocqueville, 2000). Similarly, in the words of Diamond (2004), “in a democracy, the people [citizens] are the sovereign - they are the highest form of political authority.” Yet, despite the centrality of citizens in public life, very little attempt has been made to understand citizenship and how citizens work together or engage with each other in shaping their lives.

Increasingly, democracy and good governance have been reduced to mean free and fair elections. The United Nations Development Program (2014) and the United Nations Commission on Human Rights (2015) describe elections as the only means through which citizens are directly engaged in what affects them (Ijon, 2020). Many Ghanaian researchers and scholars have associated democracy to successive free and fair elections (Gyimah-Boadi, 2009; Danso and Lartey, 2012; Asante, 2013; Ijon, 2020). Similarly, Ghana’s description as a beacon of democracy in Africa is tied with the country’s record of relatively successful successive free and fair elections. In the words of Ijon (2020), “...periodic elections have earned Ghana the accolade the beacon of democracy in Africa”. According to Armah-Attoh and Robertson (2014), citizens preferred democracy defined within the context of free and fair elections and their interest in collective actions was rather low.

Mathews (2014) noted that the expected outcome of politics and democracy is transformation - the advancement and improvement in the quality of lives of citizens and communities. Democracy is about pursuing the common good of citizens. However, the wrong characterization has taken attention from



citizenship and what they do daily to provide for their common good and shape the community. The increasingly poor public service delivery and unresponsiveness of the government to the welfare of its citizen is a demonstration of this fact.

Citizenship is defined as the “depth and breadth of activities that citizens enter into individually or collectively” (SIVIO, 2020). Citizenship and what citizens do daily is so powerful that it cannot be ignored. If ignored for long, it turns to manifest in various forms, which are often disruptive and explosive. The “Arab Spring” and the “BlackLivesMatter” movements are just two of the international examples. In Ghana, a virtual civic pressure movement called the “#FixTheCountry campaign” has emerged. The #FixTheCountry group of citizens is protesting the harsh living conditions in the country and demanding the government to improve living conditions in the country. Since the 1st of May 2021, the group emerged spontaneously in response to the rising cost of living amidst the government’s continuous introduction of additional taxes.

It is important to note that although citizens are retreating from active and mainstream politics, they are still engaged in what Mathews (2014) and Boyte (2004) call “everyday politics.” On a daily basis citizens are engaged in the public arenas solving problems or discussing one issue or the other that affects them. They are in their communities, churches, credit unions, cooperatives, schools’ associations, among many other civic groups. These and many other forms of citizen engagement have been overlooked due to the narrow definition of democracy. Citizens are producers and co-creators of their communities. A better understanding of citizenship and democracy, or what citizens do and what they can do is critical to understanding and improving the practice of democracy while ensuring the welfare of citizens and the development of communities.

Generally, literature on democracy and governance in Ghana abounds. They include Ayee, 2001; Bofo-Arthur, 2008; Crook, 2017; IDEG, 2017; Ayee, Kwamena, and Deku, 2014; MacLean, 2014; Ninsin, 1993, 2002; Gyimah-Boadi E, 2007, 2009; Abdulai and Crawford, 2010; ISODEC, 2006 among others.



However, there is very little study on citizens and what they do together. Instead, most of the literature focuses on Multiparty politics, elections, decentralization, and institutions.

The study sought to document and show what citizens in Ghana do together or among themselves to solve their common problems and shape their lives. The study will feed into or contribute to the African Citizenship Index, which seeks to develop an index that measures how citizens act collectively and in the public arena. Currently, there is no such comprehensive framework to document, track, and compare across regions how citizens are working together to shape communities amidst different internal dynamics (SIVIO, 2020). The following section looks at the methodology through which this study was carried out.

## 1.1 Methodology

### Overview of the approach and scope

The study is based on a combination of a desktop-based analysis of literature and field-based research. Generally, the study sought to document and show what citizens in Ghana do together or





among themselves to solve their common problems and also shape their lives. More specifically, the study sought to establish;

- i. how citizens organize themselves,
- ii. ways in which citizens practice influence self-governance,
- iii. (the initiatives and formations of collaboration that they establish with each other,
- iv. how they relate with formal governance processes and engage with official processes (protest and cooperation).

### **Literature Review and secondary data**

The study made references to key national policy frameworks and data sources, and scholarly works in the field. The national frameworks, policies, and data sources referred to in the study include the Constitution of Ghana (Republic of Ghana, 1992), key government policies, Local Government Act 936 (Republic of Ghana, 2016), Ghana's latest Living Standard Survey (GLSS) published by the Ghana Statistical Service (GSS, 2019). The GLSS for example provides information for understanding and examining living conditions in the country. It is a nation-wide household survey and this is the seventh round. The data was collected over a period of 12 months (22nd October, 2016 to 17th October, 2017). Relevant scholarly works of individual researchers and institutions were also reviewed.

### **Primary Data Collection**

The study combined the use of qualitative and quantitative research methods. The research tools used for collecting primary data are; close and open-ended questionnaire (online via survey monkey), key informant interviews, participant observations of citizen in established platforms, and case study analysis.

Quantitative data was collected through the use of a close-ended online questionnaire which was administered using the survey monkey platform. Representative samples were used to determine the extent to which citizens are part of formations (associations, loose civic coalitions, religious bodies, social movements), and benefits and challenges of belonging.

Qualitative data was collected through the use of open-ended



questionnaire. This was done through interviews with key informants, and observations of ongoing citizen led initiatives. The key informant interviews included community leaders, founders of citizen led initiatives, practitioners within citizen platforms, among others.

### **Population and sampling**

The population of the study was restricted to Accra, which is the capital city of Ghana. A total of 413 respondents were engaged to complete the survey monkey tool using accidental non-probability sampling method. Purposive non-probability sampling method was however used to select key informants for the case studies.

### **Challenges of data collection**

The fieldwork was done during the time of COVID-19. As part of efforts to protect public health and to reduce the spread and impact of COVID-19 the government of Ghana implemented and enforced tight restrictions. These restrictions included a ban on public gathering, restriction on getting closer to people, the wearing of face masks and frequent washing of hands among other protocols.

The ban on public gathering, restriction on getting closer to people, and the general fear of contracting COVID-19 made it difficult to administer questionnaires in the open as people were not comfortable with getting close to other people. In response, and in order not to endanger the health of the enumerator and the public, a combination of methods were used. These were physical interviews where possible, phone interviews, supporting people to complete the survey via the online platform themselves and administering questionnaires via phone.

The questions in the survey were many and this led to people opting out mid-way. Many of these people were women who often said they had to go do something or were busy. Coupled, with the COVID-19 restrictions it reduced the speed of data collection.

### **Interpreting and Analysis of Data**

Most of the quantitative data collected through the close-ended questionnaire were analysed using SPSS and qualitative data were also analysed using NVIVO.



## Structure of the Paper

The paper is structured into five sections. Beyond this introductory section, section two provides the background to Citizen Led Formation. It reviewed the literature on democracy and development. Section three looked at the sample for the study. Section four, on Mapping of Citizens initiatives, examined three key sectors of citizens: Citizens and the Economic, Citizens and Politics, and Citizens and Social Support. It presented the findings of the fieldwork. Section five summarizes and concludes the picture. Finally, the references are listed in section six.



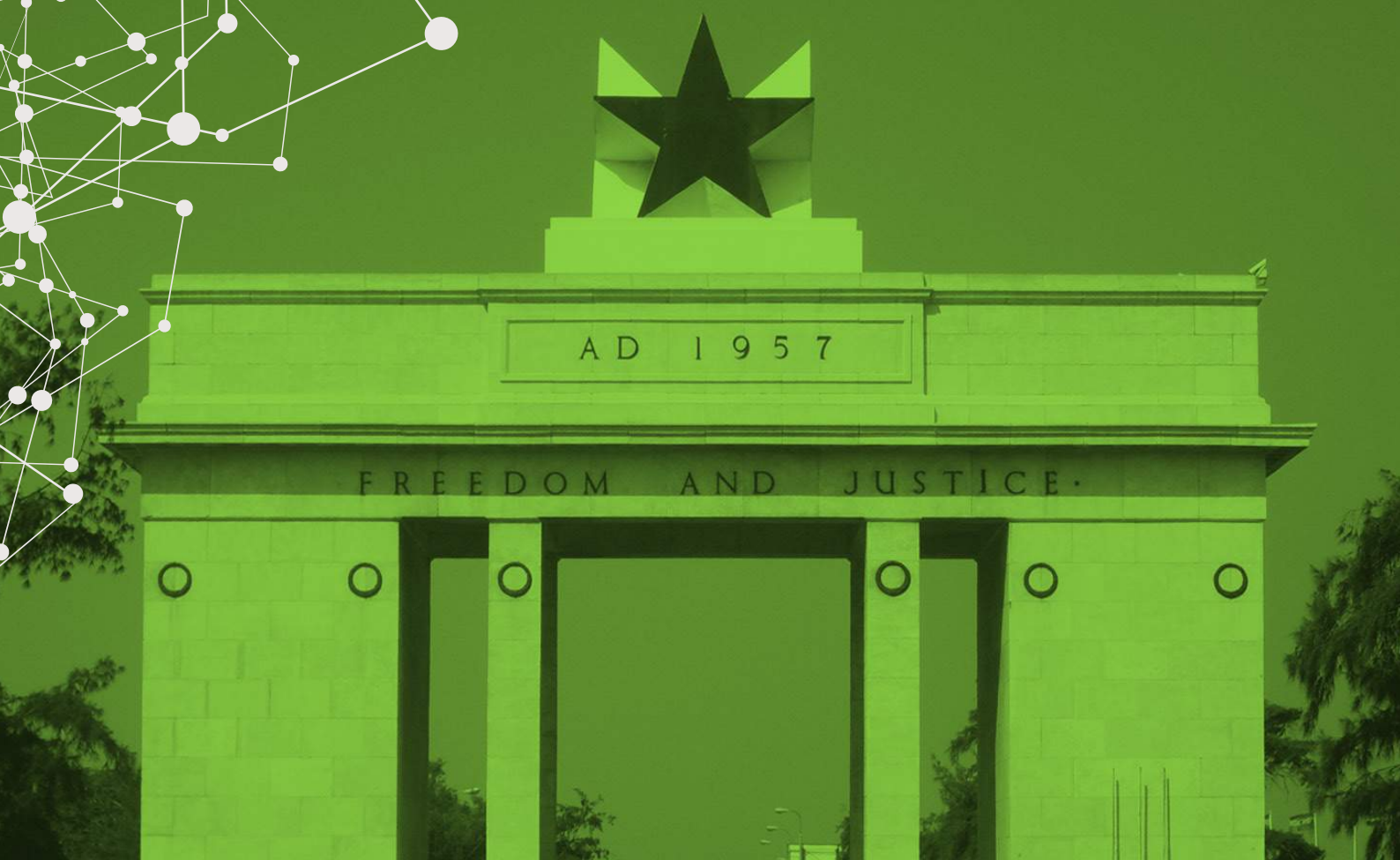
# 2. Background to Citizen Led Formations in Ghana

## 2.1 Brief Overview of Governance in Ghana

Ghana is a relatively stable democratic country in West Africa. The country has an estimated total population of 30 million, with women constituting about 51%. It has a young population with close to 60% of the population under 25 years (GSS, 2019).

Ghana was the first in sub-Saharan Africa to attain its independence in 1957. However, after a decade (1957–1966) of monumental development, the country descended into decades of political instability and economic meltdown as it traversed from one coup d'état to the other until it transitioned to a decade of quasi-military era between 1981 to 1992 and then to multiparty democracy in 1992. It has since held eight successive Presidential and Parliamentary elections with a relatively peaceful outcome. Over this period, there has been a change of government from one party to the other without violence.

The Constitution of Ghana guarantees fundamental human rights, civil liberties, and freedoms and nurtures an active civil society environment and media pluralism. The country has over 25 registered political parties, thereby allowing citizens the freedom to form or associate with any political group. State institutions such as Parliament, the Judiciary, Commissioner for Human Rights and Administrative Justice, Police Service, and many others have been empowered, with some given autonomous status to ensure that rights, freedoms, and liberties are enjoyed. Ghana is also a signatory to many international human rights laws, including the African Charter and the Maputo Protocol, among others. Based on the above, Ghana is considered a beacon of democracy and good governance in Africa. The Global Peace



Index ranks Ghana as the most peaceful country in the sub-region and third in Sub-Saharan Africa (National Peace Council, 2020). On freedom of speech and press freedom, Ghana was ranked second in Africa in the 2020 World Press Freedom Index (Annor, 2021). Consistently, the Ibrahim Index of African Governance has also ranked Ghana among the top performing countries.

The stability in the country has contributed to national gains in the economic and social sectors over the past three decades. Since 1991 Ghana has halved the proportion of people living below poverty (Cooke et al. (2016). In 2011, it attained a Lower Middle-Income Country status. Per the United Nations 2019 Human Development Report, Ghana is a 'medium' country for living standards. However, it is important to note that a lot remains to be done as these indicators have not necessarily translated into economic development or improved welfare for the general population. According to Prof. Chris Gordon of the University of Ghana, Ghana is a middle-income country by name not in practice (Gordon, 2017).



## 2.2. Legal Framework for Citizens Engagement

For clarity, citizenship in this study refers to “the breadth and depth of how citizens act collectively” (SIVIO, 2021). The Constitution of Ghana (1992) provides for the centrality of citizens in national affairs and makes the wellbeing of the Ghanaian citizen the ultimate goal of government. As a matter of fact, the first article of the Constitution instructs that:

“

**Legally, it is evident that provisions are in place for citizens to participate in national politics.**

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The Sovereignty of Ghana resides in the people of Ghana in whose name and for whose welfare the powers of government are to be exercised in the manner and within the limits laid down in this Constitution.

The Constitution is explicit on realizing the above and lays down the basis for citizens’ engagement in politics. The State instructs in Article 35, (1) “Ghana shall be a democratic state dedicated to the realization of freedom and justice; and accordingly, sovereignty resides in the people of Ghana from whom Government derives all its powers and authority through this Constitution”.

In Article 35(6, d), the Constitution further directs the State to put in place measures to: “make democracy a reality by decentralizing the administrative and financial machinery of government to the regions and districts and by affording all possible opportunities to the people to participate in decision-making at every level in national life and in government”

It does not end there; in the Local Government Act, 936 (2016), the law explicitly instructs for consultation of citizens and their participation at all levels. Similarly, the Constitution states in Article 240 (2 e) that “to ensure the accountability of local government authorities, people in particular local government areas shall, as far as practicable, be afforded the opportunity to participate effectively in their governance”.

Legally, it is evident that provisions are in place for citizens to participate in national politics. Having established the legal



guarantee or basis for citizens' engagement in politics, what is the state of citizens' engagement in the public arena?

## 2.3. Citizens Led Formation and Engagement

Despite the elaborate legal provisions for citizens' participation and engagement in national politics at all levels, citizens' engagement is minimal. Officials of state

institutions and people close to the ruling government have captured the public arena with little resistance from citizens (Garr, 2018). According to MacLean (2018) and Garr (2018), citizens feel disconnected from the State and their elected officials. Citizens also report being excluded from development planning and decision-making, and they do not trust the State and its officials. There is a feeling of powerlessness and a sense of despondency among large sections of the Ghanaian population. People do not believe they can influence public policy (Garr, 2018; Crook, 2017; IDEG, 2017; CDD, 2015; Ayee, Kwamena and Deku, 2014; MacLean, 2014; Garr, 2014; Send-Ghana, 2013; and ISODEC, 2006). For example, the CDD Afrobarometer survey reports that most Ghanaians have lost trust and are dissatisfied with the government and allied state institutions (CDD, 2015). Subsequent studies in 2017 and 2019 shows that things have not changed. Citizens trust religious and traditional leaders and contact these leaders more regularly than political leaders and public office holders (CDD, 2020).

The case of state capture by political parties and the abundant exclusion of citizens can be explained or attributed to several factors: first, there is a structural defect in Ghana's multiparty system, which promotes a winner-takes-all system (IDEG, 2019, 2014; USAID, 2011). Ghana's democracy under the fourth republic, since 1992, has been the most stable. However, under the fourth republic, Ghana's multiparty system has evolved into a duopoly, where the country's leadership is dominated and controlled by two main parties, who alternate power (IDEG, 2019, 2014; Garr, 2021). When in power, each party feels it is their turn to hold political power and exploit the State's economic resources. At

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every particular time, while one main political party feels they have the 'inalienable right' to rule, make all the decisions, and exploit the State resources, the other main political group is excluded. The smaller political parties, the larger public, and various groups are excluded too. This situation has contributed to the exclusion of citizens from active national politics.

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**The struggle for power among the two main parties is hostile and vitriolic, such that it has polarised the country on partisan, tribal, and ethnic lines.**

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Secondly, the struggle for power among the two main parties is hostile and vitriolic, such that it has polarised the country on partisan, tribal, and ethnic lines. The polarisation and the antagonistic struggle by the two main parties for political power has since 2004 led to violence in by-elections, during voter registration, and in national elections (Ijon, 2020; Danso and Lartey, 2012). For example, at least five people lost their lives in the 2020 Presidential elections. That same year during the voter registration, which ordinarily should be a peaceful process, saw the death of one person, the use of guns, and violence in some registration centres, and in 2019 during a by-election in Ayawaso West Constituency State security was used to perpetrate violence on opposition party supporters (WANEP, 2019). These are just a few cases. These hostile and violent experiences make partisan politics unattractive to most Ghanaians. They do not want to get involved.

Thirdly, is what is now called the “growing threat of culture of silence” where the government or its associates persecute people who criticize it (Jonah, 2021). Citizens engaged in active civic activities such as demanding for accountability and holding public officers accountable have been victimized. In a recent incident, a social activist who has been advocating for the development of his community has been killed after receiving several threats to stop making the government unpopular (myjoyonline, 2021; ABCnewsgh, 2021). Youth protesting harsh living conditions in the country under the name #FixTheCountry have been prevented by the police from demonstrating resulting in court battles and arrests of the youths (myjoyonline, 2021). Commenting on the developments, a Ghanaian by name Kenneth Darko on Twitter wrote: [You drag the youth to Court for ATTEMPTING to demand better living conditions and you assault them when they're honouring same? Is it a trap to be a youth in this country? How tone deaf can these guys get? We really need to #FixTheCountry. #FixTheCountryGhana](#)





In responding to discussion on these developments a security expert, Prof. Kwesi Aning noted that “When the State and its representatives, over time, signal to people that they don’t matter, it contributes to building frustrations” (myjoyonline, 2021). He added further “efforts by the growing youth to get their voices heard on various pressing issues seem to have been handled with dismissiveness by leadership culminating in what he describes as a looming tipping point” (ibid). Most Ghanaians have become concerned and worried about the state of politics (Jonah, 2021). They do not want to get involved in national politics and be tagged/targeted. It is, therefore, not surprising that although an overwhelming majority of Ghanaians (above 80%) claim they enjoy their freedoms and liberties, a rather large majority (71.5%) say that they are careful of what they say about politics (CDD, 2020). This emphasizes the argument that Ghanaians see politics as the partisan engagements of political parties and state institutions and not what they do. In other words, they are more hesitant to engage in such politics.

Fourthly, the inability of the political parties to deliver transformational development or improved public services amidst political party functionaries becoming rich overnight when they get into power has caused disaffection for political parties



in Ghana. Political parties are perceived by many as corrupt, selfish, and dishonest people who ride on the back of people for public office only to enrich themselves and exclude the larger population. Most people do not trust political parties, and in the system where political parties have captured the State, most people feel excluded and do not want to get involved in politics.

Another major challenge inhibiting citizens' engagement is the narrow and limited definition applied to democracy and good governance. Democracy and good governance have been reduced to relatively free and fair elections. Ghana's description as a beacon of democracy in Africa, although it may also be linked to freedom and civil liberties, has to do more with the relatively successful successive free and fair elections. This is to emphasize that democracy in Ghana is reduced merely to elections. For instance, Armah-Attoh and Robertson (2014), in their assessment of formal and informal practices and engagement, referred to Huber et al. (1997) definition of formal democracy as the basis for their analysis. Here democracy is defined within the context of free and fair elections and the guarantee of civil rights and liberties such as association and expression. The study observes that citizens were more enlightened and preferred democracy defined within the context of free and fair elections. Their interest in collective actions was rather low.

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While voter turnout in national elections since 1992 Ghana's return to Multiparty democracy in the past 30 years has hovered around an average of 72%, local level elections that are closer to citizens and their daily experiences record lower interest, with turnout averaging 38% (Garr, 2021). The 2020 Afrobarometer survey also found that while large numbers of around 75% of voters will turn out to vote in national elections, post-election, over 85% of respondent never engaged their Member of Parliament on any development issue in their community, and 71% have not contacted their Assembly Member (CDD, 2020). About 84% have neither participated in a demonstration to make demands on the government. While 35% of respondents say they never discuss political matters, 42% discuss them occasionally, and 23% discuss them frequently. On participation in a community meeting, there is a disparity in the response of people living in urban areas and those in rural areas. While 30% of urban people



say they will never take part in community meetings, only 12% of respondents in rural communities shared that view. On the contrary, while 24% of rural respondents participate in the community meeting often, less than half of that, 11% of respondents in urban said they often participate in community meetings (Ibid).

Despite the limited engagement, a large portion (42.9%) of the Ghanaians, according to the CDD (2020) Afrobarometer survey, are of the view that the country is a democracy with minor problems. A good number (24.8%) see Ghana as a democracy with major problems, and 2.9% think Ghana is not a democracy at all. Similarly, the majority (65.6%) of Ghanaians are satisfied with how democracy works in the country. About half that number (31.8%) are not satisfied. These results, particularly the limited engagement among citizens and politicians after elections, largely confirm that politics and democracy have largely been reduced to holding elections.

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**Despite the limited engagement, 42.9% of Ghanaians, according to a Afrobarometer survey, are of the view that the country is a democracy with minor problems.**

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Another inhibiting factor to citizens' engagement is a weak civic culture. The loss of trust in the State and public institutions, the impunity with which State officials break the law, breakdown of the rule of law, corruption, poor public services delivery, the grave decline in patriotism and service to the nation, and related factors above have over the years led to a weak civic culture. It has reached the point where people have retreated to their private spaces where only their immediate family matters (Garr, 2018). The situation is summed up in a popular Ghanaian saying, “everybody for himself, God for us all.”

Similarly, Audrey Donkor (2020) commended Ghana's efforts at peaceful elections but bemoaned the poor level of citizens engagement with their political representatives, which according to her, has led to poor governance, with state institutions dominated by incompetent self-seeking leaders and the failure of government to deliver on public goods and services. Similarly, Garr (2018) criticized this narrow view of democracy and asked that democracy should be seen as citizens working together to solve their common problems. The literature on citizenship and democracy in Ghana excludes the co-production and creative initiatives of the citizens in shaping the development of their communities.



A more recent but significant development, which could potentially give hope to citizens' engagement, is known as the #FixTheCountry campaign (DW, 2021). This is a virtual movement of citizens protesting the harsh living conditions in the country and demanding the government to take responsibility and improve living conditions in the country. Since the 1st of May 2021, when the government introduced additional taxes across the board, many citizens have taken to social media to protest the difficult living conditions and asked the government to address the numerous problems plaguing the country. This culminated in the #FixTheCountry campaign. The protesters cite high levels of unemployment, erratic power outages, irregular water supply, high cost of living, bad roads, bribery, and corruption, among others. Recent increases in fuel prices and the introduction of new taxes have worsened the already difficult living conditions for many in the country. The protestors are calling on the government to 'fix' these problems.

The campaign resonates with most Ghanaians, many of whom are beginning to explore this space to engage in mainstream politics. The group, which is also dominated by the youth, is growing by the day. Attempts by the government and its appointees to counter the [#FixTheCountry](#) campaign or prevent them from protesting are making the government unpopular. The #FixTheCountry campaign offers a glimmer of hope for active citizen engagement in mainstream politics.

Citizens' engagement in mainstream politics is on the decline. However, the same citizens are engaged in the public arenas such as in their communities, churches, credit unions, cooperatives, schools' associations, among many other civic groups. These and many other forms of citizen engagement are not being looked at due to the narrow definition of citizenship and democracy.

In view of these grave gaps, the African Citizenship Index sets out to highlight the broader implication of democracy and citizenship and to understand how citizens are working together to shape their communities. The next chapter of the paper looks at the sample population for the study, and the subsequent chapters present and discusses the study's findings.



# 3. Description of Sample

A total of 413 respondents were sampled. This chapter describes the sample population for the study. The focus is on Respondents Age, Gender and Marital Status, Literacy Levels and Education, Income Levels, and Participation in Electoral Processes.

## 3.1. Respondents' Age

Majority of the respondents, 50.85%, were in their active age group, 36 to 45 years. The second-largest group of respondents, 19.13%, were between the ages, 46 to 55 years. Respondents between the ages of 26 to 35 years constituted the third largest group with 15.98%. Elderly respondents above 65 years made up the fourth-largest group of respondents, with 6.78%. People between the ages 56 to 65 came slightly behind those above 65 years with 6.54%. The smallest group of respondents constituted 0.73%, and they happen to be young people between the ages of 18 to 25 years. The age grouping of respondents is summarised in the table 1 below.

**Table 1: Age of Respondents**

ANSWER CHOICES	RESPONSES	
18 - 25	0.73%	3
26 - 35	15.98%	66
36 - 45	50.85%	210
46 - 55	19.19%	79
56 - 65	6.54%	27
65+	6.78%	28
<b>TOTAL</b>		<b>413</b>

The age distribution of the respondents is fairly representative of Ghana's population. People between the ages of 15 to



64 years, generally described as the active age groups, constitute the largest group, 56.7%, those below 15 years are 38%, and those 65 years and older are 5% (GSS, 2019).

## 3.2. Gender and Marital Status

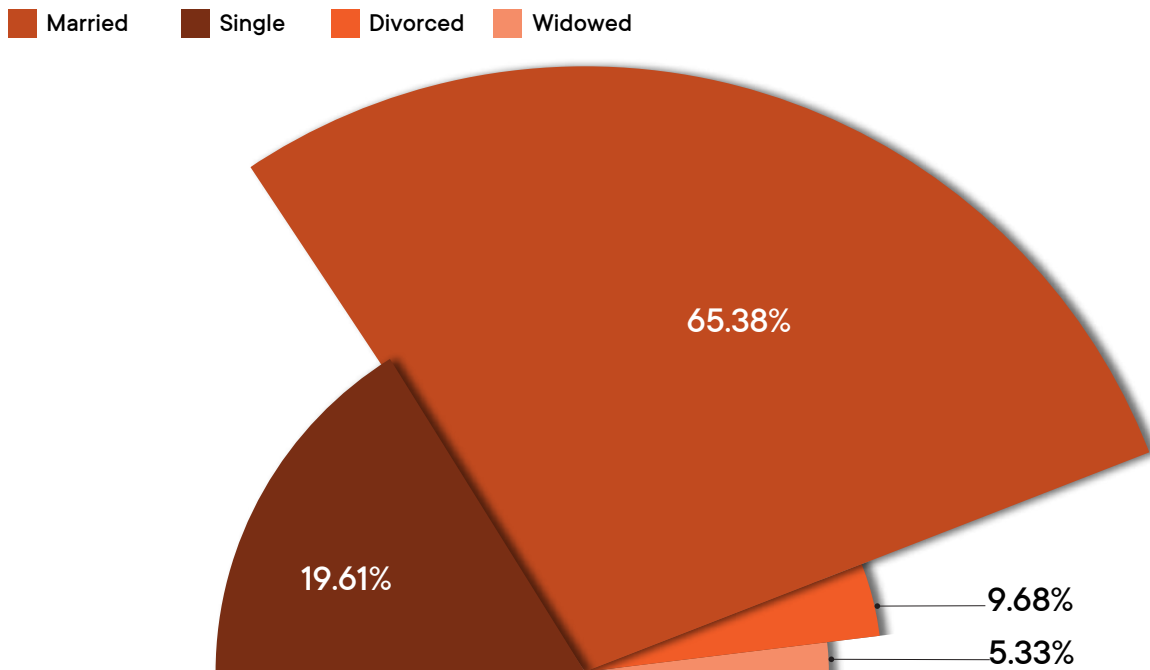
### Gender

The study recorded more male respondents than female. While the male respondents were 63.7%, the female respondents were 36.3%. Generally, the population of women in Ghana is higher than that of men. According to the Ghana Statistical Service (2019), females constitute 51.5% of the country's population while males were 48.5%. The reasons for the lower number of females in the survey include their availability to participate in the study. Most women were likely to say they were busy or where they agreed to respond to the survey they would stop midway with the reason that the survey had too many questions and they had to attend to some other chores.

### Marital Status

A large majority of the respondents, 65.38%, were married. The second-largest group of respondents, which constituted 19.61% or almost one in five respondents, were single. People who were divorced made up the third-largest group with 9.69%, about one in ten respondents. People who are widowed or have lost their spouses constituted the smallest group of respondents, with 5.33%, about one in twenty respondents. The marital status of the respondents is illustrated in the figure 1 below.

### Figure 1: Marital Status



There is a relationship between the age group of respondents and their marital status. Research suggests that people between the ages of 30 and 49 are likely to be married than other age groups (GSS, 2019). The majority of the respondents, 50.85%, were in the age group 36 to 45 years, and therefore it is not surprising that 65% of the respondents were married. According to the Ghana Statistical Service (GSS, 2019) divorce rates in Ghana are high in the age group 50 to 54 years, 14.6%. The second-largest group of respondents for this survey is between 46 to 55 years (19.13%) which lies in this high divorce rate group. This could explain the high divorce rate of 9.7%. This divorce rate for the study is higher than that of the Ghana Living Standard Survey (GLSS) rate of 3.1 because the age groups in the sample sizes differ. While respondents in this study were 18 years and above, the Ghana Living Standard Survey (GLSS) respondents were 12 years and above, meaning that more people in the GLSS sample were not married and could not be divorced. Again in the case of the rate of widowed, 6.8% of the respondents were 65 years and above, and 5.3% of the respondents were widowed. Similarly, in the GLSS, the age group 65 and older had more widowed people, accounting for 52% of the national average (GSS, 2019).

There is also a relationship between gender and marital



status. More women, 36.6%, were likely to get married than men, 36.3% (GSS, 2019). Divorce rates are higher in women than men (GSS, 2019; Agbodza, 2016). According to the 2019 GLSS, 1.8% of men were divorced, while a large 4.3% of women were divorced (GSS, 2019). More women are widowed than men. While only 1.3% of men are widowed, the proportion of widowed women is about eight times that of men at 10.3% (GSS, 2019). This is because widowed men are more likely to re-marry and move into the married category than women.

## 3.2. Literacy Levels and Education

Education is the means of socializing members of communities and societies to become functional members. It is a critical determinant of the level of a country's human capital development. The Constitution of Ghana (1992) mandates that all citizens are provided with education. Ghana implements Free Compulsory Universal Basic Education (fCUBE) and Free Senior Secondary Education. This aligns with the global Sustainable Development Goal 4, which seeks to ensure inclusive and equitable quality education and promote lifelong learning opportunities for all. The study looks briefly at the level of literacy in the country and the highest level of education of respondents.

### Ability to read and write

The literacy rate in Ghana refers to 15 years and above who can read and write. As of 2018, the literacy rate in Ghana was 79% (World Bank, 2020). As the study population is urban and also the capital city of Ghana, an overwhelming majority of the respondents, 93.22%, can read and write. Only very few respondents, making 6.78%, said they couldn't read and write.

### Highest Level of Education

The level of education of respondents is summarized in table 2 below. For more than half, 57.14%, of respondents, secondary school is the highest level of education. This is followed by people who have attained tertiary level education, who make up a third or 33.66% of respondents. Respondents with primary school education were few with 6.54%, and people with no



education were fewer making up only 2.66% of the respondents.

**Table 2: Level of Education**

ANSWER CHOICES	RESPONSES	
Primary school	6.54%	27
Secondary school	57.14%	236
Tertiary etticahon	33.66%	139
I have not had any formal education	2.66%	11
<b>TOTAL</b>		<b>413</b>

### 3.3. Income Levels

The employment to population ratio for Ghana, which is the measure of the capacity of the economy to create employment jobs for the population is 65% (GSS, 2019). This is lower in urban areas with 61%, where there are more unemployed people than rural areas with 65%.

#### Household Income levels

The monthly household income of respondents is summarized in table 3 below. Most of the respondents, 49.64%, have a monthly household income of between USD 501 and USD 1000. The second-largest group of respondents, 36.56%, have a monthly household income of USD 1001 and USD 3000. The third-largest group of respondents, constituting 5.81% earn a monthly household income of USD 3001 and USD 5000. The fourth-largest group of respondents who make up 4.36% has a monthly income of USD 251 and USD 500. The fifth-largest group of respondents is 2.66%, and they earn 250 and below. The smaller group of respondents who made up about 1 (0.97)% earn above USD 5000.

**Table 3: Household Income Levels**

Income Levels	Responses	
	%	No.
Under USD\$250.00	2.66	11
Between USD\$251 and USD500	4.36	18
Between USD\$501 and USD\$1,000	49.64	205
Between USD\$1,001 and USD\$3,000	36.56	151
Between USD\$3,001 and USD\$5,000	5.81	24
Above USD\$5,001	0.97	4
<b>Total</b>		<b>413</b>

### Households' Main Source of Income

The main source of monthly income for respondents' households is presented in table 4 below. For most respondents, 42.37%, their main source of income is through formal employment, where they receive payslips and pay taxes. The second-largest group of respondents, 25.67%, earn their household income from formal businesses. The third-largest group of respondents, 9.93%, earn income from informal businesses that belong to other people. The fourth-largest group, 8.23%, earns their income from their own informal businesses. The fifth-largest group of respondents, 5.81%, make their income from property investments. The sixth-largest group of respondents, 4.36% receive remittances. The seventh-largest group of respondents, 2.91%, receive pension. The smallest group of respondents, 0.73%, earn their income from farming.

**Table 4: Main Source of Income**

ANSWER CHOICES	RESPONSES	
	%	No.
Formal employment (provides payslip and pays formal taxes)	42.37%	175
Formal business (registered and pays formal taxes)	25.67%	106
Trimmed employment (no payslip, unregistered, the business belongs to someone else)	9.93%	41
Informal business (unregistered and belongs to you)	8.23%	34
Pension	2.91%	12
Remittances (Monetary gifts)	4.36%	18
Property Investments (sales and rentals of immovable and moveable assets)	5.81%	24
Farming	0.73%	3
<b>TOTAL</b>		<b>413</b>

## 3.4. Participation in Electoral Processes

Participation in electoral processes is one of the many means through which citizens influence decision-making and shape their communities. The level of participation in electoral processes here is defined by whether citizens eighteen years and above are registered voters and whether they voted in the last elections.

Almost all the respondents, i.e. 99.5%, were registered voters. Table 5 below presents the main types of elections in Ghana and the levels of participation among respondents. There are three main national elections in Ghana: the local government elections, parliamentary elections, and presidential elections. Comparable to the national voter turnout rate of 33% (Electoral Commission, 2019), 33.41% of respondents voted in local government elections. Generally, most Ghanaians do not take an interest in local government elections, and over the years, turnout has been between 28 to 33%. Ghanaians are more interested in parliamentary and presidential elections, where the turnout has been 60



and 80% (Electoral Commission, 2020). Almost all respondents voted in the parliamentary and presidential elections, 97.34% for the parliamentary and 96.31% for the presidential elections.

**Table 5: Level of participation in elections**

Status/Response	Yes (Registered & Voted)	No (Registered but Decided not to Vote)	No (Did not register to vote)	No (Could not find polling Station)	No (Name did not appear on registration poll)	No (was prevented from voting)	No (Was too Young -under 18)	N/A
Local Govt/ County Elections	n=123 33.41%	n= 268 64.89	n=1 0.24%	n=0 0.00%	n=0 0.00%	n=0 0.00%	n=0 0.00%	n=6 1.45%
Provisional Elections	n=13 3.15%	n=3 0.73%	n=0 0.00%	n=0 0.00%	n=0 0.00%	n=1 0.24%	n=0 0.00%	n=396 95.88%
Parliamentary Elections	n=402 97.34%	n=5 1.21%	n=0 0.00%	n=0 0.00%	n=0 0.00%	n=0 0.00%	n=0 0.00%	n=6 1.45%
Presidential Elections	n=406 98.31%	n=34 8.46%	n=251 62.44%	n=4 1.00%	n=1 0.25%	n=2 0.50%	n=13 3.32%	n=10 2.49%



# 4. Mapping of Citizen's initiatives in Ghana

## 4. 1. Citizens and the Economy

This section looks at how citizens are engaged in the economy. This includes their Levels of belonging to various economic focused associations; how the associations were established, gender dynamics within the associations; how they organize themselves by way of leadership structures and processes to select leaders, ways and frequency of interaction, benefits of belonging, types of problems that need fixing within associations, inclusion, discrimination, and assets within associations.

### Levels of belonging to Economic Focused Associations/ Groups

There were a total of 13 focused economic groups, namely; Savings and Lending Group, Labour pooling group, Production Cooperative, Buying Clubs (e.g., collective group to buy groceries), Marketing Cooperative (involved in jointly selling commodities), Common Property Group (natural resources), Asset Pooling Group, Market Group/Platform (a place or network where members sell goods/ services to each other), Business Promotion Council, Business Advocacy/Lobby Group, Business Mentorship/Training Group, Housing Cooperative, and Multi-level marketing schemes (e.g., Avon, Tablecharm, Tupperware). Table 6, below summarises citizens responses to levels of belonging to economic focused groups.

**Table 6: Citizens level of belonging to economic focused groups**

Association	Yes		No		N/A	
	#	%	#	%	#	%
Savings and Lending Group	12	3	92	22	30	75
Labour pooling group	0	0	28	7	38	93
Production Cooperative	1	0	31	8	38	92
Buying Clubs (e.g., collective group to buy groceries)	0	0	37	9	376	91
Marketing Cooperative (involved in jointly selling commodities)	0	0	35	8	378	92
Common Property Group (natural resources)	0	0	31	8	382	92
Asset Pooling Group	0	0	33	8	380	92
Market Group/ Platform (a place or network where members sell goods/ services to each other)	1	0	52	13	360	87
Business Promotion Council	0	0	94	23	319	77
Business Advocacy/Lobby Group	3	1	103	25	307	74
Business Mentorship/Training Group	3	1	362	88	48	12
Housing Cooperative	0	0	291	70	122	30
Multi-level marketing schemes (e.g. Avon, Tablecharm, Tupperware)	2	0	385	93	26	6

### Low levels of belonging to economic groups

There is a very low level of belonging to economic focused groups in Ghana. In total, only 5% of all respondents indicated that they belonged to economic focused groups. The economic group that most respondents belonged to is the Savings and Lending group, with 3%. Business Advocacy/Lobby Group, and Business Mentorship/Training Group had 1% each. While Business Promotion Council is in the study population (Accra). It is also important to note that some of the economic group options are not in the target population of Ghana. Groups such as Labour pooling group, Production Cooperative and Marketing Cooperative are more common in rural Ghana. However, groups like Buying



Clubs, Common Property Group, Housing Cooperative, Asset Pooling Group, Market Group/Platform, and Multi-level marketing schemes are rare in the country. The rest of the analysis in this section will focus on Savings and Lending groups as the rest are insignificant in terms of the number of respondents.

Savings and Loans groups and microfinance play a very important role in expanding access to financial inclusion and improving the welfare of members. Through non-bank financial institutions, the standard of living and the welfare of members have improved. For example, the University of Ghana Co-operative Credit Union (UGCCU) has served as a “life blood” and trusted partner to its members over the decades (Interview with UGCCU). It has become a reliable source of loans for personal development. Most members have pursued higher education, taken care of their families, built houses, and procured various assets through the support of the Credit Union.

The low level of interest in savings and loans can be attributed to loss of public confidence in the sector. This can be explained by many cases of collapsed savings and loans and microfinance enterprises within the past decade. The biggest case is a recent financial sector crisis, which has resulted in the closure of eight (8) universal banks and over four hundred and twenty (420) microfinance institutions including savings and loans (Agyeman, 2020; Kamason, 2020). After the closure of these institutions, their accounts were blocked and their assets seized. This made it difficult for clients of these institutions to access their funds and investments. Partial or full payments to affected clients took more than two years (Ministry of Finance, 2020). The frustrations and tragedies of the affected public was always in the news, for the first year after the closure. According to the government and the Bank of Ghana the closure of the affected institutions was due to breaches in regulations which could collapse the financial sector. Explaining the closure of the financial institutions, the Governor of the Bank noted that “poor banking practices, coupled with weak supervision and regulation by the Bank of Ghana has significantly undermined the stability of the banking and other non-bank financial institutions” (Nyalatorgbui, 2018; see also Banahene, 2018).

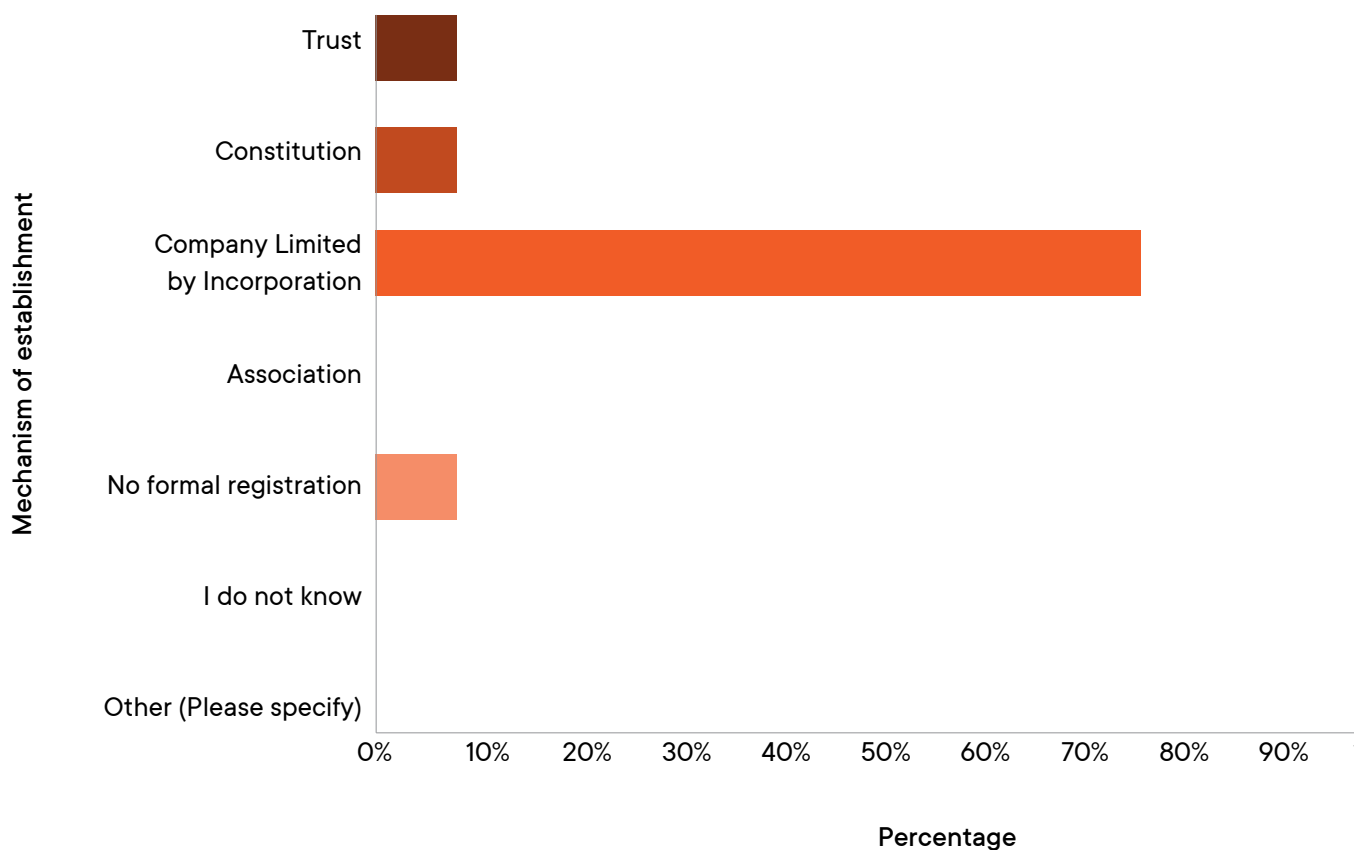


Generally, thanks to mobile money services the level of financial inclusion or access to formal financial service is on the increase. Between 2010 and 2017, access to formal financial services has increased from 41 to 58% (GOG, 2018). Before the advent of mobile money services in recent times, savings and loans or microfinance enterprises were the main sources of financial inclusion.

### How economic associations were established

Savings and Loan companies form part of the Non-bank financial institutions in the country. Most of the Savings and Loans companies were established as a company limited by guarantee, as substantiated by 75% of respondents who belonged to this sector. However, a few were established through trust, constitution, and also no formal registration. Figure 2 below illustrates respondents' responses on how the Savings and Loans groups were formed.

**Figure 2: Mechanisms for the establishment of Savings and Loans Groups**







## Gender dynamics in economic groups

Generally, more males, 67%, are affiliated to economic groups than females, 33%. At the level of officeholders, a higher percentage, 61%, of the leadership or officeholders of Savings and Loans groups are male, and 39% are female. The proportion of women in Savings and Loans companies are higher than Members of Parliament, 14%, and the proportion of women heading public institutions, which stands at 7%.

## How economic groups are organized - leadership structures and processes

Savings and Loans groups have board of directors who provide policy direction for the company. There is also a management team responsible for the day-to-day operations. Then among the respondents who belonged to Savings and Loan groups, half noted that leaders of their organization were elected during annual general meetings, while another half of the respondents indicated that the leadership or management of the company was appointed.

## Ways and frequency of interaction in economic groups

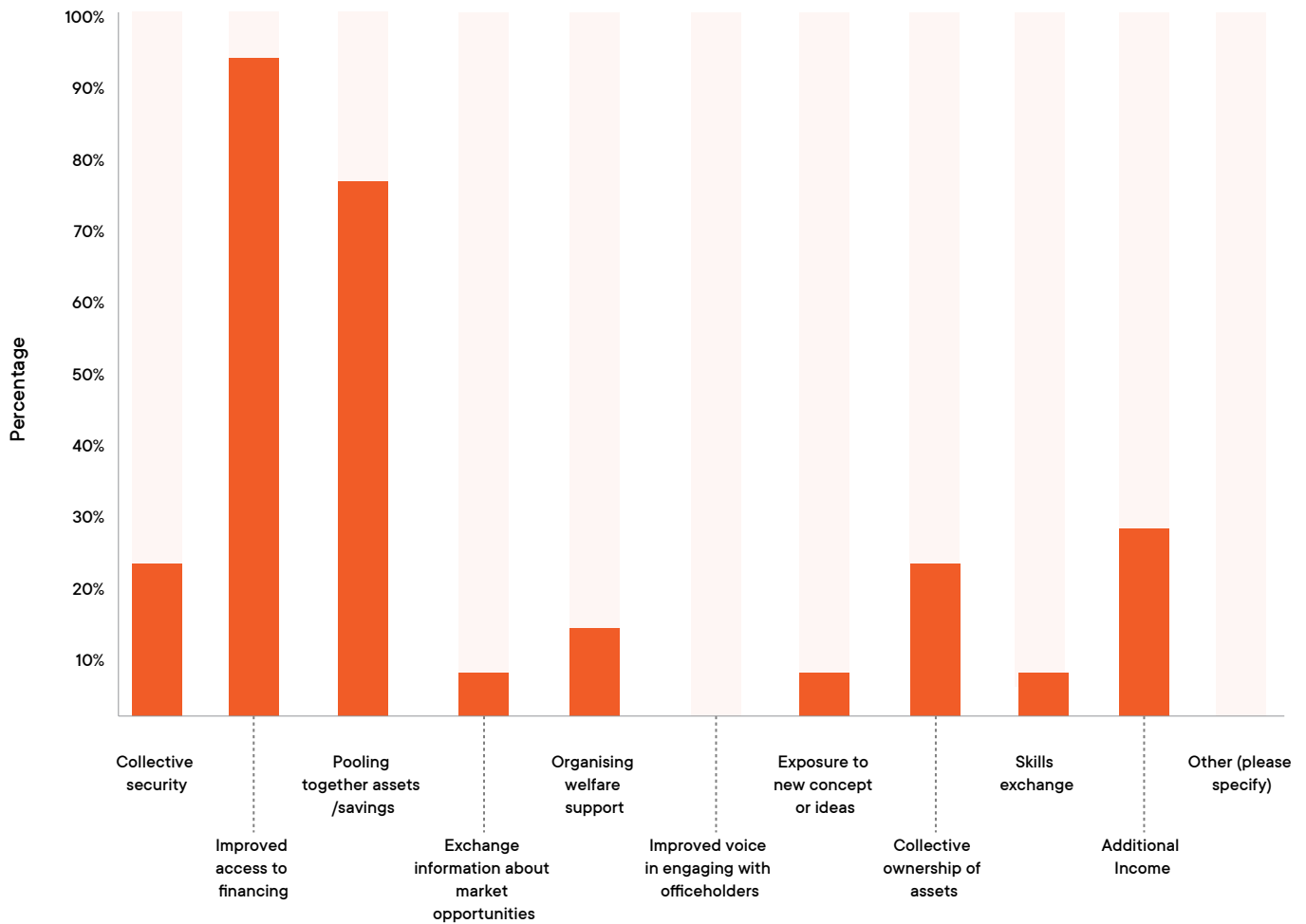
Among the respondents who belonged to Savings and Loan groups, most of them, 42% meet, interact or have access to information monthly. Then 33% indicated that they have daily updates and access to information from the group, and 25% have access to information weekly. With the fast pace of technology penetration and use, most groups have platforms through which members are engaged regularly. This is an improvement over the situation in the past where members will have to wait until the end of the year to attend meetings or receive information.

## Benefits of belonging to economic groups

Savings and Loans groups play very important role in expanding access to financial inclusion. As evident in this study, almost all respondents (92%) who belong to this group joined to benefit from improved access to financing. Another vast majority, 75% of respondents, mentioned that Saving and Loans groups helped them pool together assets and savings. A quarter of the respondents, or one out of four, mentioned collective security, collective ownership of assets, and additional income as some of the additional benefits for joining such a group. Some respondents,

17%, also receive welfare support from their groups, and this continues to motivate their interest in the group. Few people mentioned the exchange of information on market opportunities, exposure to new ideas and skills exchange as their reasons for joining a Savings and Loans group. A summary of the benefits from Savings and Loans groups is presented in figure 3, below.

**Figure 3: Benefits of belonging to Savings and Lending Groups**



**Benefits of belonging to a Savings and Lending Groups**

**Types of problems that need fixing within economic associations or groups**

Although most of the respondents indicated that they did not have problems with Savings and Loans groups that needs to be fixed, poor communication with clients, reduction in interest rate and flexibility in loan processes were a few of the problems that respondents think should be addressed.



### **Inclusion and discrimination in economic associations**

There was no record of discrimination among people who belonged to Savings and Loans companies.

### **Assets within economic associations**

A quarter of respondents said that Savings and Loan groups have assets in buildings and land.

## **4.2. Citizens and Politics**

This section seeks to understand the kinds of politics that citizens are engaged in. It examines the levels of belonging to politically focused associations, how the political associations were established, gender dynamics within associations, how they organize themselves in terms of leadership structures and processes to select leaders, ways and frequency of interaction, benefits of belonging, types of problems that need fixing within associations, inclusion and discrimination, and assets within associations.



## Levels of belonging to political associations

The study found that most Ghanaians do not belong to political groups. Only 15.5% of respondents belonged to one political group or the other. The respondents had to select among nine political groups, which they belonged to, namely, campaign group, political party, social movement, joint public petition, local peace committee, resident's association, online-based civic coalition, women's group, and youth group. Table 7, below summarizes the scores of the levels of belonging to various political

**Table 7: Levels of belonging to various political groups**

Political						
	Yes		No		N/A	
Association	#	%	#	%	#	%
Campaign Group	3	0.73	394	95.40	16	3.87
Political Party	27	6.54	365	88.38	21	5.08
Social Movement	1	0.24	395	95.64	17	4.12
Joint Public Petition	1	0.24	286	69.25	126	30.51
Local Peace Committee	1	0.24	250	60.53	162	39.23
Residents Association	9	2.18%	336	81.36	68	16.46
Online Based Civic Coalition	4	0.97	396	95.88	13	3.15
Women's Group	11	2.66	367	88.86	35	8.47
Youth Group	24	5.81	369	89.35	20	4.84

## Low levels of belonging to political groups

Although Ghana has been credited as a beacon of democracy, the study reveals that most citizens do not belong to political groups. Only 15.5% of respondents said they belong to political groups and the largest political group that respondents belonged to is the Political Parties. As presented in table 7 above, out of the 15.5% of respondents that belong to political groups, 6.54%



belonged to political parties. The second-largest political group the respondents belonged to was youth groups, with 5.81%. Women groups came in third with 2.66% of respondents. Residents Association was the fourth with 2.18% of respondents. Online Civic Based Coalition was fifth with 0.97% of respondents. Campaign group was sixth with 0.73% of respondents. Social movement, Joint Public Petition, and Local Peace Committee all had the lowest proportion of respondents with 0.24% each.

It is important to note that belonging to a political group here refers to active membership or being a registered member. In the case of the political parties in Ghana, although people may have their party preferences, they do not engage in party politics. They are also not registered members for the reasons explained earlier. As evident in the study's finding, almost all the respondents voted in the last national elections, 98.3% voted in the Presidential elections, and 97.3% voted in the Parliamentary elections. Yet, only 6.5% belong to political parties.

Similarly, the CDD (2020) Afrobarometer survey found that while half (51.1%) of respondents said they prefer one political party or the other, an overwhelming majority, 80%, said they have never contacted a political party, 81.5% said they have not worked for a political party or candidate and 69.2% have not attended any rally. Again, in the same study, close to half (41.9%) of the respondents said they are not attracted to any of the political parties, and a little more than half (52.1%) of respondents did not respond as to which political party they were close to. Again, another Afrobarometer study in 2019 showed that Ghanaians will contact religious and traditional leaders more than political parties or public office holders (CDD, 2020).

These confirm the position made earlier that for most people, democracy means elections and not what they do among themselves and, as a result, the lack of engagement by citizens, which is also seen in their lack of interest in belonging to political parties and other political groups.



## How political associations were established

There are different methods and instruments through which associations or groups are registered. These include Trust, Constitution, Company Limited by Guarantee, Association, and No formal registration. Political party, which is the largest political group among respondents is formed through association. The large majority of respondents who belong to political parties do not know the instrument through which their parties were established. Only 18.5% of the respondents knew how their parties were formed.

## Gender dynamics in political associations

Although interest in political associations is low, the level of affiliation among males and females was close. The males were 52% and the females 48%. At the decision-making level, most of the people in the political parties were male. According to the respondents, 89% of political party chairpersons were male, with women being 11%; among the vice-chairpersons, 52% were male, and 44% were female. (4% of respondents did not respond to this question.)

## How political associations are organized - leadership structures and processes

Leadership structures and processes through which leaders are selected in associations or groups are indicators of the level of democracy and openness in groups. They can also be the drivers or barriers to the goals of the group. A study on political parties in Ghana found that while some parties had internal democratic structures where leaders are elected openly, others were not democratic and leaders of the parties are handpicked by the financiers of the party (Garr, 2021). Often the parties that have internal democratic structures are more likely to do well and also attract more members (ibid). Similarly, in the case of this study, most of the political parties, 77%, elect their leaders in a National Congress. Few respondents, 23%, indicated that the leaders of their parties are appointed.

## Ways and frequency of interaction within political associations

About half, 50%, of respondents who belong to political parties, engage weekly. Then a large proportion, 35%, engage



daily. Few respondents, 11%, noted that they meet monthly, and fewer respondents, 4%, said they engaged annually

Most of the respondents who belong to political parties (85%) noted that political parties engaged through a combination of both face-to-face and digital online platforms. Only 15% of respondents who belong to political parties said they interact through Face-to-Face meetings.

### Benefits of belonging to political associations

The benefits of joining political parties is summarised in table 8 below. For the respondents who belonged to political parties, the benefits or reasons they joined include receiving welfare support, sense of belonging, change of government, better social order, reforms within community, defence of rights, collective security, exposure to new ideas, and jobs.

**Table 8: Benefits of belonging to political parties**

Benefit	Percentage
Exposure to new concept or ideas	22.22%
Collective Security	14.81%
Organizing welfare support	51.85%
improved voice on engaging with officeholders	33.33%
Sense of belonging	37.04%
Defense of rights	22.22%
Changes/Reforms within community	25.93%
Change of government	37.04%
Better social order	33.33%
Other (please specify)	7.41%
<b>Total Respondents: 27</b>	

More than half of these respondents, 51.85%, said they benefited in the form of receiving welfare support. A sizeable proportion, 37.04%, said they felt a sense of belonging. Another 37.04% said they wanted a change of government. Similarly, 33.33% said they wanted better social order. For 22.22% of the respondents, it was to exercise their rights, and for another 22.22%, it was to



engage and be exposed to new ideas. Few respondents said they joined the party for collective security or to secure jobs.

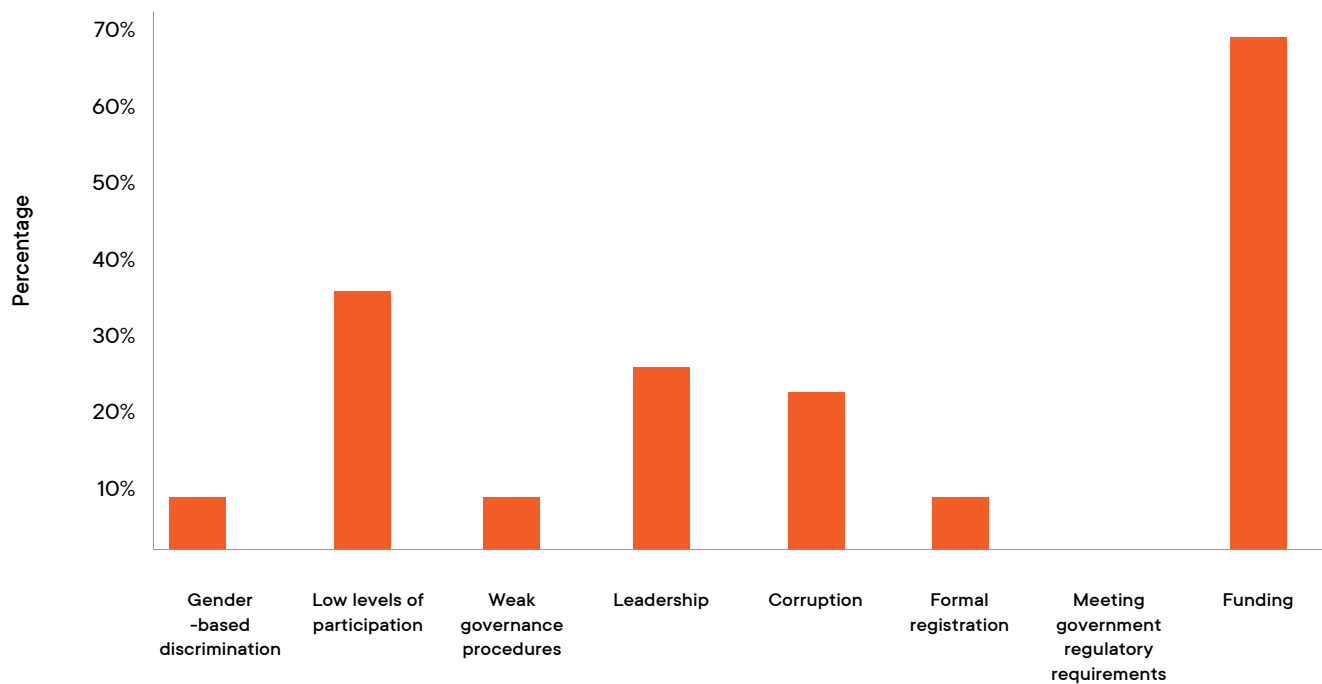
### **Types of problems that need fixing within associations**

The problems that need to be addressed in political parties are summarized in figure 4 below. Funding came up as the biggest problem for political parties, with 70% of respondents citing this as a problem that needs fixing. Political parties in Ghana are not funded publicly or by the state. The parties are expected to raise funds themselves. This continues to be a major obstacle to the functioning of political parties in Ghana, particularly the smaller political parties. The absence of a reliable source of funding for political parties has affected their ability to sponsor candidates for elections, open offices, campaign, or mobilize voters across the country.

Low levels of participation came up as the second major problem, with 37% of respondents alluding to it. As may be evident from the overwhelming numbers that vote, it is believed that most people belong to political parties, but they do not demonstrate it publicly for fear of being targeted, and as such, their participation and contributions to political parties are low. The other problems identified in political parties were bad leadership by 26% of respondents and corruption by 22% of respondents. Gender-based discrimination, weak governance procedures and issues of formal registration were cited as minor problems or by fewer respondents. 7%.



**Figure 4: Problems to be addressed in political parties**



Problems to be addressed in political parties

### Inclusion and discrimination within political associations

There are fewer issues of discrimination among political parties. Almost all respondents who belong to political parties, 93% stated that they had never been discriminated against in their party. Only 7% of respondents mentioned that they had been discriminated against, which was on ethnic, tribal, and language lines.

### Assets within political associations

Among the respondents who belonged to political parties, 44% said their parties had assets. These assets were mainly in the form of office buildings, land, and vehicles.

## 4.3. Citizens and Social Support

This section examines the social support networks that citizens have built and how they are engaged within these networks. This is done through understanding the levels of belonging to the socially focused associations, how the associations were established, gender dynamics within associations, how they organise themselves by way of leadership structures and processes to select leaders, ways and frequency of interaction, benefits of



belonging, types of problems that need fixing within associations, inclusion and discrimination, and assets within associations.

### Membership and level of belonging to social groups

The study reveals that a great majority of the respondents, 86%, belonged to social groups. Respondents were supposed to select from eleven (11) social groups which groups they belonged to. These social groups were Religious Group (temples, churches, mosques, shrine etc.), School Association Parent/Teacher Group, Alumni Association, Burial Societies, Sporting Association, Entertainment Group (dance, choir etc), Book/Reading Club, Community Development Association, Community Foundation, Communal Granary, and Community Feeding Groups. The membership of the various social groups is summarized in Table 9 below.

**Table 9: Membership of Social Groups**

Social Support						
Association	Yes		No		N/A	
	#	%	#	%	#	%
Fellowship Group /Religious Group (temples, churches, mosques, shrine etc)	353	85.47	57	13.80	3	0.73
Burial Societies	2	0.48	299	72.40	112	27.12
Sporting Association	3	0.73	398	96.37	12	2.91
Entertainment Group (dance, choir etc)	3	0.73	404	97.82	6	1.45
School Association Parent/Teacher Group	29	7.02	369	89.35	15	3.63
Alumni Association	26	6.30	383	92.74	4	0.97
Book/Reading Club	0	0.00	405	98.06	8	1.94
Community Development Association	1	0.24	362	87.65	50	12.11
Service Organisation or Club (e.g. Lions Club; Rotary International)	0	0.00	404	97.82	9	2.18
Neighbourhood Watch Committee	0	0.00	334	80.87	79	19.13
Communal Granary	0	0.00	284	68.77	129	31.23
Community Feeding Group	0	0.00	286	69.25	127	30.75
Community Foundation	1	0.24	320	77.48	92	22.28



An overwhelming majority of the respondents, 85.47%, belonged to religious or fellowship groups such as temples, churches, mosques, shrines. Apart from the religious groups, few people belonged to other groups. Some 7.02% of respondents belonged to School Association Parent/Teacher Group, and 6.30% belonged to Alumni Association. Although there are groups such as Burial Societies, Sporting Association, Entertainment Group (dance, choir, etc), Book/Reading Club, Community Development Association, and Community Foundation, they had a very low following of less than 1%. Social groups such as Communal Granary and Community Feeding Groups do not exist in Ghana.

### High levels of belonging to religious groups

The finding that most Ghanaians (85.47%) belong to religious groups has been consistent. It aligns with the generally held view that Ghanaians are very religious. According to Ghana's 2019 Living Standard Survey, 93.9% belong to religious groups (GSS, 2019). Again, earlier studies by Afrobarometer (CDD 2020) in 2017 and 2019 has it that most Ghanaians trust religious leaders and engage them more regularly, than political leaders and public office holders. According to the 2019 study while a large 64% of Ghanaians said they trust religious leaders, less than 50%, specifically 41% said they trust their elected parliamentarians or local councillors, and only 38% said they trusted their local government chief executives (ibid). Also, 40% of Ghanaians said they contacted a religious leader in a year while only 20% contacted their political party and even fewer, 15%, contacted their parliamentarians.

### How social associations were established

Most people do not know how or the method through which their social groups were formed. At least 50% of people who belong to religious groups indicated that they do not know how these group were formed. It is not surprising that most people do not know how social groups were established. This is because it is clear how some of these groups should be registered. For example, while the constitution does not state that religious groups should be registered, the Registrar General's Department (RGD) classifies religious groups under company limited by guarantee (RGD, 2019). Similarly, some religious groups have been registered as company limited by guarantee as indicated by 28.6% of respondents.



Some 4% said they do not need formal registration. Association and trust have also been mentioned by some respondents.

### **Gender dynamics in social associations**

It is interesting to note that with social groups gender dynamics are minimal with close margins. For example, in the leadership of religious groups, a little above half of office holders, 53%, were male while a little below half, 47%, were female. Similarly, in School Associations Parent/Teacher groups, 54<sup>^</sup> were male and 46% female. However, with Alumni groups, the difference is wider. Male office holders were 61%, and female office holders were 39%.

### **How social associations are organized - leadership structures and processes**

For religious groups, an overwhelming majority of these groups, 86%, appoint their leaders, only 4% elect their leaders. For about 1% of religious groups, the leaders volunteered to lead. Some 10% of people who belong to religious groups could not tell how their leader was selected.



The case in the School Associations Parent/Teacher groups is different. A large majority of respondents who belong to these groups, 72.40%, indicated that their leaders were elected. Some leaders were also appointed, while others volunteered to lead, as 13.79% said their group leaders were appointed and another 13.79% also said their leaders volunteered to lead. Similarly, in Alumni Associations, almost all respondents, 92.30%, said their leaders were elected. Only 7.70% said their leaders were appointed.

### **Ways and frequency of interaction in social associations**

A vast majority, 88%, noted that they met or engaged weekly for the religious groups. This is also because most churches and mosques have regular weekly services. Some 11% said they engaged daily, and this is attributed to the use of online platforms. Generally, a significant majority of religious groups use a combination of face-to-face and online platforms to interact. This was confirmed by 92% of respondents. Most of these religious groups have WhatsApp platforms where members engage daily. However, an insignificant 1% said they met or interacted monthly.

In the School Association or Parent/Teacher groups, a little more than half of the members, 57%, engaged daily. This is because the groups have online platforms, such as WhatsApp, which enabled members to interact on the go. About one-tenth (11%) of members interacted weekly, and these groups have online platforms. A quarter (25%) of members interacted monthly, and this refers to physical meetings. Few respondents, 7%, said they met or engaged annually.

Alumni groups have more active and regular interaction among members. Almost all members (96%) engage with each other daily through online or new media platforms such as WhatsApp and Facebook. It also suggests that people continue to have close ties with their schoolmates, after school.

### **Benefits of belonging to and levels of satisfaction with social associations**

Table 10 below summarizes responses to the benefits of belonging



to religious groups. Spiritual support is the most important benefit to people who belong to religious groups, as cited by almost all respondents (99.15%) in religious groups. Receiving welfare support is the second most important benefit for religious groups, as confirmed by 54.11% of respondents. Sense of belonging comes in third place with 19.26%. Networking is the fourth most important benefit for religious groups, as confirmed by 18.41% of respondents. Physical wellbeing is also another benefit for joining religious groups, with 17.28% confirmation by respondents. Other benefits include entertainment in the form of singing, exposure to new ideas, and improved voice in engaging stakeholders.

**Table 10: Benefits of belonging to religious groups**

Benefits Derived	Responses	
	No.	%
Collective Security	11	3.12
Entertainment	16	4.53
Organizing receiving welfare	2191	54.11
Improved voice in engaging with office holders	12	3.40
Exposure to new concepts or ideas	14	3.97
Physical Wellbeing	61	17.28
Sense of belonging	68	19.26
Spiritual Support	350	99.15
Networking	65	18.41
Other	0	0.00

On satisfaction with religious groups, all the respondents were either fully satisfied or partially satisfied. A large majority (71.67%) of people who belong to religious groups rated their level of satisfaction as medium. In other words, there are some benefits, but they are not fully satisfied. However, some 28.33% of respondents are highly satisfied as they say they derive significant benefits from belonging to their religious groups. The level of satisfaction with religious groups is summarized table 11 below

**Table 11: Level of satisfaction with religious groups**

	High - I derive significant benefit from being a member	Medium - There are some benefits from being a member	Low - There are no benefits whatsoever	Total	Weighted Average
Fellowship Group/ Religious Group (temples, churches, mosques, shrine, etc)	28.33%	71.76%	0.00%	353	1.72
	100	253	0		

### Types of problems that need fixing within social associations

In religious groups, funding is the main problem that needs fixing. This is confirmed by a large majority (73.09%) of the respondents. Religious groups appear to have many projects for which they are also seeking funds. Low levels of participation in activities of religious groups by their members are the second most important challenge. This is confirmed by 34.56% of respondents. Corruption comes in third, with 11.33% of respondents confirming. Leadership, weak governance procedures, meeting government regulations and issues of formal registration are the other problems facing religious groups. In table 12, below is a breakdown of the issues that need to be fixed in religious groups.

**Table 12: Issues that need to be fixed in religious groups**

ISSUES	RESPONSES	
None of the above	15.01%	53
Gender based discrimination	1.42%	5
Low levels of participation	34.56%	122
Weak governance procedures	6.52%	23
Leadership	9.92%	35
Corruption	11.33%	40
Formal registration	3.12%	11
Meeting government regulatory requirements e.g., tax compliance	3.40%	12
Funding	73.09%	258
<b>Total Respondents: 353</b>		



### Inclusion and discrimination in social associations

There were very few cases of discrimination in social groups. Only 5.6% of respondents who belong to social groups mentioned that they had been discriminated against. Also, all these people, 95% were in religious groups, and 74% were discriminated against on the basis of defined religious boundaries. Fewer people were discriminated against on tribal basis (10.5%), language barrier (10.5%), age (10.5%), and cost of fees (5.3%).

### Assets within social associations

The level of asset ownership within religious groups is summarised in table 13 below. Strangely, the majority of religious groups, 68.27%, do not have assets; however, about one-third (31.73%) of religious groups in Ghana have assets. These assets are mainly in buildings or places of worship (87%) and land (56%).

**Table 13: Level of Asset ownership within religious groups**

Does the Religious Group Own Assets	Responses	
Yes	31.73%	112
No	68.27%	241
<b>TOTAL</b>	<b>353</b>	





## 5. Conclusion

For the past twenty-nine years, Ghana has had stable multiparty politics with eight successive elections with relatively peaceful outcomes. Based on this, Ghana has been referred to as a beacon of democracy in Africa. However, democracy and good governance have been reduced to mean free and fair elections. Globally, much work has been done on elections and other democracy-related themes.

After three decades of the 'so-called' democracy, the country has features of a developing country and has only managed to climb onto the league of lower-level middle-income countries. Ghana's debt to GDP is 76.1% (World Bank, 2021). According to the World Bank (2021) Ghana is at a high risk of debt distress. For many it is just in name not in practice (Gordon, 2017), the poor public services, regular increases in taxes, and the daily increases in prices coupled with increasing unemployment rate and breakdown in the rule of law which has become synonymous with the daily experience of Ghanaians cannot be progress.

Daily, citizens are engaged in the public arena solving problems. They do these in their communities, churches, credit unions, cooperatives, schools' associations, among many other civic groups. Yet, these production and co-creation roles, which are the engines that drive our communities, have been overlooked due to a narrow definition of democracy to mean regular free and fair elections.

Using a combination of a desktop-based analysis of literature and field-based research, this paper has documented and shown what citizens in Ghana do together or among themselves to solve their common problems and also shape their lives. Social groups are the most dominant groups in Ghana. An overwhelming proportion of the respondents, 86%, belonged to various social groups, few people, 15.5%, identified themselves with political groups and fewer people still, 5% belong to economic groups. Among the social group, the vast majority of the respondents, 85.15%, belonged to religious or fellowship groups such as temples, churches, mosques, shrines. The rest are School Association Parent/



Teacher Group with 7.03% and Alumni Association with 6.30%.

Aside from registering and turning up to vote in presidential elections (98.3%) and presidential elections (97.3%), most Ghanaians do not belong to political groups. The few that do are scattered thinly across various political groups. The largest political group that respondents belonged to is the Political Parties. Out of the 15.5% of respondents that belong to political groups, 6.54% belonged to political parties. The second-largest political group was youth groups, with 5.81%. Women groups came in third with 2.66% of respondents. Residents Association was the fourth with 2.18% of respondents. Online Civic Based Coalition was fifth with 0.97% of respondents. Campaign group was sixth with 0.73% of respondents. Social movement, Joint Public Petition, and Local Peace Committee all had the lowest proportion of respondents with 0.24% each. The high turnout for elections but little or no interest in the political groups confirm that for most people, democracy means elections and not what they do among themselves.

There is a very low level of belonging to economic focused groups. Only 5% of respondents belonged to these groups, with 3% from the 5% belonging to Savings and loans groups. Business Advocacy/ Lobby Group, and Business Mentorship/Training Group had 1% each.

Development is embedded in collaboration and cooperation among citizens in the communities, schools, churches, credit unions, and the various public arenas within which citizens are engaged daily (Mathew 2014; Putnam, 1995; Fukuyama, 1995). These civic spaces nurture production, co-production, problem-solving roles, social capital, and citizens' togetherness. The key to democratic consolidation and social and economic development lies in understanding what citizens do among themselves.



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SIVIO Institute (SI) is an independent organisation focused on ensuring that citizens are at the centre of processes of socio-economic and policy change. It aims to contribute towards Africa's inclusive socio-economic transformation. It is borne out of a desire to enhance agency as a stimulus/catalyst for inclusive political and socio-economic transformation. SIVIO's work entails multi-disciplinary, cutting-edge policy research, nurturing citizens' agency to be part of the change that they want to see, working with communities to mobilize their assets to resolve some of the immediate problems they face.

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