

**PARTICIPATION IN INFORMAL SOCIAL SECURITY AMONG DIFFERENT
ETHNIC GROUPS IN THE GA EAST MUNICIPALITY.**

BY

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DECLARATION

I hereby declare that this dissertation is the outcome of research carried out by myself at the Centre for Social Policy Studies under the supervision of Prof. Ellen Bortei-Doku Aryeetey.

All references cited in this work have been duly acknowledged.

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DEDICATION

This work is dedicated to my parents, Mr. and Mrs. Alhassan Wumbei, and my siblings Ibrahim Alhassan Wumbei and Kubura Alhassan Wumbei for their support.

ACKNOWLEDGEMENT

I am grateful to the Almighty Allah for his Grace throughout the period I worked on this dissertation. I am also grateful for the guidance and contribution of my Supervisor, Prof. Ellen Bortei- Doku Aryeetey. Also, to the staff of Centre for Social Policy Studies and respondents of the field studies, I say I am most grateful for your help and support throughout the work.

ABSTRACT

People are at risk of experiencing unforeseen risks and shocks in the course of their daily lives, which makes it important for them to plan towards managing risks in life.

The objective of this dissertation is to investigate how different ethnic groups organize informal security, nature of benefits, who benefits and why within the Ga East Municipality in Greater Accra Region. Altogether 208 members of various ethnic associations were interviewed. In addition, 2 members of executives of each ethnic association making a total of 30 executives were interviewed.

The data was analyzed using CSpro and Excel software to undertake bivariate analysis. The findings show that informal social security protection systems in Ghana have not changed much over the years among the ethnic groups. Traditional systems of protection such as the *Susu* where there is collective and reciprocal support which has operated for decades still exist. The reciprocal nature of social security in the informal sector is still prioritized; therefore participation and involvement guarantee one such protection. It appears that majority of the respondents do not rely on, or seek support from the government or any other bodies in times of need; many are skeptical of the Government of Ghana's ability to provide such services.

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CHAPTER ONE

INTRODUCTION

1.0 Background of the Study

Social protection continues to be important in society due to unexpected risks and shocks. For which reason human beings are constantly seeking means to enhance their economic and social security. In pre-colonial times and before the rise of modern states, African societies were already practicing collective security and mutual help for one another. For example, the extended family was the institution that provided social and economic support to family members in times of need in Ghanaian society.

The traditional multi-generational family was a point of focus in the provision of support when family members became old and were threatened economically, or became disabled or socially isolated. In some cases the whole community provided the social safety-net for people without a family of their own (Obeng, 2008). In recent times, due to migration and urbanization the nuclear family system is becoming quite popular, reducing the influence of the extended family system in the provision of social security. However there are indications that people still seek out informal social security systems even when they have left their hometowns for other places. This was identified by Mukuka et al (2002) who observed that when families move into town from the village, extended family relations are negatively affected. This also happens when visits to the village and caring for the family members left behind reduce, due to high cost of travel and urban life. Under these circumstances migrants form new social networks at their place of work, neighborhood, church, among others (Musenge, Mukuka, Kalikiti & Dann K, 2002).

The research explores current practices of informal social security and the reasons for the resilience of these systems among different ethnic groups. According to Decker and Olivier (2003:573), *“Informal social security is the provision of support in the form of monetary transfers, benefits in kind, services and facilities to members of society, households and individuals through collective means including semi- formal, community and traditional arrangements with or without public intervention to maintain a living standard of human dignity by meeting basic needs and to protect against low or declining living standards arising from a number of basic risk, contingencies and needs”*.

Kaseke and Olivier (2010) revealed that informal social security systems have evolved as a response to human needs and welfare that are partially met or not being met at all. The protection from risks is shared with others, with the idea of reducing the burden of the exposure to risk of the individual or household. The two major forms of informal social security identified in Africa are the traditional or family support systems and self-organized mutual aid that is more formalized than the kinship-based networks (Kaseke, 2002). This is seen as the expression of the principle of solidarity where the challenges and risks are shared within the extended family system or friends. In this regard support is given with the assumption that it will be reciprocated directly or indirectly in the future.

Self- organized mutual aid arrangements are not identified with family ties but instead, they are membership-based. The members voluntarily form a group or association or cooperative to address their unmet needs. This means that individuals have to be members of the scheme and this is generally linked to contributions. Some of these types of arrangement are the burial societies where members form a society that support members when death occurs in their families, rotating savings and credit schemes (Goldstein et al, 2000).

Informal social security especially self-organized mutual aid emerged as a result of the gaps in the formal social security provision. Oduro (2010) observes that informal social security has emerged in situations where formal social security is either non-existent or noticeably weak. This reveals the situation of African countries where there is a lack of comprehensive social security systems. This gap in risk coverage leaves people vulnerable.

Leaders of African countries have adopted the Western model of social security that views social insurance as the preferred and dominant form of social security. However, because social insurance extends social protection to only formal workers in the formal sector the coverage is low given that there is low employment in the formal sector. People who work in the informal sector and those engaged in small- scale agriculture typically do not enroll in social insurance schemes. ILO (2000) points out that the coverage of formal social security in sub-Saharan Africa is between 5 and 10 percent. Therefore, the 90- 95 percent of the people who are excluded from formal social security creates a huge gap. This suggests that the Western model of social security which evolved from the industrial revolution in Europe does not suit the realities in Africa where most people work outside the formal sector of the economy. Kaseke (2013) further notes that formal social assistance only covers specific-population groups, as a result of which most children, persons with disability and the aged are left out. The lack of coverage from both social insurance and social assistance according to Decker and Olivier (2003) provides the grounds for the development of self-organized mutual aid arrangements.

Informal social security performs some of the functions of the formal social security system and in addition, especially through ethnic associations serve as institutions that protect traditional values that promote solidarity and reciprocity. In this way informal social security plays a

protective function at both the household and community levels. (Devereux & Sabates- Wheeler, 2004)

1.2 Statement of the Problem

Informal Social security is a form of economic and cultural capital that is dependent on mutuality, trust and cooperation. (Devereux & Sabates- Wheeler, 2004). It is so important to people in the informal economy that often do not have formal social security. Where there are shocks like death, illness, and termination of income, the informal security system like the family, community, and groups are there to offer a helping hand (Oduro, 2010). One way in which people mobilise funds to support such activities is through the formation of ethnic associations when they migrate. A developing country like Ghana is unable to guarantee universal access to formal social security and this helps to explain why the informal security system survives. Ghana before independence introduced social security schemes although it was not at the national level (Boon, 2007). Irregular income flow has been identified by many as the reason for the failure of informal sector workers to participate in formal social security schemes (Afenyadu, 2014). Osei (2003) pointed out that a study was conducted to widen the social security coverage in the informal sector in 1997 by government of Ghana, SSNIT and the non-financial institutions unit of the World Bank. The aim was to attract the informal economy and workers to participate in the social security scheme. The study revealed that there was low patronage of the scheme despite the effort to turn it around (Osei, 2003).

It is often assumed that everyone in Ghana who is not covered by formal social security has access to informal social security, no matter their background and social identity. But as Goldstein (2015) suggested this may not be the case because not every individual is able to afford participation in informal social security. The research examines how informal social security systems are organized among ethnic groups with different cultural practices in the Ga East Municipal Assembly of the Accra Metropolitan Assembly and how far they are able to provide the social security needs of different categories of group members.

1.3 Aim and Objectives of the Study

The purpose of the study is to investigate how different ethnic groups organise informal social security, nature of benefits, who benefits and why?

Specific Objectives of the Study

The study seeks to accomplish the following objectives:

1. Investigate awareness of informal social security systems among different ethnic group in the Ga East Municipality.
2. Study patterns of membership and nature of benefits from ethnic associations as well as preference for formal and informal associations.

1.4 Research Questions

1. What are the motivations for the creations of ethnic associations?

2. What are these associations able to do and gaps that are created by the expectations of the members?
3. Are the varieties in the type of support given in the various ethnic groups identified?

1.5 Relevance of the Study

The outcome of this study is to add to existing knowledge and promote critical understanding of informal social security and how participation in this support system is shaped by cultural and religious practices. It is also expected to be an important contribution to the design of policy interventions in informal social security in Ghana.

1.6 Scope of the Study

This study focused on the participation of individuals in informal social security systems among different ethnic groups in the Ga East Municipality. The study investigated patterns of support and challenges associated with operations of ethnic associations. Other forms of informal social security outside ethnic associations were also addressed as they emerged from the primary research.

1.7 Limitation of the study

The study is limited to the participation and coverage in informal social security system. There are other factors that enhance the participation of members but much attention was not focused on them in this research. This limitation is important because of time constraint; data collection

and the distribution of questionnaires were time consuming because of dispersed nature of the locations. Also financial constraints posed a challenge in interviewing so many respondents.

1.8 Organization of the Study

This report will be organized in five chapters.

The first chapter comprise the introduction; background of the study, statement of the problem, objectives, rationale behind the study and organization of the study. Chapter two focuses on the literature review and conceptual framework of the study. Chapter three explains the methodology. In chapter four, findings of the study including the demographic characteristics of the various respondents, their access to social support system and the difference between the different ethnic groups is discussed. Chapter five concentrates on the conclusion and recommendations on the outcome of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

An in-depth review of the literature regarding the phenomenon under investigation is presented in this chapter. The conceptual framework on the study is also described.

2.1 Defining Informal Social Security

Social protection is defined as interventions by state and non-state actors that support individuals, households and communities to prevent, manage and overcome the risk threatening their present and future security and wellbeing (Oduro, 2010).

According to Amdissa (2012) informal social protection is guided by religious and cultural principles as well as family and community values whereas the formal social protection is guided by economic and social principles. It is assumed that due to cultural differences ethnic diversity has important effects on intra- and inter-ethnic relations and for the ways in which Africans organize themselves socially, at home and abroad (Owusu, 2000). This helps to understand the creation of ethnic associations following the influx of different ethnic groups of migrants to any settlement, especially into urban areas from different regions of any country (Owusu, 2000).

DeConinck and Drani (2008) linked informal social protection with social capital networks involving in-laws, extended family, clan, self-help groups, true friendships and the community. This link explains the inter-locking and overlapping nature of reciprocity and solidarity measures and also the practices that still exist.

The traditional solidarity networks based on kinship and extended families continue to provide the first source of support in many African communities, especially for coping with contingencies and shocks. Informal social security or protection continues to remain widespread and important, especially in cases of limited outreach and unreliability of the formal social protection schemes (Muiruri, 2014).

Social security or protection can be given by the state, voluntary organizations and communities especially the type that exists in African counties. According to Ellis (1993), community strategies for groups in need of social protection focus on minimizing risk and the consequences and crisis that are more severe and can be avoided.

2.2 Agents of Integration and Networks

In the past, people in Ghana only had their traditional forms of social protection before the introduction of the formalized institutions of social protection. Gockel (1996) described the role of the extended family in social protection as follows: *“It is widely acclaimed that traditional extended family practices transcend socio-economic protection to offering psychological stability and moral upliftment. In traditional areas where there is this strong social protection and cohesion, the rates of individual hunger and destitution are virtually non-existent. The hunger or destitution of one member is that of the entire family.”* (Gockel, 1996).

An important factor that is identified in a society that is multicultural is as to whether the people identified with varied and different ethnic groups and backgrounds have different structures and means of providing social security.

Agents of social security include cultural and religious institutions like churches and civic organizations. Also, United Nations identifies mass media, social policy and development as performing functions of social integration in societies. Other agents of social integration and security include Home Town Associations (HTA), Diaspora Associations (DA) and other forum that bring likeminded people together (Agilinko, 2014).

In understanding the rates of suicides in new urban societies of the 19th century industrial revolution, Durkheim (1898) pointed out how the absence of shared values, beliefs and norms in modern society which provided people with a solidarity group through which they understood each other in the society, contributed to despair.

2.3 Theoretical Perspectives

Institutional Perspectives on Social Security

The institutional perspective refers to social security that is provided by public and private institutions based on legislation on how they should operate. These public institutions perform the function of statutory provisions that are regulated and provided by the state. Some scholars have pointed out that the institutional perspective is inadequate because social security also refers to the informal and traditional systems. Parrott quotes that “social security in any country is what the Department of Social Security in that country happens to be doing at the time” (1992:381).

From the institutional perspective social security is seen as a functional system made of organizations relationships and practices that function as a social security system. It looks more deeply into people's relationships and institutions as well as to policy.

Definitions of social security are influenced by the perspective employed by the advocates involved and the institutional perspective has dominated the meaning of social security. The international social security association ISSA (2007:5) defined social security as 'all forms of compulsory social protection that, by virtue of legislation or national practice, are an integral part of the social security system of countries'.

Schmidt (1995) defined social security as the sum of all regulations within a society which aim to guarantee the individual or a group not only physical survival but also general protection against unforeseeable risks which would entail deterioration of the situation and consequences which could be borne by the individual or group without external assistance.

Social protection refers to the set of policies and programmes designed to reduce poverty and vulnerability by enhancing people's capacity to protect themselves against hazards and interruption of income (ADB, 2009). It is mostly identified in four categories, the protection that leads to direct and tangible benefits like food aid and other social assistance payments; the insurance where direct beneficiaries are mostly not many as compared to indirect beneficiaries like old age insurance and maternity, the community benefits at large like subsidies on selected food items, education, cash transfers, social funds and disaster preparedness activities, and legal and legislative measures for the vulnerable groups that mostly does not bring in immediate measurable benefits like labour laws and protection laws. (Akor, 2013).

According to Subrahmanya (2000), social security comprises two types of measures which are the promotional and protective. The promotional measures consist mainly of employment; training and nutrition schemes by which a person is able to work and earn livelihood. Protective measures consist of schemes by which the State provides the means of livelihood when a person is not able to work.

Getubig (1992) suggested a definition which expands the elements of social security to include any kind of collective measures or activities designed to ensure that members of society meet their basic needs such as adequate nutrition, shelter, health care and clean water supply. Such measures should also protect them from shocks such as illness, disability, death, unemployment and old-age so that they are enabled to maintain a standard of living consistent with social norms.

Ginneken (1999) pointed out that most state-based social security or protection systems in many low-income countries undergo financial difficulties. Many of these countries have only a limited percentage of formal sector workers with stable and regular incomes that can be directly levied to contribute to an insurance scheme. Most workers have very low and insecure incomes marked by irregularities. Self-employed workers have to pay the full contribution rate by themselves as they have no employer contribution, which explains why so many informal sector workers cannot afford to contribute to state-based social insurance (Ginneken, 1999).

In the early 1960's a compulsory savings scheme was introduced by the government of Ghana. The scheme adopted compulsory deductions that were taken from the wages and salaries of all workers and paid into government coffers. Interest was paid on the savings given back to the workers at the appropriate time, usually during pensionable age. The scheme was however

abolished in 1965 and replaced by a broader social security system known as the National Social Security System by Act 279 of 1965. The Act established a Fund known as the Social Security Fund into which all contributions and other monies were paid. This is currently known to be the SSNIT (Boon, 2007).

The SSNIT voluntary scheme was designed for individuals who fall in the informal economy and wish to make private contributions. However patronage has been low. As at the end of 2010, 78,627 people had registered. This low registration poses a big challenge. This is as a result of the informal economy suffering from irregular income flow and low regulation of labour relations (Akor, 2013).

Robert Putnam (1993) on the study of regional development in Italy investigated how individuals from different and varied ethnic backgrounds integrate to form social capital for their mutual benefit. He noted however that this may fail to happen if social structures in the society create a barrier to the solidarity pursuit of ethnic groups. Putnam (1993) explained that the concept of social capital has three modules: norms and moral obligations, social values such as trust and social networks seen in voluntary associations. Jullie (2007), based on this theory of ethnic social capital, concludes that ethnic associations encourage trust among members and therefore increase the social capital of individuals in the group.

There are different forms of informal security systems that operate at the family, extended family, friends, workers, ethnic grouping or community levels. (Armemdariz & Morduch, 2010) They all stem from the wealth of social capital that individuals and groups have access to.

Murgai (2002) stated that families and communities' come together to form insurance groups in the same ethnic or kinship group which are known as religious, ethnic and tribal societies. These

societies are strongly bonded due to the commonalities that exist between them, like common culture and ethnicity. (Ghatak, 1999).

In Africa, the informal social security system is based on African traditional values like *Harambee* that is described in Kenya as togetherness, mutual responsibilities and mutual assistance that is pulling together resources to build a community. (Apt, 2000). Traditional African Societies have always relied on kinship support like kinship groups and community groups for support in times of distress. Some of these groups are *Susu* in Ghana, *Osusu* in Sierra Leone amongst others.

Participation in ethnic social security groups can be conceptualized in different ways based on the ways integration and assimilation of individuals occurs. It is argued that ethnic organizations just like other institutions have a positive influence on social integration. While others are of the view that ethnic associations that are based on personal relations slows the process of cultural and ethnic alteration (Schoeneberg, 1985)

According to Elwert (1983) the first view mentioned above is based on the assumption that ethnic associations are social institutions that have an integrative effect on members of the society as a whole and hence plays a positive role in social integration. Therefore it is impossible for society not to have a- reciprocal nature shared by individuals and minority groups, clubs and associations to satisfy their special needs (Siewert, 1984; Kornhauser, 1965; Durkheim, 1958).

Bretons study on social networks, 1965 contradict the assumption that migrants lose the benefit of familial social support when they travel. They often join other support networks in their new communities including ethnic associations and familial support networks; on the contrary it is argued that when migrants join work, school and other cultural associations, they are able to enjoy social cohesion in their new communities (Breton, 1965).

This study focuses on the awareness of informal social security systems, patterns of membership and nature of benefits which depends on the orientations and activities they offer to participating members. According to Eisenstadt (1951; 1954) ethnic associations depending on their organizational efforts on maintaining the culture of social integration tend to influence how members of the host community to support one or the other.

Some informal social security network groups that provide assistance are burial societies, which are frequently but not exclusively ethnic associations. But ethnic affiliation tends to be very important in the membership of burial and other similar mutual support groups. This can mostly be found in African countries. A study by Ngwenya (2003) noted that burial societies are relatively autonomous- they are historically different from mutual aid institutions which are mostly based on occupation- and gender and whose goal is to provide welfare support to members (Ngwenya 2003; Dafuleya and Zibagwe, 2012; Dercon et al., 2006; Hall, 1987). Ngwenya, (2003) also point out that burial society is financed by the monthly contributions and subscriptions to a collective investment fund. Nevertheless work-based burial societies do exist in Ethiopia and are portrayed by Solomon (1999) as an organized huge resource compared to others.

Apart from ethnicity and occupation gender is also important as a focus of cooperation for social security. Sometimes gender based societies stand on their own other times they are sub-societies of ethnic and religious associations. This has been recognized to be present in Ethiopia and Tanzania (Dercon et al., 2006; Teshome et al., 2014) and in Ghana (Bortei-Doku and Aryeetey, 1995).

Empirical Literature on Ethnic Associations and Social Security

As noted by several authors including Kaseke (2013) urbanization and globalization have been accompanied by the declining role of the extended family system everywhere. Mutual aid societies have come to replace family support in many places to provide social protection. The most common is the burial societies and, rotating saving and credit schemes that allow its members to pool resources and benefit from their continuous contributions on a rotational basis (Kaseke, 2013).

Due to the inability of the SSNIT fund to cover the entire people of the nation because of the huge informal sector economy there continues to be a demand for the formation of various social networks associations like the town associations and ethnic associations that play a vital role in providing social, economic, cultural political support to members of the society. These associations do more than just promoting unity and social interaction among members they cushion their members in time of hardship, risk and shocks (Akor, 2013).

Studies by Peil and Sada (1981) revealed that in Toronto associations based on kinship, ethnicity and common place of origin mostly function to provide avenues for helping each other to find jobs and housing. They also provide mutual aid and welfare, as well as contribute to development in their hometowns.

A study by Dogbe (1980) showed that among the Akan ethnic group in Ghana, one way which individuals' express the co-operative concept is through "*nnoboa*". "*Nnoboa*" is an arrangement whereby all the productive individuals within a community come together voluntarily at a certain times to carry out projects for individual as well as the community.

A similar concept is found in East Africa, known as “*ujatnaa*” by the Tanzanians. According to Bartels (1975) this co-operative also exists among the Macha Galla of Ethiopia known as the “*dabo*” concept which permeates every aspect of society.

This goes further to elaborate on Woods’ claims regarding hometown associations in Cote d’Ivoire. He pointed out that the operations of ethnic associations by individuals are to help unite peoples own economic and political position in the post-colonial state (Woods, 1994).

Lentz’s (1994) analysis of Dagara elites in Northern Ghana indicated that ethnic identifiers such as support networks were adopted among Dagara elite migrants and these formed a foundation for establishing support networks.

2.5 Conceptual Framework

Because of the large number of people in the informal economy all over Africa, most individuals are drawn to informal social security arrangements than to formal systems. Since there are a number of options for informal support people weigh the benefits, advantages and reliability of informal social security systems before they join. Ethnic associations are seen to be strong pillars of support for people when they face hard times in life which makes them popular among migrants (Porter, 1990).

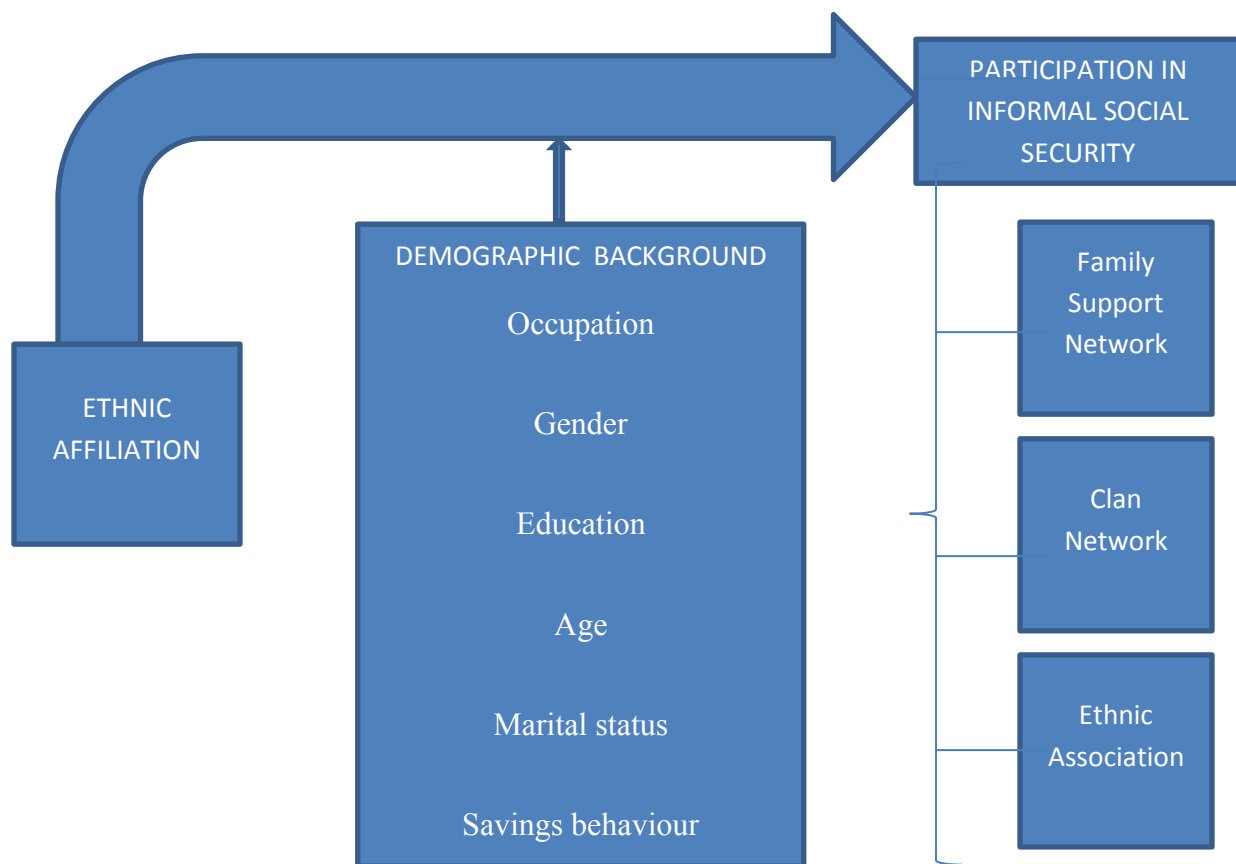
Dependent Variable

The study is based on the proposition that participation in informal social security systems is a dependent variable which is influenced by the following demographic characteristics acting as independent variables. They include:

Independent Variables

Ethnic affiliation, Occupation, Gender, Education, Age, Marital status and Savings behavior. The proposed relationship has been illustrated below in Diagram 1.

Conceptual Diagram 1: Ethnicity, Demographic Characteristics and Participation in Informal Social Security



Ethnicity is seen as a variable that influences the decision to participate in social support networks in general. Further, it is expected that the relationship becomes more clearly defined by the introduction of demographic characteristics.

CHAPTER THREE

METHODOLOGY/ RESEARCH DESIGN

3.0 Introduction

This chapter outlines the various methodological approaches that were used in the study. Methodological considerations such as design of the study, sample and sampling technique instrument for the study and procedure for data collection are outlined.

3.1 Research Design

The main aim of the study is to assess the participation in informal social security among different ethnic groups in Ga East Municipality. A mixed method approach was employed including a field survey of members of ethnic associations, as well as interviews with focused groups. A well-structured questionnaire was used in conducting face to face interviews. Focused group discussions were organized for each ethnic group. In addition key informant interviews were conducted with-two people comprising the leader of the men and leader of the women from selected ethnic group.

3.2 The Study Area

The study area is Ga East Municipality. It is located at the northern part of Greater Accra Region. Ga East Municipality is one of the 16 Districts in the Greater Accra Region and covers

a land area of about 85.7 square kilometers. The capital of the Ga East Municipality is Abokobi. It also shares Boundaries with the Ga West Municipality to the west of the La- Kwantanang Municipal to the east, Accra Metropolitan to the south and Akwapim south District to the north. The Municipal is sub divided into two administrative areas, the Abokobi Zonal council and the Dome Zonal council. According to the 2010 Ghana statistical survey, the population of the Ga East Municipality is 147,742 which represent 3.68 percent of the Region's total population. The females represent 51 percent of the population while the male represent 49 percent. (Population & Housing census, 2010).

About 82 percent of the population lives in the urban areas and the remaining 18 percent occupy the rural areas. The municipal capital Abokobi, is approximately 29 kilometers from Ghana's capital city Accra. The major towns include Haatso, Dome, Taifa, Ashongman, and Kwabenya which are all important commercial and residential centres. The smaller towns are linked to the trunk road through feeder roads. Dome is the largest and the highest ranked community with most basic facilities and services. Dome and Kwabenya are the largest settlements with most facilities. The second largest settlements include Papao, Kweiman, Boi, New Ashongman and Musuko. Almost all the ethnic groups in Ghana exist in the district. This situation is especially true for areas like Dome, Taifa, and other urban communities. In the rural communities like Abokobi, Ayi Mensa, Bansa, Oyarifa, Pantang Abgogba the Akans form a slight majority over the indigenous Ga ethnic group. Besides Akans there are other ethnic groups in the area. The main economic activity for most of the population is trading. The Municipality is multi-faith and has people belonging to the Christian religion and Islamic religion especially in and around Agbogba. However Christianity remains the dominant form of religion for most people in the district. (District Analytical Report, Ga East Municipality, Ghana Statistical Service, 2014).

3.3 Population

Since the study focuses on the participation in informal social security among different ethnic groups in Ga East, the population for this study is made up of members of ethnic associations in Abokobi. Ga East is chosen because of the diverse ethnic and socio-economic backgrounds of the people.

3.4 Target Population

According to Polit and Beck (2001), target population is usually the total group of subjects the investigator is interested in and to whom the result could reasonably be generalized. The target population is the total unit the research intends to study. The target population of this study area consists of male and female economically active migrants settlers in Ga East Municipality specifically, Abokobi.

3.5 Sampling Frame and Sample Size

The Ga East Municipal Assembly consists of several settlements including Ayi Mensa, Bansa, Oyarifa, Pantang, Agbogba, Ashongman village whiles the urban settlements is made up of Dome, Kwabenya, Papao, Kweiman, Boi, New Ashongman, Musuko, Taifa. Following discussions with the officials of the Assembly, the following dominant ethnic groups in the Municipality were identified, Ga, Akan, Ewe, Dagomba and others. Upon contacts with the

officials of the Ga East Municipal, the list of recognized ethnic associations was provided made up of 46 Associations-(See Table 3.1).

A proportionate random sampling technique was used to select some of the associations for the study. Heads of the selected associations were contacted and they provided list of their members and how they could be located. Based on the total population of 71,033 of Ga East Municipality and confidence level of 99% and confidence interval of 9, a sample size of 208 members of the selected associations was obtained to be interviewed by a sample calculator (Figure 3.1).

Figure 3.1: Sample Size Determination

Determine Sample Size	
Confidence Level:	<input type="radio"/> 95% <input checked="" type="radio"/> 99%
Confidence Interval:	<input type="text" value="9"/>
Population:	<input type="text" value="71,033"/>
Sample size needed:	<input type="text" value="208"/>

Proportionately, therefore, 13 people were interviewed from each selected ethnic group. The selection of the 13 respondents was done through systematic random sampling involving associations and the results are illustrated in Table 3.1.

Table 3.1: Selection of Respondents from Ethnic Groups, in Absolute Figures.

Ethnic Groups	Number of Associations Identified	Number of Associations Selected for the Interviews	Number of respondents interviewed from the selected Associations
Akan	13	4	52
Ga-Dangme	11	4	52
Ewe	8	3	39
Dagomba	5	2	26
Moshie	3	1	13
Gonja	3	1	13
Frafra	3	1	13
Total	46	15	208

3.6 Data Analysis

The data was cleaned and processed using the CSpro and Excel software. This was done in sequence to ensure all questionnaires were exhausted. This also allowed room for corrections of errors in the data entry process. The CSpro software was used to generate frequency tables, pie charts, cross tabulations to help in the data analysis. Further analysis was done using bivariate analysis, whereby cross-tabulations were computed to find the association between ethnicity and membership of social support networks. A three-way cross tabulation was also computed to analyse the link between the three sets of variables – ethnicity, demographic characteristics and membership of social support networks.

Table 3.2 is a summary of the analytical framework for the study. It illustrates the variables, sample sizes, sampling techniques, data collection and methods of data analysis for the two objectives of the study.

Table 3.2 Analytical Framework

Objective	Variables	Samples	Data Collection Techniques	Data Analysis Techniques
1. Investigate Awareness of Informal Social Security Systems in the Ga East Municipality	<ul style="list-style-type: none"> • <i>Independent</i> Ethnic associations • <i>Dependent</i> Awareness of informal social security 	<ul style="list-style-type: none"> • 208 respondents for quantitative • 15 focused grouped discussions 	<ul style="list-style-type: none"> • Systematic random sampling technique 	<ul style="list-style-type: none"> • Descriptive statistics • Cross tabulations • Thematic analysis
2. Study patterns of membership and nature of benefits from ethnic associations as well preference for formal and informal social security.	<ul style="list-style-type: none"> • <i>Independent</i> Demographic characteristics of ethnic associations • <i>Dependent</i> Patterns of memberships benefits 	<ul style="list-style-type: none"> • 208 respondents for quantitative • 15 focused grouped discussions 	<ul style="list-style-type: none"> • Systematic random sampling technique 	<ul style="list-style-type: none"> • Descriptive statistics • Cross tabulations • Thematic analysis

Source: Authors Own Design

CHAPTER FOUR

FINDINGS AND DISCUSSION

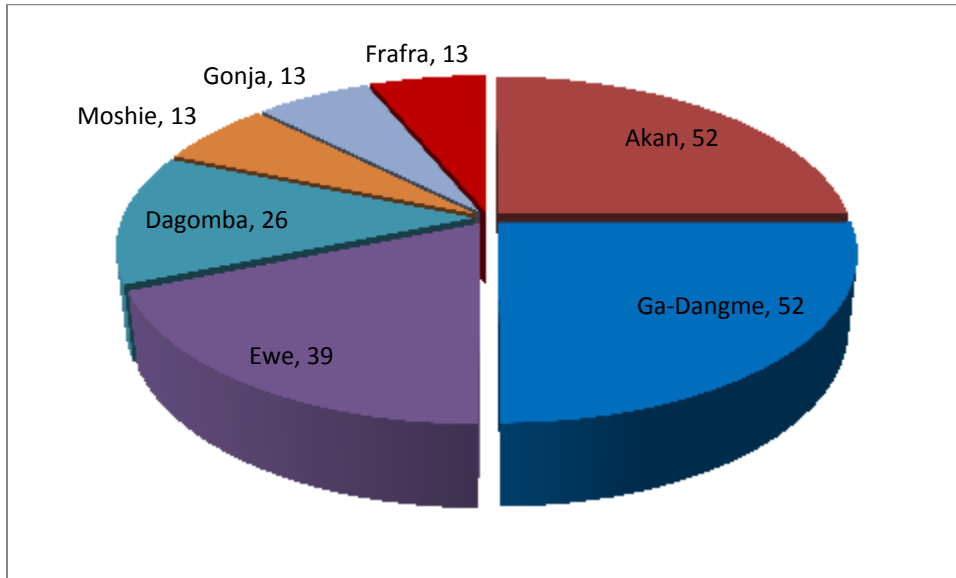
4.0 Introduction

This chapter presents findings of the field survey. In all, 208 individuals were interviewed from the Municipality. The respondents consisted of 113 males and 95 females. They included 30 officials of 15 ethnic associations and 208 members of 46 ethnic associations. The chapter is made up of 3 sections. Including section 1: demographic, section 2: awareness of informal social security; section 3 is patterns of membership and benefits.

4.1 Demographic Characteristics of Respondents

As a cosmopolitan area, Ga East Municipality has almost all the ethnic groups in Ghana spread among the various settlements. The most dominant among these are Akan, Ga-Dangme, Ewe and Dagomba. The selection of respondents for the study was proportionately done to reflect numerical strength of the ethnic groups in the Municipality. See Figure 4.1

Figure 4.1: Distribution of Respondents by Ethnic Groups, in Absolute Figures.



Source: Field data (September, 2017)

Most of respondents that were interviewed were heads of households. However in the absence of the head of the household their spouses or adult member of the household was interviewed. 24% respondents was made up of spouse of the head of household and 24% was adult member of the household.

Table 4.1: Relationship of Respondents to Heads of Households by Ethnicity, in Percentage.

Ethnic Groups	Relationship to the Head				Total%
	Head%	Spouse%	Son/Daughter%	Non-relative%	
Akan	40	27	15	4	100
Ga-Dangme	50	19	23	8	100
Ewe	39	28	21	5	100
Dagomba	35	31	19	15	100
Moshie	77	15	8	0	100
Gonja	54	23	15	8	100
Frafra	92	8	0	0	100
All	48	24	17	6	100

Source: Field data (September, 2017)

4.1.1 Educational Attainment

One-third of the household respondents had completed primary school and just over one-quarter had finished JHS. In addition, nearly one-quarter of them had no education. The ethnic group with the highest number of household respondent attaining a degree or tertiary education was the Ewe and Akan ethnic group with 18 and 14% respectively. However the ethnic groups with the least level of educational attainment were Gonja, Moshie, and Frafra with none of their household respondents attaining a higher level education.

Table 4.2: Educational Level of Respondents in Ethnic Groups, in Percentage.

Ethnic Groups	Educational Level					Total%
	None%	Primary/ JHS%	SHS/ SSS/ O'LeVEL%	Training college%	Degree/ HND%	
Akan	10	29	33	12	14	100
Ga-Dangme	14	35	39	4	8	100
Ewe	33	26	18	0	18	100
Dagomba	12	27	39	12	12	100
Moshie	62	23	15	0	0	100
Gonja	46	46	8	0	0	100
Frafra	31	62	8	0	0	100
All Ethnic Groups	22	32	28	5	10	100

Source: Field data (September, 2017)

4.1.2 Marital Status

The household ethnic group with the highest percentage married was Gonja, followed was the Frafra and Dgomba Ethnic group. The household ethnic group that recorded the highest in terms of separation was the Dagomba ethnic group with a percentage of 27 followed was Moshie with 23% and Ewe 15%. Similarly the household ethnic group with the highest percentage in divorce was the Ewe ethnic group, followed was the Ga- Dangme and Moshie Ethnic group respectively. The Akan ethnic group had the highest percentage in household respondents cohabiting, followed was the Ga-Dangme and Ewe Ethnic group.

Table 4.3: Distribution of Marital Status of Respondents in Various Ethnic Groups, in Percentage.

Ethnic Groups	Marital Status					Percentage%
	Married%	Separated%	Divorced%	Cohabiting%	widow/ widower%	
Akan	40	5	7	30	5	100
Ga-Dangme	39	10	5	32	8	100
Ewe	35	20	15	30	0	100
Dagomba	75	10	5	8	2	100
Moshie	80	5	3	5	3	100
Gonja	86	9	0	3	2	100
Frafra	95	3	0	2	0	100
All	64	9	5	16	3	100

Source: Field data (September, 2017)

With respect to the household ethnic group with the highest percentage married was Frafra ethnic group with 95%. Followed were Gonja and Moshie ethnic group. Also the household ethnic group that recorded the highest in terms of separation was the Ewe ethnic group with a percentage of 20 followed was Ga-Dangme and Dagomba ethnic group with 10% each. Similarly the household ethnic group with the highest percentage in divorce was the Ewe ethnic group, followed was Akan ethnic group. The Ga-Dangme ethnic group had the highest percentage in respondents cohabiting followed was Akan and Ewe ethnic group.

4.1.3 Occupation

On the current occupation of household members, more than half of the respondents' were involved in trading. Followed were domestic work and Government workers respectively. However the greater portion of the Akan ethnic group was found to be trading or selling followed was the Dagomba and Moshie ethnic group respectively.

Table 4.4: Current Occupation of Households Heads by Ethnic Groups, in Percentage.

Ethnic Groups	Occupational Status						Total%
	Selling/ Trading%	Domestic worker%	Government worker%	street vendor%	Technician/ Mechanic%	Others%	
Akan	73	14	4	6	4	0	100
Ga-Dangme	52	27	2	6	0	14	100
Ewe	41	21	13	0	0	26	100
Dagomba	69	8	0	0	0	23	100
Moshie	54	15	15	0	0	0	100
Gonja	39	31	23	0	0	0	100
Frafra	31	15	0	0	0	54	100
All	55	19	6	3	1	0	100

Source: Field data (September, 2017)

4.1.4 Household Dwelling Characteristics

The overall results on the type of dwelling for households (see Table 4.5) revealed that a higher fraction of household respondents interviewed lived in a compound house. The rest lived in flat/apartments, semi-detached houses and detached separate units.

Table 4.5: Type of Dwelling by Ethnic Group, in Percentage.

Ethnic Groups	Type of Dwelling					Total%
	Separate House%	Semi-Detach House%	Flat/ Apartment%	Compound House%	Other%	
Akan	12	0	6	67	6	100
Ga-Dangme	4	8	0	81	4	100
Ewe	21	10	15	51	0	100
Dagomba	0	12	19	39	19	100
Moshie	8	0	0	62	31	100
Gonja	0	0	15	85	0	100
Frafra	0	0	0	100	0	100
All	8	5	8	67	7	100

Source: Field data (September, 2017)

Majority of the household respondents indicated that the main construction material used for the outer wall of their houses was cement blocks/concrete. See (Table 4.6).

Table 4.6: Main Construction Material for Outer Wall by Ethnic Group, in Percentage.

Ethnic Groups	Main construction material for outer wall					Percentage%
	Cement blocks/ concrete%	Wood%	Mud Bricks/ Earth%	Burnt Bricks%	Other%	
Akan	94	2	4	0	0	100
Ga-Dangme	96	2	2	0	0	100
Ewe	94	2	4	0	0	100
Dagomba	100	0	0	0	0	100
Moshie	100	0	0	0	0	100
Gonja	98	2	0	0	0	100
Frafra	99	1	0	0	0	100
All	97	1	1	0	0	100

Source: Field data (September, 2017)

In terms of the main material used for the roof of the main building, the results showed that most roofs were constructed with corrugated iron sheet (see Table 4.7). None of the household respondents indicated that the roofs of their houses were thatch roofs.

Table 4.7: Main Material Used for the Roof of the Main Building by Ethnic Group, in Percentage.

Ethnic Groups	Material used for roofing					Total%
	Palm Leaves%	Corrugated Iron Sheet%	Roofing tiles%	Bamboo%	Other%	
Akan	0	94	2	4	0	100
Ga-Dangme	0	96	0	4	0	100
Ewe	0	95	5	0	0	100
Dagomba	0	96	4	0	0	100
Moshie	0	100	0	0	0	100
Gonja	0	100	0	0	0	100
Frafra	0	100	0	0	0	100
All	0	96	2	2	0	100

Source: Field data (September, 2017)

Source of Lighting

When household respondents were asked to indicate the main source of lighting for their dwelling (see Table 4.8), nearly all of them reported electricity (from the mains).

Table 4.8: Main Source of Lighting by Community, in Percentage.

Ethnic Groups	Source of Lighting					Total%
	Electricity%	Kerosene%	Solar Energy%	Flash Light%	Other%	
Akan	94	0	0	6	0	100
Ga-Dangme	90	0	0	10	0	100
Ewe	97	0	0	3	0	100
Dagomba	100	0	0	0	0	100
Moshie	100	0	0	0	0	100
Gonja	100	0	0	0	0	100
Frafra	100	0	0	0	0	100
All	96	0	0	4	0	100

Source: Field data (September, 2017)

Source of Drinking Water

The households relied on pipe-borne water (i.e. pipe in private dwelling and public standpipe) for general household. Few households drank water from well and borehole.

Table 4.9: Main Source of Water, in Percentage.

Ethnic Groups	Source of water					Total%
	Pipe- borne%	Public Tap%	Borehole%	Well%	Other%	
Akan	90	8	2	0	0	100
Ga-Dangme	75	21	0	4	0	100
Ewe	67	13	0	21	0	100
Dagomba	77	12	0	12	0	100
Moshie	54	31	0	15	0	100
Gonja	46	31	0	23	0	100
Frafra	92	8	0	0	0	100
All	76	15	1	9	0	100

Source: Field data (September, 2017)

Toilet Facility

Majority of the households used private W.C followed was the use of private pit latrine and public toilets, very few households relied on KVIP.

Table 4.10: Toilet Facility used by Households, in Percentage.

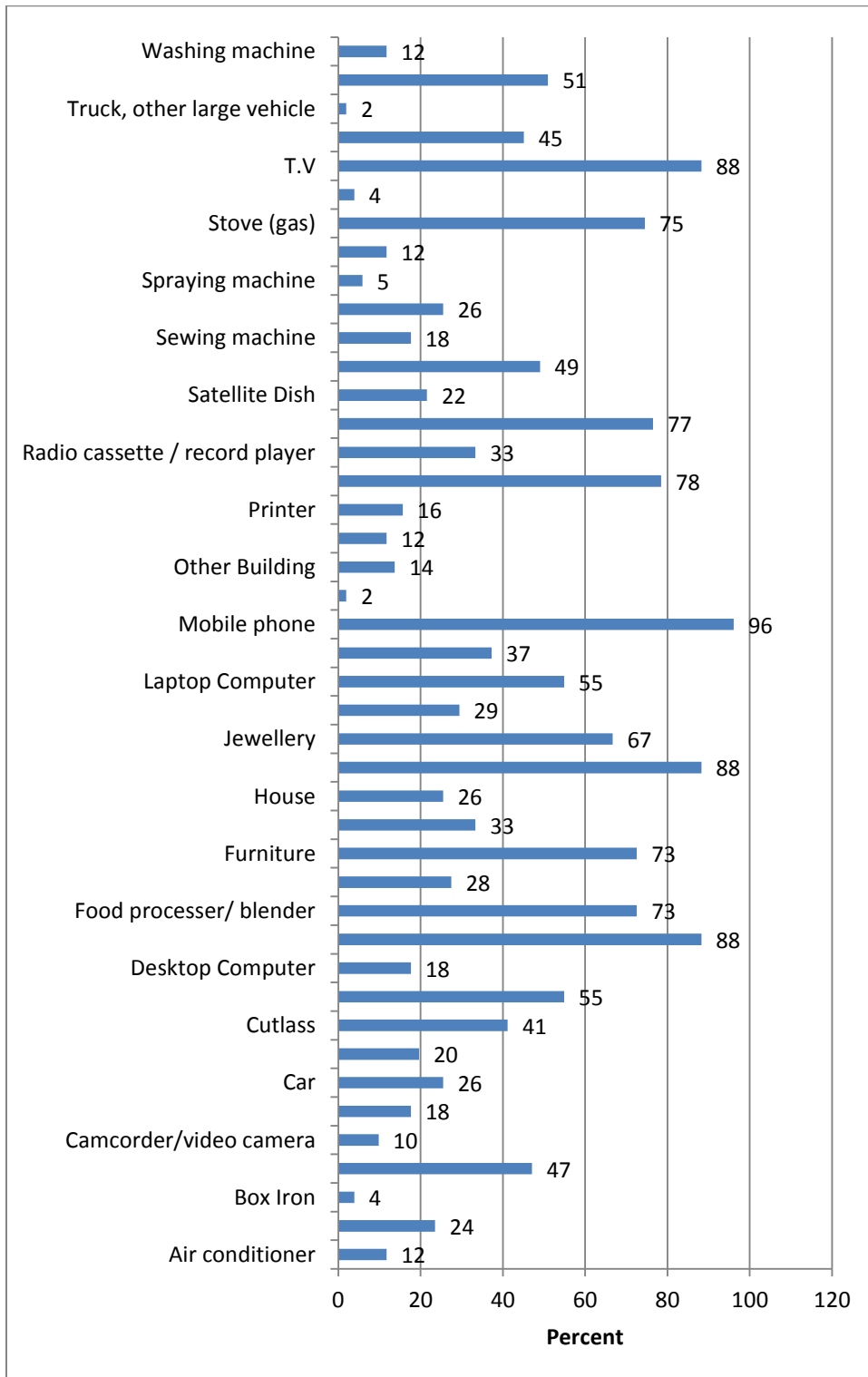
Ethnic Groups	Toilet Facilities					Total%
	Private W.C%	Private Pit Latrine%	KVIP%	Public Toilet%	Other%	
Akan	87	10	0	4	0	100
Ga-						
Dangme	19	29	0	35	10	100
Ewe	46	36	0	15	23	100
Dagomba	31	12	0	35	12	100
Moshie	77	8	0	15	0	100
Gonja	69	0	0	15	0	100
Frafra	46	23	0	15	8	100
All	51	20	0	20	5	100

Source: Field data (September, 2017)

4.1.5 Household Assets

The study took information on respondents' ownership of household assets. The results showed that majority of households owned mobile phones (96%), television, fan, electric iron (88 percent each). Other assets which also dominated the list included radio (78%), refrigerator (77%), gas stove (75%), electric iron (88%), blender (73%), and furniture (73%). None of the respondents owned a generator, plough, gun, tricycle, or mower. These however suggest that majority of the individuals owned basic assets that enhances their social wellbeing. Hence it further showed they were able to afford participation in security systems that is of advantage to them because of benefits they gained.

Figure 4.2: Ownership of Household Assets, in Percentage.



Source: Field data (September, 2017)

4.1. 6 Types of Savings According to Ethnic Group

With respect to savings, the majority of the household respondents described their savings to be financial, while the rest said they had non-financial savings. The ethnic group that recorded the highest number of respondents with a financial savings was the Ga-Dangme, followed was Moshie, Ewe and Akan ethnic group respectively. Similarly, the ethnic group that recorded the highest number of respondents with non-financial savings was the Dagomba, Gonja and Ewe ethnic group respectively.

Table 4.11: Type of Savings Based on Ethnic Groups, in Percentage.

Ethnic Groups	Type of Savings			Total%
	None%	Financial%	Non- financial%	
Akan	0	83	17	100
Ga-Dangme	0	87	14	100
Ewe	0	74	26	100
Dagomba	0	69	31	100
Moshie	0	85	15	100
Gonja	0	69	31	100
Frafra	0	69	8	100
All	0	79	20	100

Source: Field data (September, 2017)

The household respondents were asked whether they had any savings or investment with a bank / financial institution and majority of the respondents responded in the affirmative with a total of 67% respondents. About 13% of the respondents saved using Susu Box, 10% saved with savings and loans collectors and 9% respondents saved with Susu collector with none saving with someone. The ethnic group with the highest savings with the Bank was the Ewe ethnic group

with 85% respondents, followed was Frafra, Gonja and Akan ethnic group with 77%, 69% and 64% respectively.

Table 4.12: Modes of Savings by Ethnic Groups, in Percentage.

Ethnic Groups	Mode of Savings						Total%
	Bank%	savings and loans collectors%	Susu collector%	Susu Box%	Save with Someone%	Others%	
Akan	64	14	17	6	0	0	100
Ga-Dangme	60	12	8	15	0	0	100
Ewe	85	5	3	5	0	0	100
Dagomba	58	12	8	23	0	0	100
Moshie	62	23	0	15	0	0	100
Gonja	69	0	15	15	0	0	100
Frafra	77	0	0	23	0	0	100
All	67	10	9	13	0	0	100

Source: Field data (September, 2017)

Safety of Mode of Savings

The household respondents were asked of the safety of their modes of savings and majority of the respondents responds was extremely safe, with a total of 76% respondents. About 76% respondents answered very safe and 5% respondents answered less safe. The ethnic group with the highest sense of safety of their savings was the Frafa, followed by Ewe, Moshie and Gonja ethnic group respectively.

Table 4.13: Safety Mode of Savings among Ethnic Groups, in Percentage.

Ethnic Groups	Safety Mode of Savings				Total%
	Extremely safe%	very safe%	less safe%	Not safe%	
Akan	69	69	17	0	100
Ga-Dangme	67	67	2	0	100
Ewe	90	90	3	0	100
Dagomba	69	69	0	0	100
Moshie	85	85	0	0	100
Gonja	85	85	0	0	100
Frafra	100	100	0	0	100
All	76	76	5	0	100

Source: Field data (September, 2017)

4.1.7 Income to Depend on in Future

Majority of the household respondents planned to rely on remittances from children with a total of 46% respondents, their personal savings with banks with a total of 26% respondents and 16% respondent's relied on remittances from family members. A lot more Dagomba respondents looked forward to relying on remittances from children followed by Ewe and Ga-Dangme ethnic group.

The high percentage of respondent's reliance on remittances from children was very clear in the various ethnic group discussions. It was clear from the various respondents that in Africa there are high expectations that children will take care of their parents when they are in their old age.

Table 4.14: Source of Income when no longer working, in Percentage.

Ethnic Groups	Income when not working				Total%
	Remittances from Children%	Remittances from Family Members%	Personal Savings%	Other Specify%	
Akan	35	10	39	14	100
Ga-Dangme	48	25	12	12	100
Ewe	51	13	26	10	100
Dagomba	65	12	23	0	100
Moshie	39	15	46	0	100
Gonja	46	23	15	15	100
Frafra	31	15	39	15	100
All	46	16	26	10	100

Source: Field data (September, 2017)

4.2 Awareness and Knowledge of Informal Social Security

The household respondents were asked about their knowledge of informal social support and majority of the respondents were of the view that the-family was popularly known for social support. Knowledge of ethnic associations offering social support was next with a total of 17% respondents, followed was clan support networks with a total of 14% respondents. The ethnic group with most respondents having awareness or knowledge of family support networks was the Frafra ethnic group, followed was Moshie and Dagomba ethnic group.

Family support as the main source of security came out clearly in the various ethnic discussions. Respondents were of the view that the first point of contact for help when one was in trouble or shock was the family. They believed that this has always been the case in Ghana.

Table 4.15: Knowledge about Social Support by Ethnic Groups, in Percentage.

Ethnic Groups	Family support networks %	Clan support networks %	Ethnic Associations %	Occupational Associations %	Religious Associations %	Other %	Total %
Akan	54	10	17	14	6	0	100
Ga-Dangme	50	8	23	6	10	0	100
Ewe	54	26	8	8	3	3	100
Dagomba	58	19	15	0	0	4	100
Moshie	62	15	8	8	0	0	100
Gonja	54	8	31	0	0	8	100
Frafra	77	15	15	0	0	0	100
All	55	14	17	7	4	0	100

Source: Field data (September, 2017)

The majority of the household respondents including the migrants - Akan, Ewe, Dagomba and Moshi ethnic groups stated that, they were influenced by the nature of job opportunities available in the cities to migrate to Accra for better living conditions, as well as seek better job opportunities. They formed social support systems to provide emergency financial and social support; a sizeable number of them stated that the social support systems that they organised helped to boost their stay in Accra. In situations where the networks helped them to save through savings clubs they were able to send money back home to support other family members. A study by Adaawen and Owusu (2013) revealed that various studies have explained the reason behind migrants' decisions to send remittances and other resources home. This was as a result of a strong Familial bond and responsibility towards the wellbeing of the family (Solimano, 2003). These support systems are mostly in the form of cash, in-kind transfers as well as gifts. These were done in monthly cash contributions, support in funeral arrangements, marriage arrangements, naming ceremonies, graduations and other social activities that occur.

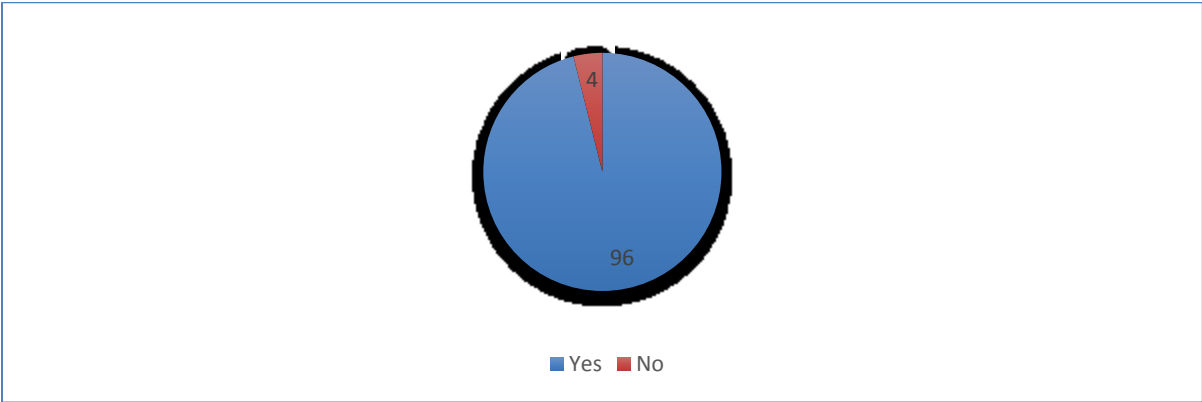
Similarly, with respect to the Ga- Dangme ethnic group which was an indigenous ethnic group, they seem to have virtually the same organizational systems as the migrants' ethnic groups. They also formed these social networks to support their businesses as well as create an affiliation that was always around to support in times of need and risk. These kinds of support are also done in cash, in-kind transfers as well as gifts. Among the Ga-Dangme also these contributions were mostly done in time of financial crises, death occurrences, naming ceremonies, some traditional rites that were celebrated like the “twins’ ceremonies” and others.

It was found that contributions made in these different ethnic group associations were compulsory once an individual was a member. Sanctions were put in place to prevent members from violating the rule. The amounts contributed were mostly discussed and agreed upon by all members of the group. This however prevented the excuse of a member inability to pay.

Most of the respondents indicated that the main customary practices of informal social security that were still common today in their ethnic groups included: family support, support in times of death and during hard or bad times. Figure 4.3 shows that over half (thus, 57%) of the respondents belonged to some sort of networks and associations.

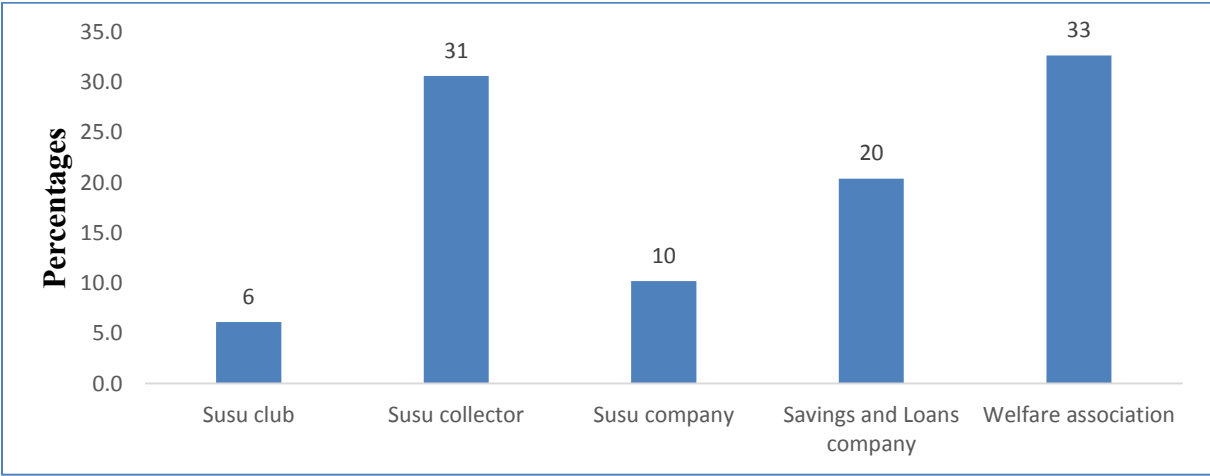
About nine out of every ten respondents indicated that they had heard about informal social security savings schemes (Figure 4.3). Figure 4.4 displays the types of these informal schemes which respondents were aware of. About one-third of the respondents indicated that they were aware of welfare association and another one-third made mention of “*susu*” collection and one-quarter identified savings and loans companies respectively.

Figure 4.3: Awareness about Informal Social Security Savings Schemes, in Percentage.



Source: Field data (September, 2017)

Figure 4.4: Types of Informal Savings Schemes Respondents are Familiar with, in Percentage.



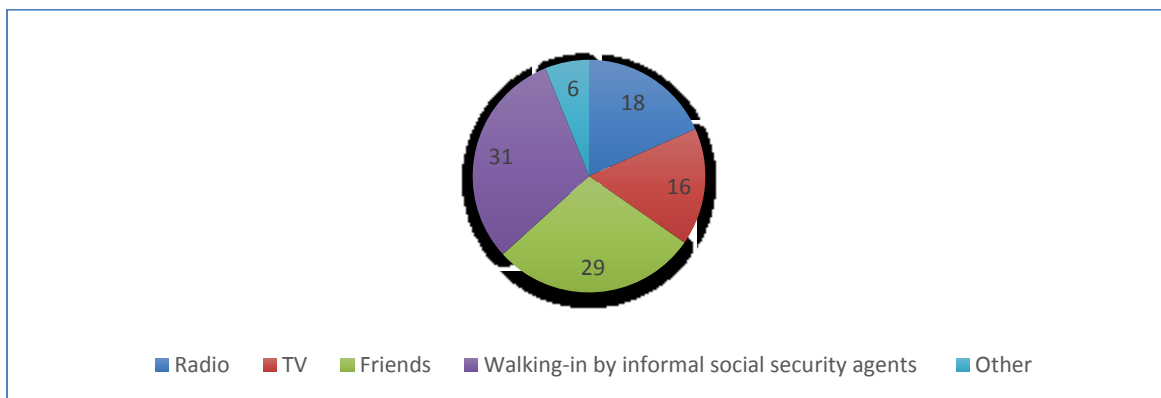
Source: Field data (September, 2017)

A research by Adaawen and Owusu (2013) came out that majority of migrants ethnic groups mostly saved with “*Susu*” collectors and this pattern was attributed to the kind of jobs they were

involved in. That is to say most were found to be engaged in less income jobs and as such were able to contribute in smaller amounts hence the inability of them visiting the banks.

When respondents were asked to point out how they heard about these informal social security savings schemes (see Figure 4.5), around one-third and a little below one-third of these respondents made mention of walking-in by informal social security agents and friends respectively. Below 20% of the household respondent made mention of either TV or Radio as a social channel through which they heard about these informal schemes.

Figure 4.5: Source of Information on Informal Social Security, in Percentage.

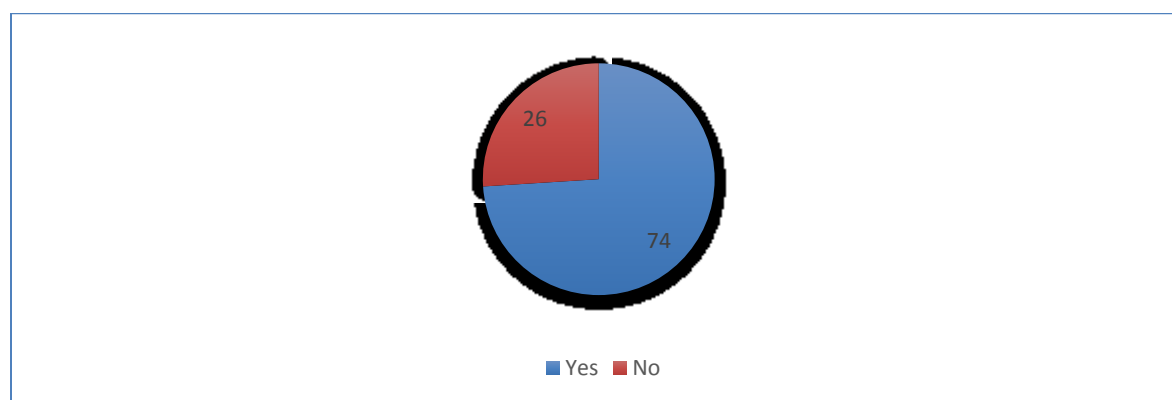


Source: Field data (September, 2017)

When respondents were asked to indicate if saving with an informal social security scheme was a good idea or not, it was found that about seven out of every ten of them responded that the informal schemes was of good idea (See Figure 4.6). Among those who showed preference for informal schemes, most of them cited these as their main reasons: easy and quick access to

funds; flexibility in payment; provided good support in time of need, unforeseen circumstances and reliability.

Figure 4.6: Respondents Views on whether saving with Informal Social Security Schemes is a good idea or not, in Percentage.



Source: Field data (September, 2017)

The survey data revealed that close to two-thirds of the respondents had ever participated in a formal social security scheme (Figure 4.3). When respondents were asked to briefly explain their involvement in such a formal scheme, nearly all of them indicated that they did make regular contributions (which may be in the form of dues) to the scheme.

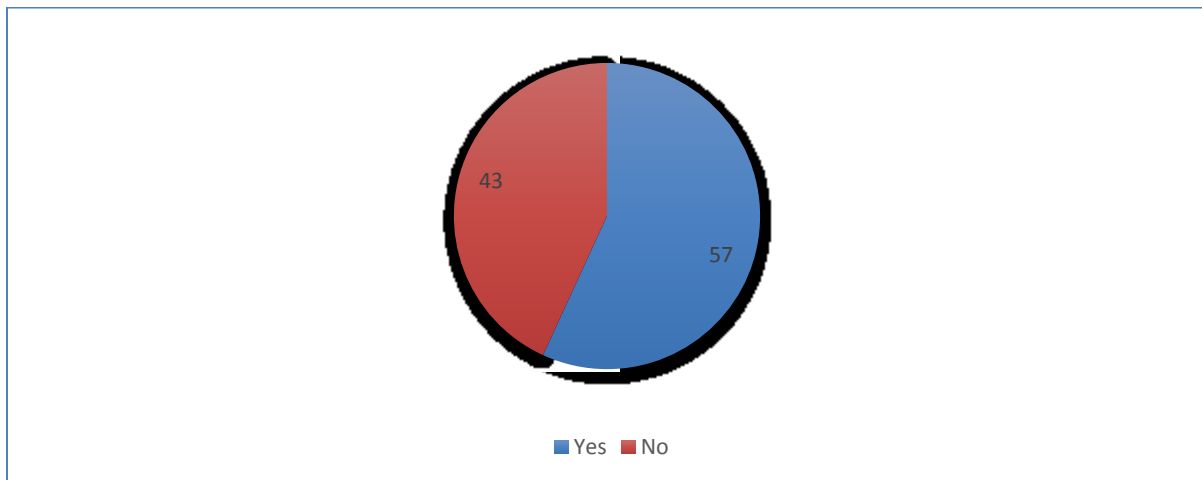
4.3 Patterns of Membership, Nature of Benefits from Ethnic Associations and Preferences for Formal and Informal Social Security

4.3.1 Membership of Social Support Networks

Over 50% of the respondents who belonged to ethnic associations confirmed that they belonged to other social networks, including clan associations and family support networks. During a focused group discussion, a 39 year old carpenter stated that:

In terms of eligibility, an individual who was employed, responsible and had a common ethnic type with the group was given the opportunity to join if he or she wished do so. Hence people were not forced to join rather it was voluntary.

Figure 4.7: Membership of Networks and Associations, in Percentage.



Source: Field data (September, 2017)

Information on the office holding by respondents in their various associations is given below. The data indicated that none of the respondents who belong to Clan Network, Ethnic Association

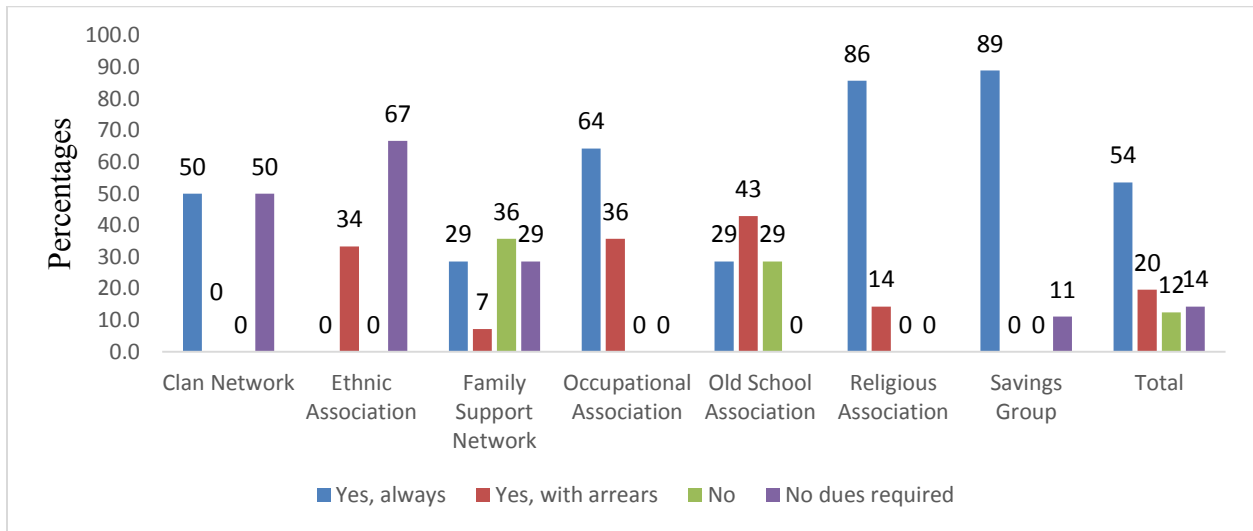
and Savings Group occupied the position of being an executive member. The association that reported the highest proportion of executive and committee members was Religious Association and Ethnic Association respectively while Clan Network and Old School Association reported of having the highest active members. Further, Clan Network and Family Support Network reported of the highest ordinary membership status respectively.

4.3.2 Social Support Networks Membership Obligations

It was found that contributions made in these different ethnic group associations were compulsory once an individual was a member. Sanctions were put in place to prevent members from violating the rule. The amount contributed were mostly discussed and agreed upon by all members of the group.

With respect to the dues these respondents pay in their various association (see Figure 4.8), the overall results indicated that over half of them always paid dues and this is true for respondents in Savings Group followed by those in Religious and Occupational Associations respectively. Around 67% of those in Ethnic association indicated that dues were not required in their group while only one-third of respondents in Family Support Network always paid dues. Some of the respondents in Ethnic Association, Family Support Network, Occupational Associations Old School and Religious Associations indicated that they did pay some dues but had some arrears to be cleared.

Figure 4.8: Payment of Dues in Associations, in Percentage.



Source: Field data (September, 2017)

Also, Ama a 54 year old woman, an executive of one of the groups and also in charge of the collection of contribution had this to say:

In terms of coverage, only members of the association were covered. Members who refused to make contributions were given time to make up. However when there was refusal of payments on three occasions members were taken out of the association. If an individual taken out still seeks to join the association then he or she was sanctioned to pay a fine before re-joining. The fines were used to run the association aside other contributions that were being made. (Executive member, Ga ethnic group)

Akosua, a 29 year older trader in the focused group said:

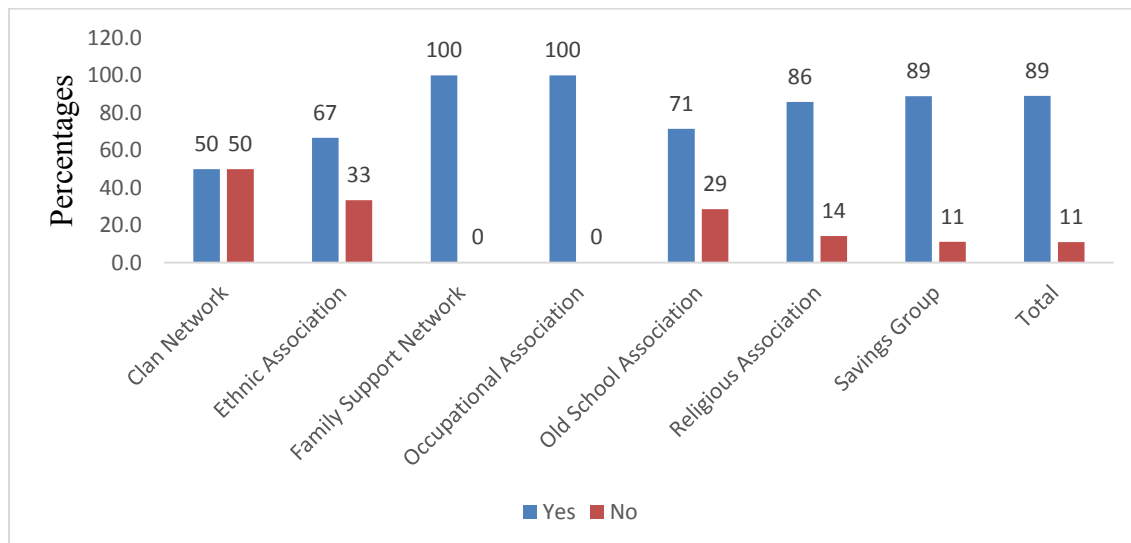
Most of the contributions made were financial as that was what was mostly needed by members to run and support their businesses. Also, other social activities like marriage, funeral and

others were not frequent; hence in-kind transfers were not as frequent as the cash which was done in monthly rotation thereby every member benefited from it. (*Member, Moshie ethnic group*)

4.3.3 Social Support Networks Benefits for Members

All the respondents who belonged to Family Support Network and Occupational Association indicated that their groups gave some form of support to its members (Figure 4.9). Also, over 60 % of the respondents who belonged to the remaining associations acknowledged that the groups supported members. On the part of Clan Network 50% of the respondents reported that there were supports from members. Overall, around nine out of every ten respondents claimed that their associations did provide some sort of support.

Figure 4.9: Existence of Support to Members in Group, in Percentage.



Source: Field data (September, 2017)

In Figure 4.10, respondents were asked to indicate the types of support that existed in their associations. The overall results showed that four in every ten respondents indicated that their groups provided financial support to their members. However, this observation differs across the various groups.

Ethnic Association

For instance, all the respondents in Ethnic Association indicated that they received in-kind assistance.

Savings Group

Close to 90% of the respondents who belong to Savings Group indicated that they were guaranteed supports as well as and in-kind transfers.

Clan Network

Half of the respondents in Clan Network mentioned that there were finance and in-kind support from members of the association.

Occupational and Old School Associations

Further, higher proportions of respondents in Occupational and Old School Associations indicated more of financial support, as compared to Religious Association where members were often provided with in-kind support.

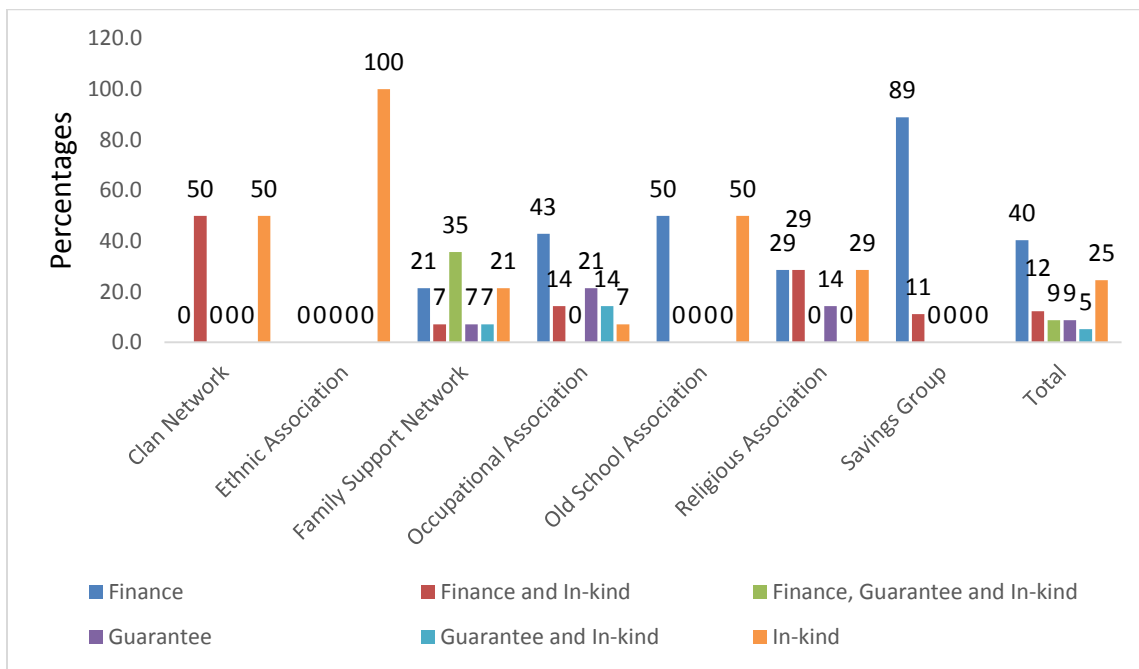
Religious Association

High proportions of respondents indicated that they were supported mostly by in-kind transfers.

Related to the above, Figure 4.11 reports on the types of support respondents had ever benefited from their associations. The results revealed that on the whole, most of these respondents had

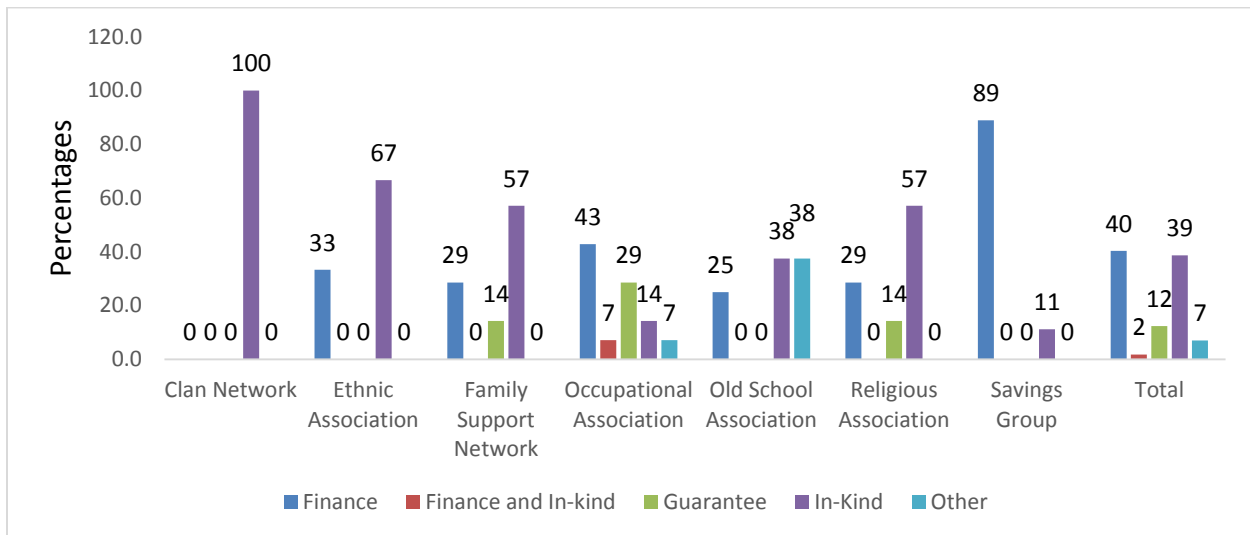
ever received financial and in-kind support. All the respondents in Clan Network received in-kind support while higher fractions of those in Ethnic Association, Family Support Network and Religious Association had ever received in-kind support. Those in Savings Group followed by Occupational Associations largely received financial support.

Figure 4.10: Forms of Support Existing in Associations, in Percentage.



Source: Field data (September, 2017)

Figure 4.11: Forms of Support Respondents have ever benefited from by Association, in Percentage.



Source: Field data (September, 2017)

Kwesi, a 32 year old Scrap dealer as well as an executive member had this to say in terms of coverage as well as differences in the system with respect to other ethnic group:

Only members of the association could benefit from the support system. I personally do not see the difference between that of our association and other ethnic groups as we all perform if not all types of support, similar support plans. (Member, Dagomba ethnic group)

Tables 4.16 and 4.17 gives information on what respondents offered to family, institutions, members or individuals in return for support from health care and business respectively. The data reveals that most of the respondents were willing to offer their own resources such as assets, money or materials to provide support to siblings as well as their own children and other

relatives. It tended out that respondents do not expect any support from the government when it comes to support for health care. Similarly, higher fractions of the respondents were willing to give their own resources followed by support from siblings when it comes to support for business. Though, support from their children and bank also reported the same mean value of 2.5. Thus, approximately three out of every ten respondents were of the view that supports will come from either their children or bank. With respect to that of siblings, the number of respondents who answered on siblings was relatively higher.

Table 4.16: What is given in Return for Support for Health Care, in Absolute Figures.

Variable	N	Mean	Std. Dev.	Min	Max
Own resources	204	4.6	0.8	2	5
Siblings	188	2.9	0.9	2	5
Own children	60	2.7	1.7	1	5
Other relatives	160	2.2	1.0	1	4
Friends	168	1.8	0.8	1	4
Bank	40	1.6	1.0	1	4
Government	16	1.5	0.9	1	3

Source: Field data (September, 2017)

Table 4.17: What is given in Return for Support for Businesses? In Absolute Figures.

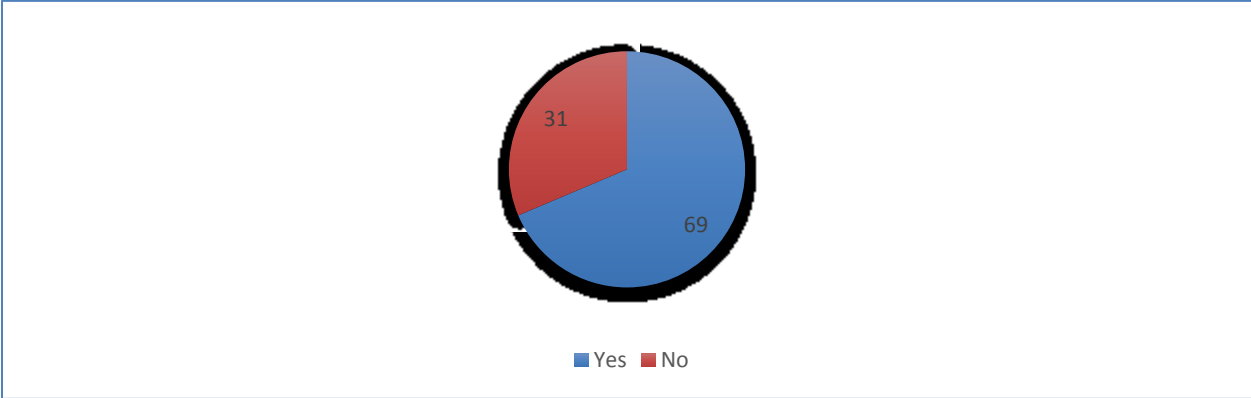
Variable	Obs	Mean	Std. Dev.	Min	Max
Own resources	204	4.7	0.8	1	5
Siblings	188	2.5	0.8	1	4
Own children	60	2.5	1.7	1	5
Other relatives	164	1.8	1.0	1	4
Friends	160	1.5	0.7	1	4
Bank	32	2.5	1.2	1	4
Government	16	1.8	0.9	1	3

Source: Field data (September, 2017)

4.3.4 Preference for Participation in Formal and Informal Social Security Schemes

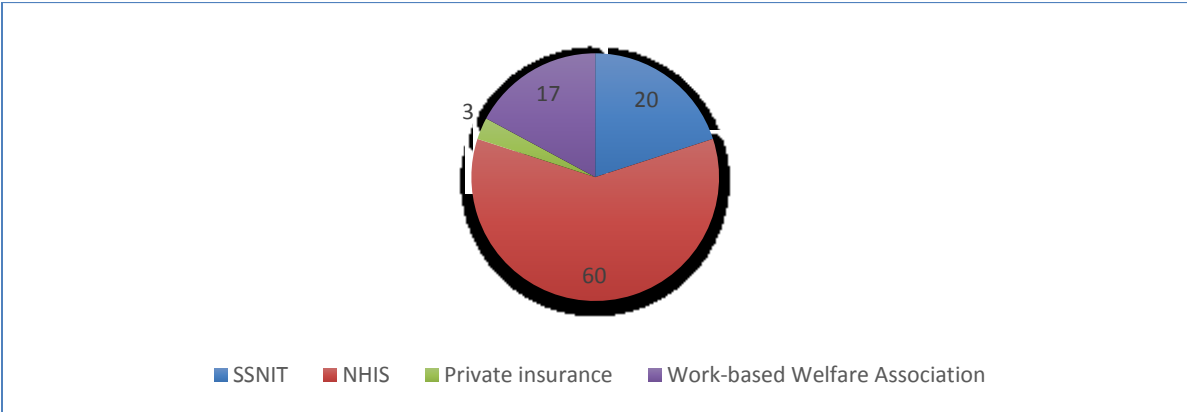
Of those who had ever participated in a formal security scheme, approximately 60% of them said they were involved in the NHIS followed was those involved in SSNIT (Figure 4.12). As low as around 3% of them indicated that they have been involved in private insurance.

Figure 4.12: Participation in Formal Social Security Scheme, in Percentage.



Source: Field data (September, 2017)

Figure 4.13: Type of Formal Social Security Scheme Participated In, in Percentage.



Source: Field data (September, 2017)

Table 4.18 presents information on the (multiple) responses for those who indicated preference for formal social security schemes. The results indicated that all the respondents of Akan and Moshie ethnic group preferred formal schemes due to the payment plan and the benefit that they would receive respectively. About 60% of the Ewe and Dagomba ethnic group cited three main

reasons for their preference for formal schemes, namely: cost of contribution, payment plan and benefit that will be received as against Ga-Dangme ethnic group where around 83% preferred formal schemes mainly due to the expected benefits.

On the other hand, Table 4.19 presents information on the multiple responses for those who indicated preference for informal social security schemes. With the Dagomba ethnic group, around eight out of every ten of the respondents preferred informal schemes due to all the three reasons: cost of contribution, payment plan and benefit that expected benefits, as compared to the Akan and Ga-Dangme ethnic group where a higher proportion of them cited benefit that would be received are the major reason for their preference for informal schemes. The overall results showed that most of the respondents cited benefit that would be received as their motive for preferring an informal scheme and this was followed by those who cited all the three reasons.

Table 4.18: Reasons for those who Indicated Preference for Formal Social Security, in Percentage.

	Akan	Ga-Dangme	Ewe	Dagomba	Moshie	Overall
Multiple responses	%	%	%	%	%	%
Cost of contribution, Payment plan, Benefit that will be received	0	0	60	60	0	36
Payment plan	0	0	0	10	0	4
Payment plan, Benefit that will be received	0	17	0	20	100	16
Benefit that will be received	100	83	40	10	0	44
All	100	100	100	100	100	100

Source: Field data (September, 2017)

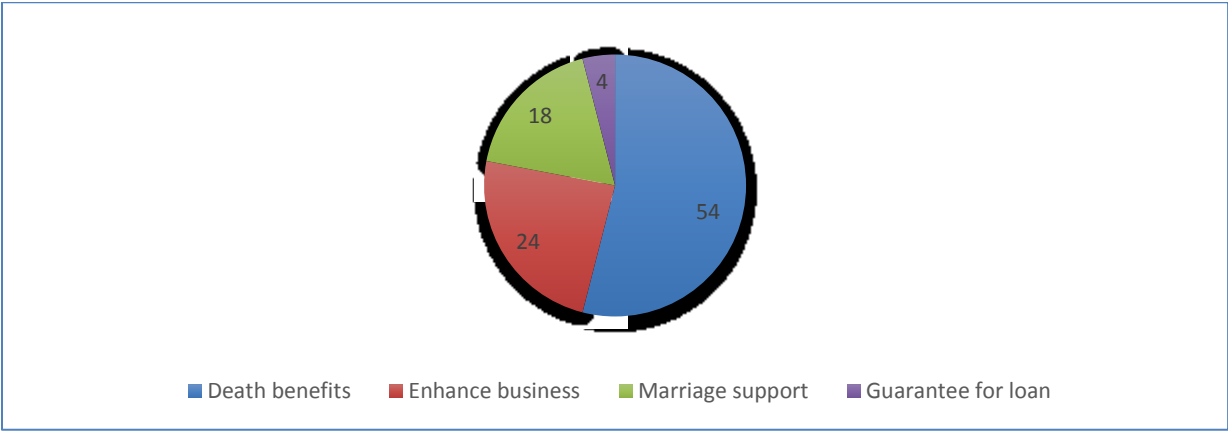
Table 4.19: Reasons for those who Indicated Preference for Informal Social Security, in Percentage.

	Akan	Ga-Dangme	Ewe	Dagomba	Moshie	Overall
Multiple responses	%	%	%	%	%	%
Cost of contribution, Benefit that will be received	0	0	0	0	33	4
Cost of contribution, Payment plan	0	0	40	0	0	8
Cost of contribution, Payment plan, Benefit that will be received	17	14	40	80	0	31
Payment plan	17	14	0	0	33	12
Payment plan, Benefit that will be received	0	14	0	20	0	8
Benefit that will be received	67	43	20	0	33	35
Other	0	14	0	0	0	4
All	100	100	100	100	100	100

Figure 4.14 exhibits some benefits that were offered by informal social security systems. Of this, the results revealed that over half of the respondents cited death benefits as the main support from informal schemes and this were followed by those who cited enhancement of business and marriage support respectively. On the contrary, as low as 4% of the respondents made mention of informal social security schemes to be a potential guarantee for loan.

As part of the interview, respondents were asked to briefly state the differences between formal and informal schemes. Of all the responses from the various ethnic groups, it was found that majority of all the ethnic groups indicated that formal schemes were more reliable, well-structured and legalized as compared to informal schemes. Majority of the respondents in the different ethnic group however were of the view that, informal schemes were easily accessible and flexible as compared to formal schemes. When respondents were asked to indicate how they intended or planned to improve their involvement in social security schemes in the future, the three main issues that came up in the different ethnic groups was: increase participation; make regular contribution; and increase the rate of savings to be able to contribute continually to a scheme.

Figure 4.14: Benefits offered by Informal Social Security Systems, in Percentage.



Source: Field data (September, 2017)

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The above chapters have given an overview and insight into the participation of individuals in informal social security systems. This chapter summarises the findings, and draws conclusion and recommendations.

5.1 Summary of findings

The review of socio-demographic background of the respondents in the study revealed that majority of them were economically active and in ages 15 and 49 years and earn sufficient income that can assist in making reasonable decisions concerning social security protection.

Most of the respondents indicated that the main customary practices of informal social security that were still common today in their ethnic groups included: family support, support in times of death and during hard or bad times. As part of the survey, respondents were asked to indicate the different kinds of informal social supports they knew about. The findings revealed that larger proportion of the respondents cited these informal supports: family support network, occupational association, religious association, savings group and old school association. Some small sections of the respondents did mention of clan support network and ethnic association.

Also when it came to saving habits, the study revealed that most of the respondents were saving in cash and in kind. It was also revealed that majority operated *susu* or saved with savings and loans companies, this was because it supported their businesses and also served as capital for reinvestment into their businesses. However the respondents did not consider long term savings towards old age as they felt that if they had good businesses and are able to cater for their families then they have enough security against old age and unexpected circumstances.

The study noted that the media through radio, television amongst others disseminates more information on savings and loans companies as compared to SSNIT. However, the respondents that had heard about SSNIT were as a result of their official jobs and associations of which they were members of.

Finally, there appears to be a preference for the informal social security protection like the family system, *susu* system and more as compared to the SSNIT, as most attributed it to the availability to workers in the informal sector as well as guarantee of the contributions being safe and readily available.

Also, the patterns of coverage in terms of support were such that only members of the association benefited from it. The nature of benefits were in financial supports such as cash transfers, in-kind transfers such as gifts and parcels as well as supports such as the presence of members that gives a sense of belongingness and association. Further, preference for informal social security was much higher as compared to the formal as respondents from the various ethnic groups were of the view that it was more reliable, flexible and accessible.

This supports the finding of Kelly and Ronald Paul Hill (2014), who was of the view that social poverty within a country, reduces individual wellbeing. Hence the outcome of this study proves

that in order to avoid poverty and other related risks that come with poverty there is the need for individuals to form a collective unit to support each other to improve on their wellbeing.

5.2 Conclusion

In conclusion, there is also the need to appreciate the reasons for the existence of informal social security arrangements, the various forms of informal social security arrangements, how important the role of informal social security arrangements are and the nature of the association between informal and formal social security arrangements.

Therefore it is important that in dealing with informal social security its cultural basis should not be destroyed since the nature of these benefits stems from the fact that Ghanaians, particularly in rural communities, have a strong sense of pride in their own traditions and values of their communities. This however leads to difficulties in accepting changes which are imposed or introduced to them from the outside and do not evolve from the communities they belong themselves to.

Government however needs promote the involvement of informal social security schemes and arrangements in social security provisioning. This can be done through a variety of government interventions such as training that will lead to improve the managerial skills and investment abilities of members of informal social security schemes, provide subsidies that will enhance the financial base of informal social security schemes mainly those that are focused on the very poor poorest, also technical assistance could be offered to help informal social security schemes on the management of risk.

5.3 Recommendations

In respect to the key findings and the conclusion given above, the below policy recommendations are proposed to help strengthen informal social security protection and participation. From the literature reviewed informal social security protection system has existed over time and is here to stay based on our African cultural, traditional and religious believes. Therefore there is the need to formalize activities that will make them credible.

- Informal social security groups and associations can be helped to start their own insurance schemes to support individuals in times of need that is reliable and backed by law. This process can be managed by an insurance company and also regulated by authorities in charge of social insurance.
- Advocacy through media and mobile vans during traditional ceremonies, durbars, church activities and associations should encourage individuals to participate in social protection schemes as it goes further to improve social wellbeing and wealth.

Since this study only focused on the informal social security in the urban area there is the need to undergo further studies that focus on the rural areas and issues such areas face in relation to informal social safety nets.

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APPENDIX A

QUESTIONS FOR MEMBERS OF ETHNIC ASSOCIATION

SECTION A: STUDY AREA INFORMATION

QUESTIONNAIRE

Introduction:

Questionnaire number: |__|__|__|

A1. Community

A2. Location of household

A3. Name of interviewer

A4. Date of interview: |__|__| / |__|__| / 2017

A5. Respondent's name:

A6. How many people are in your household? |__|__|

Section B: Household Composition and Education

MID	Member's name	Sex	Age	Relationship to head of household	Marital status	Religious denomination	Ethnicity	Highest educational qualification	Current occupation	
									Primary	Secondary
	Begin with the respondent	1.Male 2.Female		1. Head 2. Spouse 3. Son/Daughter 4. Parent / parent-in-law 5. Son/Daughter-in-law 6.Other relative 7. Non relative	1.Never married 2.Married 3.Widow/widower 4.Divorced 5.Separated 6.Co-habiting	1.Christian 2.Muslim 3.Traditional 4. None	1.Akan 2.Ewe 3.Ga-Dangme 4.Guan 5. Mole Dagbani 6.Others	1. None 2. Primary 3.JHS/JSS/MSLC 4.SHS/SSS/O'Level/A'Level 5.Voca/Comm College 6.Training 7.Degree/HND 8.Tech/Prof. Cert 9.Other (specify)	1.Crop/vegetable farming 2.Livestock/poultry farming 3.Trading 4.Artisan 5.Civil/Public servant 6.Other professional work 7.Student/Apprentice 8.Unemployed 9.Household/domestic work 10. Retired 11. Other (specify)	
B1	B2	B3	B4	B5	B6	B7	B8	B9	B10a	B10b

C. Household Dwelling Characteristics

C1. In what type of dwelling does the household live?

1. Separate house (Bungalow)
2. Semi-detached house
3. Flat/Apartment
4. Compound House
5. Other (specify)

C2. What is the present occupancy status?

1. Owner occupied (>> C4)
2. Renting
3. Rent-free (>> C4)
4. Other (specify)

C3. If the household is renting the dwelling place, what is the annual rent?

GH¢ _____

C4. What is the main construction material used for the outer wall?

1. Mud bricks/earth
2. Cement blocks/concrete
3. Landcrete
4. Wood
5. Metal sheet/slate/asbestos
6. Burnt bricks
7. Bamboo
8. Other (specify)

C5. What is the main construction material used for the floor?

1. Mud/earth
2. Cement /concrete
3. Landcrete
4. Wood
5. Ceramic tiles
6. Terrazzo
7. Other (specify)

C6. What is the main material used for the roof of the main building?

1. Palm leaves / Raffia / Thatch
2. Corrugated iron sheet
3. Roofing tiles
4. Bamboo
5. Slate / Asbestos
6. Wood
7. Other (specify)

C7. What is the main source of lighting for your dwelling?

1. Electricity (mains)
2. Electricity (private generator)
3. Kerosene/Gas lamp
4. Solar energy
5. Flashlight / Torch
6. Candle
7. Other (specify)

C8. What is the main source of water supply for this household? (General use / Drinking)

1. Pipe-borne (private)
2. Public tap / standpipe
3. Borehole
4. Well
5. Tanker supply / vendor provided
6. Sachet / bottled water
7. Other (specify)

a. General Use

b. Drinking

C9. What is the main source of fuel used by the household for cooking?

1. Wood
2. Charcoal
3. Gas
4. Kerosene
5. Electricity
6. Other (specify)

C10. What type of toilet facility is usually used by the household?

1. Private W.C
2. Private Pit latrine
3. Private KVIP
4. Public toilet (WC/KVIP/Pit latrine)
5. No toilet facility / bush / seashore
6. Other (specify)

D. Household Assets

Asset	D1 Does any member of the household own this asset..... 1. Yes 2. No	D2 Do you own this asset? 1= Yes, alone 2 = Yes, jointly with someone else 3 = Do not own the asset	D3 Value of asset in its current state
1. Furniture			
2. Sewing machine			
3. Stove (kerosene)			
4. Stove (electric)			
5. Stove (gas)			
6. Refrigerator			
7. Freezer			
8. Air conditioner			
9. Fan			
10. Radio			
11. Radio cassette / record player			
12. DVD / Video player			
13. T.V			
14. Desktop Computer			
15. Laptop Computer			
16. Printer			
17. Computer accessories			
18. Camcorder/video camera			
19. Tablet (e.g. iPad, Samsung galaxy)			
20. Satellite Dish			
21. Washing machine			
22. Camera			
23. Iron (Electric)			
24. Box Iron			
25. Bicycle			
26. Motor cycle			
27. Motor tricycle			
28. Car			
29. Truck, other large vehicle			
30. House			
31. Other Building			
32. Land / Plot			

Asset	D1 Does any member of the household own this asset..... 1. Yes 2. No	D2 Do you own this asset? 1= Yes, alone 2 = Yes, jointly with someone else 3 = Do not own the asset	D3 Value of asset in its current state
33. Shares/Treasury bills			
34. Microwave oven			
35. Food processer/ blender			
36. Mobile phone			
37. Generator			
38. Jewellery			
39. Uncut cloth			
40. Business			
41. Livestock (cattle)			
42. Livestock (sheep, goats, pigs, rabbits)			
43. Poultry (chickens, ducks, guinea fowl)			
44. Cutlass			
45. Hoe			
46. Spraying machine			
47. Mower			
48. Plough/cultivator			
49. Gun, including hunting gun			
50. Set of sitting room furniture			

E. Membership of Organization

E1. Are you a member of any organisation or association 1. Yes 2. No

Name of organisation / association	E2. How long have you been a member of this association? In years	E3. Member status in the association. 1. Executive member 2. Committee member 3. Active ordinary member 4. Ordinary member (not active)	E4. Does this group have any form of support for its members? 1. Yes 2. No	E5. Which forms of support exist in this association? 1. Financial 2. Guaranty 3. In-kind (contributes assets) 4. Other (specify) <i>[Multiple response]</i>	E6. Have you ever benefited from any of this support? 1. Yes 2. No	E7. Do you pay dues in this association? 1. Yes, always 2. Yes, with arrears 3. No 4. No dues required
1. Community based association						
2. Religious association						
3. Occupational association						
4. Former school association						
5. Farmer Group						
6. Susu or savings group						
7. Hometown association						
8. Other (specify)						
9. Other (specify)						

E8. Do you expect the association/ group to help you in times of need or sickness? 1. Yes 2. No

F. Household Income and Expenditure

Income source	Estimated annual income in GHC
a. Crop / vegetable farming	
b. Livestock farming	
c. Paid employment	
d. Remittances received	
e. Sale of assets	
f. Gain from lottery	
g. Other income source (<i>specify</i>)	

Expenditure	Estimated monthly expenditure
Food	
Clothing and housing	
Farming	
Education	
Transportation	
Health	
Donations	
Other expenditure (<i>specify</i>)	

G. Informal social security

- G1. Have you heard about informal social security? 1. Yes 2. No
- G2. If yes, from what source? 1. Radio 2. TV 3. Friends
 4. Walking-in by informal social security agents 5. Other (*specify*)
- G3. Where do you work?
- G4. How many years have you been working?
- G5. Do you have any savings or investment with a bank / financial institution? 1. Yes 2. No
- G6. Do you have any savings or investment with an informal association / group? 1. Yes 2. No
- G7. For what purpose do you save?
-
- G8. How long do you intend to remain economically active, all things being equal?
- G9. What income will you fall on when you are no longer working?
1. Personal savings with a bank / financial institution
 2. Remittance from children 3. Remittance from family members
 4. Other (*specify*):
- G10. Workers in formal employment retire at a certain age to live on pension benefits; do you wish that for yourself? 1. Yes 2. No

- G12. What are the reasons for the difference between the two?
-
- G14. Do you think saving with informal social security systems is a good idea? 1. Yes 2. No
- G15. Give reasons for your response:
-
- G16. Which type of social security system do you prefer?
1. Formal social security 2. Informal social security 3. None
- G17. What reasons account for this choice? **[Multiple response]**
1. Cost of contribution 2. Payment plan 3. Benefit that will be received
3. Other specify
- G18. How does the informal social protection differ from the formal social protection?
-
-
- G19. List some of the benefits offered by informal social security systems
1. Death benefits 2. Enhance business 3. Marriage support
4. Guarantee for loan 5. Other (specify)

APPENDIX B

QUESTION FOR KEY INFORMANTS: ASSOCIATION EXECUTIVES

Demographic characteristics of executives

Age, sex, ethnic group, education, occupation, executive role, hometown, length of stay in Abokobi

ORGANISATIONAL HISTORY AND FUNCTIONS

History

1. Name of the association
2. Indicate the founder of the association.
3. State year in which it was formed
4. What was the motivation for the creation of the association?

5. Describe the organizational structure of the association (e.g. executive offices, length of office, committee's documentation, etc.)
6. Who appoints the executives?
7. Are there other similar associations in the community?

FUNCTIONS

What are the objectives of the association?

What are the activities the association undertakes to fulfill the objectives?

What gaps remain in the expectation of the members and what the association is able to do?

How do you plan to fill the gaps in expectation?

MEMBERSHIP

1. Who is eligible to join the association?
2. Please indicate the criteria for eligibility
3. What is the age limit for joining?
4. How are members recruited for the association?
5. Who are the main beneficiaries of the association?
6. How do people qualify to benefit from the activities of the association?
7. How many members does your association have?
8. Under what circumstances do people lose their membership?

FUNDING

1. What are the sources of funding for the activities of the association?
2. What is the main source of funding?
3. Do all members contribute or are some exempt?
4. If some members are exempt please explain who they are and why.
5. How is the contribution determined?
6. What is the official frequency of contribution?
7. What proportion of people is able to pay contributions regularly?
8. What proportion of people is not able to pay on the due date?
9. Are contributions the same for all benefits?
10. Is the support package in the group viewed as the same in that of the formal sector? If not explain the difference?

Please indicate if there people in the community who are eligible but have not joined your association and why.

COVERAGE – SOCIAL ASSISTANCE

What proportion of your members were you able to assist in 2016?

If not all, why could you not assist everybody?

What kinds of activities are you typically able to assist with?

What kinds of activities are you not able to assist with?

What is the most common request for assistance you receive from members?

How do members put in a request for support?

What are the conditions they have to meet to receive support?

Who decides who gets support from the association?

What kinds of support do you give as grants?

What kinds of support do you give as loans?

What is the main difference between your assistance and the formal social security system?

Do you have members who also have formal social security?

APPENDIX C

QUESTIONS FOR FOCUSED GROUP OF ASSOCIATION

1. What led to the formation of your mutual help association in the community?
2. What are the objectives of the association?
3. What are the main activities of the association?
4. What are the eligibility criteria for joining the association?
5. Is there an age limit or an age group target to the membership of the group?
6. What are the characteristics that a member should possess?
7. How are the associations funded?
8. What do members have to contribute to the association?
9. How frequent are contributions made?

10. Are there implications for members who skip contributions?
11. What similarities or differences do you identify with your group as compared to other ethnic groups?
12. What similarities or difference do you identify with your group as compared to formal support systems?
13. What are the terms of coverage in this group?