UNIVERSITY OF EDUCATION, WINNEBA

LOCAL ASSOCIATIONS AND SUSTENANCE OF COMMUNAL LIVING IN ASAMANKESE

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LOCAL ASSOCIATIONS AND SUSTENANCE OF COMMUNAL LIVING IN ASAMANKESE



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of the requirements for the award of the degree of
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DECLARATION

Student's Declaration

I, Pomeyie, Christiana Ntowaa, declare that this thesis, with the exception of quotations and references contained in published works which have all been identified and duly acknowledged, is entirely my own original work, and it has not been submitted, either in part or whole, for another degree elsewhere.

SIGNATURE:	•••
DATE:	•••

Supervisor's Declaration

I hereby declare that the preparation and presentation of this work was supervised in accordance with the guidelines for supervision of thesis as laid down by the University of Education, Winneba.

NAME: Prof. Mrs. Esther Yeboah Danso-Wiredu
SIGNATURE:

DATE:

DEDICATION

In sincere appreciation of their moral and material support and sacrifices throughout my studies, I dedicate this piece of work to my husband, Evans Ato Yamoah, and my kids – Cadman Evans Yamoah, Prince Kofi Amoabeng and Aba Mensimah Yamoah.



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ABSTRACT

In Africa, social relationships and the benefits there of are part of the established historical structures. People believe the recent copied lifestyle of individualistic living by a section of Ghanaians is the cause of gradual disintegration of the Ghanaian culture. . In the past most Ghanaians lived in compound houses where extended family members shared not only household facilities like toilet and kitchen but also saw the welfare of household members as shared responsibilities among the family members Sometimes, the welfare of people were not only shared burdens of the household members but that of the community as a whole. The assistance rendered to extended family members have dwindled over the years because of the perceived burden borne by especially, privileged family members. There is therefore, evidence that the strong cultural and social interdependent among Ghanaians family members is being threatened since communal living and fostering of social relationships were part of the everyday lifestyles of Ghanaians history. Many Ghanaians recreate such relationships through the formation of local associations. Though a vast amount of empirical work stresses the beneficial effects of social capital, recent literature has explicitly recognized the importance of distinguishing different types of social capital. Particularly, a distinction has been made between homogeneous (or bonding) and heterogeneous (or bridging) networks. The research is based on a qualitative research approach. A case study of different local associations at Asamankese in the Eastern Region of Ghana was used to represent what happens in other cities in the country. Primary data obtained through personal and focus group interviews using semistructured interview guide to solicit information from organisational members and leaders. Participants were purposefully selected from different local associations with the help of community leaders and the municipal youth coordinator. The research findings were analysed qualitatively. The study concluded that these local associations shape both men and women's lived experiences similarly and they have intriguing effect on interdependence among their members like it used to be in the past.

CHAPTER ONE

INTRODUCTION

This chapter of the study covers the background to the study, statement of the research problem, objective of the study, research questions, significance of the study, scope of the study, and organization of the study.

1.1 Background to the Study

For ten thousand years, most humans lived as nomads surviving by hunting and gathering food; then around 10,000 years ago some people learned to farm (Ramirez et al., 2008). The development of agriculture is one of the major turning points in human history because it radically changed how people lived. Civilization coupled with population increase made economies to become more complex, with some villages growing into cities with diverse populations, compared to village populations that usually consisted of a few extended families or clans (Ramirez et al., 2008).

As more complex cities emerged, the older forms of community were "lost" in modernity and today new forms are being reinvented. In today's modern, industrialized societies, clubs, families, and neighborhoods carry on the principles of communality (Kunze, 2012). Yet in modern societies, community-building processes have changed fundamentally. A brief sociological review of the modern loss of community and the emergence of new postmodern communities will help to understand the reason why this reinvention is happening today (Kunze, 2012).

Humans have always lived in some kind of communal networks. Putnam (1995) opined that when Tocqueville visited the United States in the 1830s, it was the Americans' propensity for civic association that most impressed him as the key to their unprecedented ability to make democracy work. "Americans of all ages, all

stations in life, and all types of disposition:' he observed," are forever forming associations. There are not only commercial and industrial associations in which all take part, but others of a thousand different types; religious, moral, serious, futile, very general and very limited, immensely large and very minute.... Nothing, in my view, deserves more attention than the intellectual and moral associations in America." (Putnam, 1995 pg 66).

Recently, American social scientists have unearthed a wide range of empirical evidence that suggest that the quality of public life and the performance of social institutions (and not only in America) are indeed powerfully influenced by norms and networks of civic engagement. Researchers in fields such as education, urban poverty, and unemployment, control of crime and drug abuse, and even health have discovered that successful outcomes are more likely in civically engaged communities (Putnam, 1995)

In Africa, social relationships and the benefits thereof are part of the established structures (Jones & Volpe, 2011). In the past, most Ghanaians lived in compound houses where extended family members shared not only household facilities but also saw the welfare of household members as shared responsibilities (Korboe, 1992, Sarfoh, 2010& Danso- Wiredu 2021.). The welfare of people were not only shared burdens of the household members but that of the community as a whole. People believe the recent copied lifestyle of individualistic living by a section of Ghanaians is the cause of gradual disintegration of the Ghanaian culture. In the olden days, members in the community come together to do a piece of work (communal labour), form groups to make farms (nnoboa), celebrate the birth and naming of a new baby, as well as deaths of community members. Ghanaian children and adults played many

games together and festivals brought many people together (Korboe, 1992, Sarfoh, 2010 & Boateng-Nimoh & Nantwi, 2020).

In this modern competitive and dynamic world, economic challenges exist in every sphere of human growth, development and existence. Humankind's insatiable wants, which have no tendency to change, have created economic divisions among nations and people within the same nations because of limited resources to meet the growing demand for enhanced life in every country. Socio-economic challenges such as poverty, illiteracy, ignorance, diseases, illegal migration, crime, slums, poor sanitation and rural-urban migration have arisen with time. The traditional community that lived and worked together was substituted on the one side by private nuclear families in reproductive households and on the other side by forms of official employment in commercial enterprises. Since the beginning of the industrial age, cities and states have replaced traditional villages and farm communities with governmental institutions providing for society's needs.

In a nutshell, the communality has lost its dominance to societal institutions in the changing process from medieval times to modernity. The assistance that were rendered to extended family members has dwindled over the years because of the perceived burden borne by privileged family members. This raises concerns that the social interdependency among family members is under threat (Korboe, 1992Gysels et al., 2011; Andrade, Quashie & Schwartzman, 2022). Living together in the same communities; in an ethnicity enclave, sharing rooms in the same house or trading goods at the same market, socially links community members together (Danso-Wiredu, 2016). In their quest to maintain the bond of communal relations (Widner J & Mundt A, 1998), most Ghanaians depend on the formation of local associations. Through such associations, most members get assistance from their group members

similar to what prevailed in the past among family members. Since communal living and fostering social relationships are embedded in people's lifestyles, many Ghanaians recreate such relationships through local associations; which are identifiable groups with specific objectives. Associations are groups of individuals who deliberately create a set of stable social relations with the intention of continuously accomplishing specific goals (Stinchcombe and March, 1965). Previous studies on local associations in Ghana largely focused on the roles such associations play in the development of their localities (Paller, 2015; Lyon, 2003).

There is evidence that local association have helped communities strengthen themselves in order to improve people's lives and address issues that have been identified within the communities, and building upon existing skills and strengths within the community. Community development programs received substantial support from governments and donor agencies. Therefore, many governments promoted development projects that aimed at environmental security, social renewal, and income generation (Cohen, 1996).

Wharf (1999) notes that in Anglophone Africa, community development during the first half of the twentieth century was informed by the dominant modernization development theory. Provision of infrastructure was perceived as the means of modernizing the so-called primitives of the less developed realm of the world. Hence, the Gold Coast government initiated steps in the early 1940s to promote community development. This effort culminated into the setting up of the community development department by the state in 1948 to focus on rural development (Wharf, 1999).

In Ghana the practice of community development has received both state and non-state support. While institutions and organizations are contributing to community development over the years, community members themselves are equally contributing with or without any state support for the development of their communities. Being part of social association is an everyday life of most Ghanaians in urban cities in Ghana, most especially to survive the difficult urban environment. Local associations are mostly seen as informal in nature; the rules that govern their existence are usually unwritten (Hyden, 2008; Messer & Townsley, 2003; Rana & Mousumi 2021.). Even where they are written, members do not strictly follow the implementation of these set rules and sanctions (Danso-Wiredu, 2016). The collective effort in this endeavor implies that the practice of CD is a key for the growth and development of deprived societies (Bonye et al. 2013). Local associations like the family system, help to build and maintain strong relationships. This has necessitated the need to research into local associations and sustenance of communal living among its members in Asamankese in the West Akim Municipality.

1.2 Statement of the Research Problem

Local associations over the years have made some effort in accelerating the socioeconomic development agenda of the country. They do this through voluntary visits, sending of remittances and contribute towards social projects. There exist conflicting data on the number of recognized local associations and this makes it difficult for proper national planning, budgeting, and involvement of the local associations in planning. This phenomenon is aggravated by failed government policies towards community involvement in development (Kleist, 2011). Despite the recognition of some local associations as a potential resource for national development, there is a lack of clear-cut policy direction in engaging the local associations toward socio economic development. In addition, there is no proper coordination of existing policies and institutional deficiencies which make it difficult to tap into the knowledge, skills and capital of communities' local associations toward socio economic development. Asamankese in the WAM has more than 20% of its youthful population belonging to one form of local association or the other. (WAMA 2020) Most of this people are joining these local association s as a means of fostering cooperation and enhancing senses of belongingness among members.

Previous studies on local associations in Ghana largely focused on the roles such associations play in the development of their localities (Lyon, 2003; Paller, 2015; Azunre Amponsah. Takyi &Mensah, 2021.) This study goes beyond the developmental roles these associations play; rather it looks at how these associations mimic the communal living that existed in the past. The researchers own observations of these associations supported by evidence from the research conducted by Danso-Wiredu (2016) proves that associations members form a close niche in which they sometimes depend on each other for benefits such as soft loans, reciprocities and welfare. This study has therefore become necessary to investigate into

- What are driving factors to form community associations?
- How does membership been able to contribute to personal/ individual and communal development?
- What are the challenges and opportunities of local associations in the sustenance of social relations as well as communal living among their members and socio economic development in Asamankese in the west Akim municipality?

1.3 Objectives of the Study

The general objective of the study is to establish the role local associations play in the sustenance of communal living among the people of Asamankese in the West Akim Municipality. The specific objectives of the study are to:

- 1. Analyse the types of local associations found in Asamankese
- 2. Investigate factors that determine the formation of local associations in Asamankese
- 3. Explore the various ways local associations strengthen communal living among their members

1.4 Research Questions

The study sought answers to the following research questions:

- 1. What are the types of associations found in Asamankese?
- 2. What are the factors that determine the formation of the local associations?
- 3. To what extent do local association strengthen communal living among their members?

1.5 Significance of the Study

A research into local associations and the roles they play in enhancing communal living and socio economic development of Ghana is very much needed in this modern socio-economic and political development that the state is driving through. The contributions of local associations cannot be over looked. In spite of the immerse contributions to economic development of the state, they also encounter lots of challenges in their operations.

Local associations are predominant across the country and they play major roles in rural poverty alleviation and wealth creation. This study will enrich knowledge by looking at the roles of local associations from a different dimension that is, how they foster social cohesion and as a result help their members live interdependently as it was largely done in the past.

This research will demonstrate how members of local associations strive to socially attain their identity by being part of associations. Most research conducted on local associations in Ghana has focused on their roles in community development and governance. Also, the research will bring to the fore how these local associations shape people's lived experiences and their intriguing effect on interdependence among their members. The study hopes to change the general perception that social associations are formed to collectively demand for development of the localities they are situated and the various challenges that confronts these associations in their operations.

Finally, the study intends to contribute to existing literature on local associations for further studies. Based on the findings, recommendations will be made to help shape policies of government as well as the municipal assembly in undertaking further studies that would improve the formulation and implementation of development strategies.

1.6 Scope of the Study

This study focuses on the activities of local associations and how they sustain communal living in Asamankese in the West Akim Municipality. The research concentrate on associations based in the capital of the municipality in order to assess the effects of local associations in strengthening and maintaining social relations as well as communal living among their members and the economic development of the area. The analysis is based on field data that was collected in Asamankese in the West

Akim Municipality for the research. The boundary of the research is clearly marked to help in the data collection and the period of nine months that has been scheduled to complete this study.

1.7 Delimitation of the study

Except for purposes of comparison, the study delimits the contributions of local associations to the sustenance of communal living in Asamankese. The study used convenience sampling and purposive techniques to sample the study population and therefore can not be generalized. The findings, however, can be transferred to a population of similar characteristics elsewhere in Ghana or even beyond.

1.8 Organization of the Research

This study is organized into five main thematic chapters. Chapter one deals with the general introduction which looks at: background to the study, statement of research problem, purpose of the study, objectives of the study, research questions, and significance of the study, scope of the study and organization of the study.

Chapter Two provides a theoretical and empirical review of literature which gives an overview of the study. Chapter Three presents the study methodology, research design, study populations and sampling size and techniques used in the study. It also sets out the data collection and analysis methods. Chapter Four presents the results of the data analysis in explaining the dynamics surrounding local associations and communal living in the study area. Finally, Chapter Five summarizes the study's findings, provides a conclusion and makes recommendations in relation to the outcomes of the study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In this chapter, literature on the key concepts around which the study revolves is reviewed. In this regard, existing scholarly literature on local associations and the sustenance of communal living is examined and discussed. A theoretical framework on social capital is then presented with a conceptual framework developed to guide the study.

2.1 Local Association

Modern association are groups of individuals who intentionally create a set of stable social relations with the intention of unceasingly accomplishing specific goals (Tikhonov & Novikov, 2020). They have accepted structures with explicit roles and mutual purposes (Basov, de Nooy, & Nenko, 2021). There are various types of associations and their structures often include power relations that grant statuses to people to make decisions which shape group behaviours (Redhead, & Power, 2022). Local associations are mostly seen as informal in nature, and the rules that govern their existence are usually unwritten (Danso-Wiredu, 2019). Even where they are written, members do not strictly follow a straight line of implementing the set rules and sanctions (Danso-Wiredu, 2016). Living together in the same communities, in an ethnicity enclave, sharing rooms in the same house or trading goods at the same market socially link community members together (Danso-Wiredu, 2016). In their quest to maintain the bond of communal relations (Lyon, 2006), most Ghanaians become members of local associations. Though available research suggests that local associations have been studied in the past, they are however embedded in research works on other areas of interest. It is only in relatively recent times that associations

have been studied as substantive and stand-alone research subjects. The closely-related work which fits into the category of matters studied is community-based organizations. A community-based organization is a private nonprofit-based organization that is representative of a community or significant segment of a community and that has demonstrated expertise in the field of workforce investment. Community Based Organizations (local associations) are nonprofit groups that work at a local level to improve life for residents. The focus is to build equality across society in all streams - health care, environment, quality of education, access to technology, access to spaces and information for the disabled, to mention a few (Weekly et.al, 2007).

A research conducted on the factors influencing the effectiveness of community based organizations' project implementation in Zimbabwe revealed that the evolution of Community Based Organizations in recent years, especially in developing countries, has reinforced the view that these grass root organizations are more effective in addressing local needs than larger charitable organizations due to their penetration, networks and perceived neutrality in their areas of operations. As a consequence, many international nongovernmental organizations are increasingly relying on local associations to access communities; hence, in most cases, partnering with them for greater developmental outreach (Fisher, 2002). Local associations are often non-profit organizations particularly service agencies that are located in and provide essential services to neighbors and communities. They include parents and teachers' associations (PTAs), sports clubs, church groups, school management committees (SMCs) and even youth and women groups formed for a particular need in society, and many others. Within Community Based Organizations there are many variations in terms of size and organizational structure. Some are formally incorporated, with a

written constitution and a board of directors (also known as a committee), while others are much smaller and more informal. Other civil society structures, for example, took the form of street committees and people's courts (Motala and Husy, 2001). Community Based Organizations (local associations) are said to be better placed than the other players in community development. As such, participation of people is more rigorous and more authentic because they are based right in the community. Since they are less structured, they are very flexible and can easily adapt to change (De Beer and Swanepoel, 1998; Mutenje, 2017).

Different associations pursue different goals. The kind of objectives these associations or organizations seek to achieve determines the type of associations they are. This means there are different types of local associations or organizations.

2.2 Types of Local Associations

Different authors gave different types of local association. Some of these include that of Fields in Trust perspective and the Tom van der Meer, te Grotenhuis and Scheepers versions. While the former make distinction of four types of voluntary associations; an Unincorporated Association, a Trust, a Limited Company, a Community Interest Company (a company for social enterprise) and an Industrial and Provident Society (a co-operative for social enterprise). The later made comparative distinction between three types of voluntary associations such as leisure organizations, interest organizations and activist organizations.

Fields in Trust(2020)in discussing about how to set up a voluntary association, touched on different types of voluntary associations which include an Unincorporated Association, a Trust, a Limited Company, a Community Interest Company (a

company for social enterprise) and an Industrial and Provident Society (a co-operative for social enterprise).

2.2.1 Unincorporated Associations

This approach may have been the initial structure for campaigning to protect a facility or a space in the first instance. It tends to involve a small group of members with short-term goals and is appropriate where there is no intention to employ staff or acquire property. An unincorporated association is relatively quick and cheap to set up. Unless an organization is applying for charitable status or registration as a Community Amateur Sports Club (CASC), no other agency need be involved. There are no fees to pay unless legal advice is sought on drawing up a constitution (Fields in Trust, 2020)

However, an unincorporated association has no separate legal existence and remains for most purposes a collection of individuals. Any property or contracts would have to be held by individuals on behalf of the group, and any legal proceedings taken against the group would, in reality, be against the individuals themselves, making them personally liable. The issues surrounding liability can be quite complex, and associated persons need to be very clear about the risks involved. These types of associations are more likely to be family or friend-based. They are not mainly for financial gain but rather for mutual assistance, fun and peaceful coexistence within society. Some of these associations are formed by members of a particular society living in different parts of a country or even outside the country. These are mainly local clubs and societies created with a view to bringing benefits to their members other than the making of business profits. Obvious examples are sports and social clubs, working men's clubs are organisations which focus on enhancing the cultural

and artistic life of the community tend to be the most focused on a single issue – apart from increasing pride in the community and promoting community cohesion (Chapman, 2022).). Most of these organisations are amongst the least likely to feel that they have a strong or good impact on issues surrounding poverty, employability or access to services.). It can also be residents of a street or an area in a community who agree to contribute for street sweeping or even labour union and other professionals. Their main aim is to fight for a common goal.

Some associations in Ghana can be found in our schools especially our Universities. We can talk about Volta Students Association, Northern Students Association, and Asante Students Union, among others. They are not legal associations, hence the term unincorporated. Their legality however is based on the general law of contracts, including contracts of agency, which governs members. This contract of agreement is enshrined in the written constitution. It has a defined purpose and objectives. Officers (executives) and committees help in the smooth running of the association. It is however difficult for external parties to join since there is unlimited liability. They are not entitled to hold property.

2.2.2 A Trust

A Trust can be set up to manage land and property and to receive money for a particular purpose for the benefit of a wider community. They establish a formal relationship between the donors of money or property, the Trustees (normally three) who become the nominal owners of the trust property, and the beneficiaries - the people who will benefit from the trust. Trusts can be set up quickly and cheaply. Trusts are non-democratic organizations as they do not tend to have a membership structure although trustees can agree to report regularly and consult with a wider group of people. Trustees can be personally liable for contracts entered into on behalf

of the trust and are not protected from personal liability. You can, however, take out insurance to provide some financial protection (Fields in Trust, 2020).

Trusts, comes in various forms from business to investment, charitable, employee, income, and land trusts. This study shall however consider more of the charitable and land trust as they are more social-centered compared to the others that are purely profit-centered. Charitable trusts receive tax exemptions and also generate good will. The term trust is preferably used than charitable organizations. In India, donors to a trust approved by the Income Tax department for social and charity purposes can deduct their donations from the taxable income (Johnson, n.d). Bonyads, Iran's largest religious charitable trust owns about \$10 billion of assets making it the second largest contributor to the economy employing about 200,000 people at 350 agencies across the country (Ilias, 2010). Trusts in England and Wales are valid when they demonstrate both charitable benefit and public benefit. Their activities are divided into four; that is, relief for the poor, promotion of education, promotion of religion, and others including trust for animal and locality benefits. Donors to such trusts are given tax exemptions and freedoms. The United States has two types of trust, charitable remainder trust and charitable lead trust (Huang et al 2014).

Charitable remainder trusts are irrevocable structures established by donors to provide an income stream to the income of the beneficiary while the public charity or the private foundation receives the remainder value when the trust terminates. The donor receives an immediate income tax charitable deduction when the CTR is funded based on the present value of the assets that will eventually go to the named Charity (SCHWAB Charitable, 2018). On the other hand, charitable lead trusts make payments to charity during the time of the trust and then pass to individual beneficiaries (America Centre for Cancer Research, 2011). Individuals in the United

States give either all or part of their properties to trusts through inter vivo (during donor's life) or testamentary (part of trust or will at death) donations (Tax Bulletin, 2017).

With the land trust, the trustee agrees to hold ownership of a piece of property for the of benefit of a beneficiary. They can also be private nonprofit organizations whose partial or only mission is to actively work to conserve land by undertaking or assisting in land conservation, easement acquisition, or by its stewardship of such land or easement. This kind of trust is the earliest and oldest form of trust which persisted even in the Roman era but became more popular during the reign of King Henry III of England. During this period, it is said that people used land trust to hide their properties so that they will not serve in the military (Smith, 1966).

In Ghana, the family head or the community chief becomes the holder of all family or community land. Any activity related to the land therefore is in his care. From this we can say the stool serves the purpose of a land trust. From Article 258(1)(b) of the 1992 constitution of Ghana, it can be said that Land commission serves as land trust for all public, family or community lands. Article 267 however gave the power to the stool as the trustee to all stool lands. This must be supervised by the establishment of the office of the Administrator of Stool Lands. The Administrator of Stool Lands functions as the trust to the stool land.

2.2.3 A Limited Company

A company structure is an increasingly popular choice for voluntary and community organizations. It is very appropriate if there is the intention to manage staff, land, contracts and/or significant amounts of funding. A company limited by guarantee is an incorporated organization. This means that it has a separate legal identity distinct

from that of its members. This legal structure limits the liability faced by directors in the case of insolvency, except in cases of negligence or recklessness. This is the most flexible legal arrangement but the main constraint is that shares cannot be issued. You will need to register the company with the Registrar of Companies and company law must be abided by (Fields in Trust, 2020).

Unlike Unincorporated Associations and trusts, companies are profit-based and for that matter, are legally established and protected by law. Companies have limited liability unlike Unincorporated Associations hence do not forbid external participation. One example of such companies is the Community Interest Company (Fields in Trust, 2020).

2.2.4 Community Interest Company (CIC)

A Community Interest Company is limited by guarantee or share issue with several added features such as a community interest test, an asset lock and a cap on dividends. The legal form gives greater flexibility than charitable status but emphasizes public benefit over private profit. Each CIC must specify the community that is intended to benefit from any profits made by the company (this could be as wide as all the residents of a defined geographical area) and the CIC regulator must approve this. The asset lock enables capital gains to be directed to the specified community and the dividends cap limits the amount of profit private investors can take out of the business (Fields in Trust, 2020).

2.2.5 Industrial and Provident Society (IPS)

The last type of Association according to Fields in Trust (2020) is the Industrial Provident Society. An IPS is a trading organization that operates as a co-operative either for the benefit of its members or the wider community. An IPS is usually

funded by share capital, but this takes a different form to limited companies. The value of the shares is fixed and does not go up and down with the value of the organization. An IPS is the only vehicle that can issue shares on a low-cost basis. Buying a share confirms membership and decisions are taken on a one-member-one-vote basis (regardless of number of shares owned) and there is an upper limit on the cash value of shares that can be held by one individual. IPSs are regulated by the Financial Services Authority (FSA). The activities of IPS can be related to that of Cooperative Societies in Ghana. These organizations operates either on an industrial or community (provincial)basis. They participate in all kind of activities from production to marketing, consumption and even in the financial sector. Their activities are well monitored and regulated (Fields in Trust, 2020).

2.3 Types of Social Capital

Della (2020) established a typology of voluntary associations based on theoretical considerations and previous empirical analyses of the primary concerns of these voluntary associations: participation of various types of civil society organizations—such bridging several issues and concerns within a politicization. They reiterate that leisure organizations fulfill recreational purposes, interest organizations aim to represent the interests of their members, and activist organizations advocate broad societal interests. Cebecioglu, (2020) explain to form successful volunteering organizations to mediate ... I deliberately use the term locus to emphasize the role to promote an dappeal to people's to be often seen as a locus of civic participation; either encouraging individuals to contribute time or money to solving a social problem or engaging individuals in social interaction on a broad range of subjects.

Pultz, Teasdale, and Christensen, (2020) illustrated the validity and relevance of the typology for the studies of associational involvement. First, the Mokken scale analysis

was used to show that the repertoire of activities (membership, participation, volunteering, and donating money) that citizens employ differs across the three types. Second, cross-national analysis also shows that the ratio between involvement rate and the share of volunteers in voluntary associations differs across the three types. Finally, the three types of associations are differently related to the (supposed) causes and consequences of associational involvement. They went ahead to prove that many of these differences cancel each other out, and that distinctions are not made between leisure, interest and activist organizations. Their article proves that the distinction between leisure, interest, and activist organizations has significant, substantial, and theoretically relevant outcomes. Although this approach is strong in its theoretical argumentation, its weakness is the lack of empirical foundation. This empirical approach starts from the questionable assumption that members of any organization are likely to become members of similar organizations (e.g., chess players would also embark on playing checkers) which seems doubtful (Pultz, Teasdale, and Christensen, (2020)).

Olsson, (2021) play a prominent role in delivering welfare services (eg ... suggested that organisations become professionalised out of refined and reorganised to ensure a clear connection to proposed a more refined typology that distinguished two types of leisure organizations (around family concerns and around leisure concerns), two types of political organizations (around 'old' politics and around 'new' politics), and three types of market organizations (around general welfare, around group-specific welfare and around traditional socio-economic interest representation). Van der Meer & Scheepers(2009) indicate that out of 12 types of voluntary associations, political parties and religious/church organizations were left out. Participation in a political party was considered as political rather than civic participation, and contracting,

public engagement and policy success and failure for purposeful activities aimed at influencing government which falls under the label of 'legal activities by private citizens that are more or less directly aimed at influencing the selection of governmental personnel and/or the actions they take' (Althaus, Ball, Bridgman, Davis, & Threlfall, 2022). Political parties are professionalized campaigning parties, rather than the mass parties of before (Althaus, Ball, Bridgman, et al., 2022). Participation in religious and church organizations is left out as 'church membership may be somewhat less "voluntary" than other types of association involvement, even though most adults are formally free to change church memberships and sometimes do' (Van Oorschot & Arts, 2005; Lijphart, 2022).

According to Van der Meer & Scheepers, (2009), though the former divisions can hold, however, different groups pursue different agenda, which can either be recreation, interest of members or interest of the society. For example, taking an unincorporated association as an example, fun clubs are established purposely for recreational activities so they can share the cost that comes with it among themselves once their purpose is met. That is recreation rather than financial gain is their main concern. A trade union in the same category will be aiming for better terms of service at work places, like wise professional associations. This means that welfare rather than recreation or societal development is their motive. Finally, members of the society or the portion of the society contributing to tackle a problem that has befallen the society such sanitation, education, poverty alleviation etc. are concerned with the societal welfare instead of individual benefits. These can be seen running through the four classifications made by Field in Trust.

2.4 Factors that determine the formation of Local Association

The types of associations formed are influenced by several factors. Even though there is not much literature to support these factors, few materials on public lectures and tuition by scholars and groups are available for consideration. According to Gleeson and Seidel (2019), every organization has its own culture and almost everything that affects an organization's ability to compete and respond successfully to changes in the external environment – ultimately, the organization's success or failure – is an aspect of that culture. The internal factors determine how the organization moves forward, both as a self-contained organizational entity and in response to its external environment."

To Gleeson and Seidel (2019) the progress or downfall of an organization or an association is dependent on first internal factors and then external factors which form part of culture. The internal factors shape the business both to be independent of others and also compete with others. Based on this Gleeson and Seidel (2019) came out with five internal factors which include:

Mission

Through an interpretation of information gathered during environmental analysis, managers can determine the direction in which an organization should move. Two important ingredients of organizational direction are organizational mission and organizational objectives (Management Innovations, 2008). Answering fundamental questions such as: Why must this organization exist? What is its purpose? will assist an organization describe its mission. A successful organization has a clear sense of its ultimate purpose and knows how it intends to fulfill that purpose. Steve Jobs' original mission statement for Apple is a great example that describes in a few words both the

company's ultimate goal, "To make a contribution to the world," and how it intends to reach that goal, "by making tools for the mind that advance humankind."

Organizational mission is the purpose for which the organization exists. The firm's organizational mission reflects such information as what types of products or services it produces, who its customers tend to be, and what values it holds important. Organizational mission is a very broad statement of organizational direction and is based on a thorough analysis of information generated through environmental analysis (Management Innovations, 2008).

A mission statement is a written document developed by management, normally based on input by managers as well as non-managers, that describes and explains what the mission of an organization actually is. This mission is expressed in writing to ensure that all organization members will have easy access to it and thoroughly understand exactly what the organization is trying to accomplish (Management Innovations, 2008).

Organizational missions must include what the association stands for and how to achieve it. This will provide the sense of direction as to the nature of the group. This mission is geared towards tackling a menace within the society. Steve Job's scenario, for example, was geared towards tackling problems facing the world cyber system, especially information security; thus, leading him to develop a tool he believes will help the mind advance humankind.

An organizational mission is very important to an organization because it helps management increase the probability that the organization will be successful. First, the existence of an organizational mission helps management focus human effort in a common direction. The mission makes explicit the major targets the organization is

trying to reach and helps managers keep these targets in mind as they make decisions. Secondly, an organizational mission serves as a sound rationale for allocating resources. A properly developed mission statement gives managers useful guidelines about how resources should be used to best accomplish organizational purpose. Finally, a mission statement helps management define broad but important job areas within an organization and therefore critical jobs that must be accomplished (Management innovation, 2008).

Sound organizational objectives reflect and flow naturally from the purpose of the organization. The organization's purpose is expressed in its mission statement. Thus organizational objectives must reflect and flow naturally from an organizational mission that, in turn, was designed to reflect and flow naturally from the results of an environmental analysis (Management innovation, 2008).

Leadership

Leadership effectiveness is a topic that continues to stimulate considerable attention in common and scholarly literature (Waldman, Ramirez, House & Puranam, 2001). . Self-leadership has received much attention which continues to be a relevant topic for future leadership and enhance development (Goldsby, Goldsby, Neck, Neck, & Mathews, 2021). Great leaders inspire and direct. Often the way they do that most persuasively is by example. After 30 years of brutal and isolating imprisonment, Nelson Mandela returned to South Africa to lead the country. It would have been understandable if upon gaining power Mandela had retaliated for the brutality of South Africa's Apartheid regime. Instead, he advocated communication, understanding and forgiveness. Consequently, South Africa achieved independence with a minimum of violence and retained and utilized the skills of the majority of its citizens.

Zenger and Smallwood (1999) acknowledge the importance of individual leadership attributes; however, they conclude that without a connection to organizational results, these attributes are insufficient in helping to explain leadership effectiveness because they are often based on 360-degree assessments which attempt to establish a link with individual leader effectiveness by focusing upon relationships between these instruments and criteria such as supervisors' assessments of promotability, performance appraisal ratings, actual promotions, and desired organizational outcomes (Fleenor & Bryant, 2002; CCL, 2000)

Communication

Successful organizations thrive on robust communication practices, where teams and team leaders communicate freely and often to improve results. This two-way communication up and down the hierarchical structure extends from top to bottom. Organizations with communication deficiencies often have rigid leadership structures that destroy trust (Gleeson and Seidel, 2019).

Effective communication is critical to any organization and can help it in many ways. In fact, communication plays a role in product development, customer relations, employee management –virtually every facet of a business' operations. Employees are a key audience because they often serve as the conduit to other audiences. If employees are informed and engaged, communications with other constituencies are likely to be strong as well (Richards and Seidel, 2019).

Effective communication builds strong relationships. Trust and loyalty are key factors in any relationship and both are boosted by communication that is focused on meeting individual needs, conveying important information and providing feedback – positive and constructive. Strong relationships with external audiences also build strong solid

communication about products, services and company culture and values (Richards and Seidel, 2019).

Open channels of communication can lead to new ideas and innovation in a number of areas. Employees that understand what's important to their companies can focus on making improvements and spotting opportunities for innovation that can help further success. When employees know their ideas will be sought after, that company leaders will have open minds and be responsive to their feedback, they are more likely to contribute their ideas. Customers also can be a source of great ideas to help improve products and services (Richards and Seidel, 2019).

Effective organizational communication will lead to strong teamwork and the ability for employees at all levels of the organization to work together to achieve company goals. In addition, effective organizational communication will provide employees the knowledge, structure and positive work environment they need to feel comfortable dealing with conflict and resolving issues effectively (Richards and Seidel, 2019).

Organizational Structure

An organizational structure is defined as "a system used to define a hierarchy within an organization. It identifies each job, its function and where it reports to within the organization." A structure is then developed to establish how the organization operates to execute its goals. (Richards and Seidel, 2019)

There are many types of organizational structures. There's the more traditional functional structure, the divisional structure, the matrix structure and the flatarchy structure. Each organizational structure comes with different advantages and disadvantages and may only work for companies or organizations in certain situations or at certain points in their life cycles (Point Park University, 2019).

The functional structure is based on an organization being divided up into smaller groups with specific tasks or roles. For example, a company could have a group working in information technology, another in marketing and another in finance. Each department has a manager or director who answers to an executive a level up in the hierarchy who may oversee multiple departments. An advantage of this structure is employees are grouped by skill set and function, allowing them to focus their collective energies on executing their roles as a department. One of the challenges this structure presents is a lack of inter-departmental communication, with most issues and discussions taking place at the managerial level among individual departments. For example, one department working with another on a project may have different expectations or details for its specific job, which could lead to issues down the road. Larger companies that operate across several horizontal objectives sometimes use a divisional organizational structure. This structure allows for much more autonomy among groups within the organization. Under this structure, each division essentially operates as its own company, controlling its own resources and how much money it spends on certain projects or aspects of the division. Additionally, within this structure, divisions could also be created geographically, with a company having divisions in North America, Europe, East Asia, etc. This type of structure offers greater flexibility to a large company with many divisions, allowing each one to operate as its own company with one or two people reporting to the parent company's chief executive officer or upper management staff. Instead of having all programs approved at the very top levels, those questions can be answered at the divisional level (Point Park University, 2019).

A hybrid organizational structure, the matrix structure is a blend of the functional organizational structure and the projectized organizational structure. In this structure,

employees may report to two or more bosses depending on the situation or project. The matrix structure is challenging because it can be tough reporting to multiple bosses and knowing what to communicate to them. That's why it is very important for employees to know their roles, responsibilities and work priorities. An advantage of this structure is that employees can share their knowledge across the different functional divisions, allowing for better communication and understanding of each function's role. And by working across functions, employees can broaden their skills and knowledge, leading to professional growth within the company. On the other hand, reporting to multiple managers may add confusion and conflict between managers over what should be reported (Point Park University, 2019).

Blending a functional structure and a flat structure results in a flatarchy organizational structure, this allows for more decision making among the levels of an organization and, overall, flattens out the vertical appearance of a hierarchy. This is more appropriate if the organization has an internal incubator or innovation program. Within this system, the company can operate in an existing structure, but employees at any level are encouraged to suggest ideas and run with them, potentially creating new flat teams. A benefit of this system is it allows for more innovation companywide, as well as eliminating red tape that could stall innovation in a functional structure. As for the negatives, the structure could be confusing and inconvenient if everyone involved doesn't agree on how the structure should be organized (Point Park University, 2019).

At one time, most organizations had highly hierarchical structures, with many layers of leadership and management defining the organization from top to bottom. "Poor organizational design and structure results in a bewildering morass of contradictions: confusion within roles, a lack of coordination among functions, failure to share ideas,

and slow decision-making bring managers unnecessary complexity, stress and conflict," wrote Gill Corkindale in the Harvard Business Review. "Often those at the top of an organization are oblivious to these problems or, worse, pass them off as challenges to overcome or opportunities to develop" (Point Park University, 2019)

More recently, there is a growing understanding that organizations with flat structures – few hierarchical layers from top to bottom – outperform organizations with hierarchical structures. W. L. Gore, a highly successful global materials science company that is focused on discovery and product innovation, has more than 10,000 employees, but only three hierarchical levels: a democratically elected CEO, a few group heads and everyone else (Richards and Seidel, 2019).

2.5 External Factors Affecting an Organization

External factors that affect an organization may be political, economic, social or technological. The same internal factors that lead to an organization's success inevitably characterize that organization's relationship to the external environment in these broad areas. An organization with a clear sense of mission, for example, can explain itself better to the world and can align itself with the positive elements in each area. Leaders who can learn and communicate what they've learned within their organizations also can learn from the organization's external environment and communicate successfully with it, resulting in an ongoing exchange of ideas to the benefit of both the organization and its environment (Richards and Seidel, 2019).

2.6 Reasons why people join Associations

For entrepreneurs and business owners, visibility and networking are key, but these are just a couple of the many reasons why it is a good idea to join industry associations. Local, regional and national industry associations offer a wide range of

opportunities that can lead to enhanced business relationships and, ultimately, greater success (Dortch, 2012). The discussion below examines 10 reasons why joining an industry-related association is well worth the time and effort.

The first reason pertains to access to education and training. In many cases, membership in an industry association leads directly to advanced education and training programs, which helps members maintain an edge and keep their skills sharp and current. The second reason is that it allows for enhanced benefits programs. Some associations offer members access to group health care benefits and other perks as a reward for their investment. Being part of an association also gives members access to membership directories. A lot of associations maintain directories in which members' businesses are listed which helps them increase their exposure to new markets and potential clients. In addition to that, being part of an association gives members a competitive advantage, thus taking advantage of association's resources to earn and maintain an edge over non-member competitors, due to access to inside information and advanced training opportunities provided by the association. Association membership also allows members access to certification and licensing programs. Many associations support member certification and licensing initiatives, both required and optional. This offers an excellent opportunity to diversify and expand skill sets, qualifications and marketability. People also join associations because of the privileged access to industry events and conferences. Members may qualify for discounts or special access to upcoming conferences, trade shows and events in their area.

The seventh reason according to Dortch (2012) is that of Potential cost savings. Some industry associations grant member vendors access to special rates on products and services, saving them money and allowing them to price their goods more

competitively and increase profit margins. Dortch (2012) further indicates that people become part of associations because of inside access to innovations and new developments. Associations let members stay on top of new products, services and innovations within their industry, helping them maintain a competitive and informational edge. Dortch's (2012) ninth point is that being part of association gives people an opportunity to give back to the community. People can use their membership to share their knowledge with other member businesses and promote a stronger sense of community cooperation. Many associations donate to charity events and provide member volunteer support and participation as a group. Most community based organizations that are based abroad have partner groups that help them undertake certain project from health care to social welfare, infrastructure and education. And finally association membership provides networking opportunities. Perhaps the most important benefit of these associations is that they provide members with an excellent opportunity to network with other professionals and entrepreneurs in their field. Some example of networking associations in Ghana include the National Tailors and Dressmakers Association, Ghana Bar Association, Ghana National Association of Teachers, GPRTU and other professional Associations and trade unions.

Some local associations especially student unions are also networked such that students from the same community on different campuses can still be in touch because they may belong to the same association of their various campuses. In the same way people from the same community living in different parts of the country can also come together once they become part of the student union on the same campus. For example, if someone from Asamankese who lives in Accra joins an association of Asamankese students, he is definitely going to form a network with his

own native people. This networking associations are able to lobby for programs and projects both for individual development and societal gain. These benefits can however be classified into involvement and engagement, personal and leadership skill development, business and entrepreneurial development, and social networking.

- 1. Involvement and engagement: Being part of association allows members to get involved and engage in the association's activities. Involvement provides an opportunity for individuals to contribute back to their respective communities. This also includes access to industrial events and conferences. As the most common reason to join organizations, it is important to be aware of the involvement opportunities organizations provides. Additionally, once new members are recruited, it is important to give them ownership of planning a portion of an upcoming organization event. A conversation with the new member about prior involvement experience and their skill sets will help the organization determine the tasks the member should be assigned.
- 2. Meet with people (Networking): Associations are a great way for individuals to meet new people and create new friendships. Many join an organization or association as a way to establishing a connection to the community and find a place that they feel they belong. When recruiting new members, associations should make potential members feel welcomed, comfortable, and valued. Networking enhances membership directory which helps to promote members' businesses as well as abilities and capability. Once they are accepted into the organization, it is important to recognize the new members in the room through introductions and ice breakers at each meeting. Recognizing the presence of each member present can contribute to people feeling that they are a valued as members of the association.

- 3. Development of Personal and leadership skills: Most people will sometimes join an organization because they know that they want to be leaders or think it would be beneficial to add to their resume. These people may have prior leadership experience or see involvement as an opportunity to build new skills. It is therefore important that the association make possible arrangement for education and training. It must also provide opportunity for innovations and new development. These will help add value to the life of the members. Again, it is important that these types of members are enabled to find ways to become active in the association and build the skills they are hoping to gain from involvement.
- **4. Business and entrepreneurial development:** Some people joins an association simply because they want to grow their business. Businessmen or entrepreneurs are interested in optimization, that is to reduce cost and increase profit. Being part of an association therefore provides them with enhanced profit programs, cost saving opportunities, competitive advantage as well as certificate and licensing opportunities through the use of association resources and avenues available.

There is yet another reason given by OSU Centre for Leadership (n.d.) and that is a belief in the cause or purpose of an organization (purpose driven associates). This type of member is likely to feel strongly about the purpose of the organization. Clearly sharing the passion for the organization with these members is therefore necessary. Once this member joins the organization, it will be important that the organization is living up to its mission and goals. Having conversations with all members about how to achieve the organization's mission and goals throughout the year will be important to building member's dedication to the organization. People may join associations for a combination of these reasons and more. It is important to

recognize the different reasons people may want to join an organization when creating the organization's recruitment plan.

To some it is clear that for whatever reason, the underlining factor for association has to do with linking up with people, that is social networking. Those involved might in one way or the other share a common trait; either biologically, academically, socially, economically, religiously or even politically. Associations are groups of individuals who deliberately create a set of stable social relations with the intention of continuously accomplishing specific goals. These individuals, even though might have some things in common, also have unequal backgrounds such as ethnicity, environment (proximity), religion, age or economic status. These people however, are brought together by some cultural and moral values. Some of these values include trust, confidence and trust, sense of belonging, and the principle of reciprocity, among others. There are socio-cultural factors which social scientists, particularly economic sociologists and development economist, believe to pervade economic behaviour and, hence, cannot be ignored in economic analysis (Granovetter, 1985; Fukuyama, 2001; Harrison and Huntington, 2000; Tabellini, 2005 Rao, 2022). Can economics become more reflexive? Exploring the potential of mixed-methods. Empirical studies have established the positive influence of socio-cultural values and institutions on economic growth and their critical role in the success of developed countries (Huntington, 1998; Inglehart and Baker, 2000; Hjerppe, 2003). Miniesy and AbdelKarim (2021) opposed that economic development is influenced not just by the existence of formal institutions, but also by certain norms and values that accelerate exchange, savings, and investment. He outlined four means through which culture affects economic behaviour—impact on organization and production, attitudes towards work and consumption, the ability to create and manage institutions, and the

creation of social networks. These values are what constitute social capital. It is so to say that social capital is the main force behind the formation of association hence forming the theoretical framework of this paper as associations are thought to be necessary for communal living and sustenance.

2.7 Historical Perspective on Community Development in Ghana

Ghana's community development (CD) dates back to 1948, when the British colonial government set up the Department of Social Welfare and Community Development (Abloh and Ameyaw, 1997). One of the most important factors in the country's social and economic development was the rise of CD in the 1950s. Traditional local leaders contributed through their often superior village development knowledge and skills through the efforts of politicians, civil servants, and churches – all struggling to define an effective country CD program (Abloh and Ameyaw, 1997).

For a variety of reasons, Community Development (CD) gained significant traction in the colonial era. The first explanation is the popularity of the farmers' cooperatives set up between 1929 and 1931 (Brown, 1986). Many cooperative cocoa farmers depended on conventional self-help and mutual aid techniques (called nnoboa) to prepare the cocoa beans for fermentation and drying. In rural areas amenities (such as hospitals, schools, feeder roads, and water), basic services and infrastructure were also low. Their poor condition demanded an indigenous resource-based CD strategy. Adult literacy was promoted through CD campaigns. The program captured the enthusiasm of the 'educated few' in the villages including teachers, clerks, and store-keepers – and persuaded them to act as volunteer teachers.

Another significant CD educational program was the initiative of self-help village projects, which responded to the demand of the people for tangible results in the form

of community facilities and services like schools and clinics. The Henderson Box was one of the most successful projects. This was a tank that stored water that had been directed from a stream through concrete channels into a coarse filtration tank containing sand and stone (Sautoy, 1960).

Through literacy education and adult education, community development became a useful instrument for extension campaigns. Hence, extension campaigns introduced new and improved techniques designed to enable people to improve their general standard of living through their own efforts (Sautoy, 1960). Other government agencies adopted this approach as well. In 1953 the Department of Agriculture asked Community Development staff for help in disseminating information on rice growing, the use of fertilizer, and the production of manure for mixed farming. Also, workers were taught adult education techniques and the principles and practice of Community Development. For example, they learned agriculture, basic building techniques, and the use of visual aids. In addition, rural training centres across the country provided refresher courses. It was as a result of this that the National School of Social Welfare in Panfokrom, near Accra, conducted courses on basic building techniques, on how to conduct literacy days, and on public speaking.

Dr. Kwame Nkrumah gave CD top priority after the Convention People's Party won the general election and assumed power in 1952. In adopting the guidelines of universal education program that had been developed by the colonial administration six years before independence, a detailed plan was formulated and tabled in the legislative assembly in 1952 and approved unanimously (Abloh and Ameyaw, 1997). The plan stressed literacy education and self-help among the population and signalled the government's readiness to collaborate with those who sought to help combat illiteracy in the country (Sautoy, 1960). An experimental mass-education team, which

was based at the School of Social Welfare in Accra, established a curriculum that included group discussion, drama, physical training, first aid, and music.

However, after independence, the Community Development department found itself caught in a political crossfire as government and ideologies began to change rapidly. As a result, most of the functions and structures of Community Development dramatically changed over time, though the approach remains the same. Nkrumah turned the Community Development operation into an arm of the new Ministry of Labour and Social Welfare, with the goal of establishing co-operatives that would conform to the government's socialist policies (Brown, 1986). Despite all this, community development programs such as self-help projects, adult education, and women's work and extension campaigns continued to be promoted. It is important to state that the ousting of Dr. Nkrumah's administration by the National Liberation Council (NLC) and the subsequent transfer of political power to Busia's Progress Party (PP) in 1968 did not significantly change the community development agenda and programmes.

During the early months of the National Redemption Council (NRC) administration which ousted the Busia government in 1972, CD programs became more popular; the regime heavily promoted self-reliance and established programs such as Operation Feed Your Self and Operation Free the Industries (Donkor and Lea, 1980). In the urban areas, people began toplant cassava, plantain and vegetables in their backyards, while in the rural areas people increased their production. However, because of administrative mismanagement, the self-help ideology did not last long. The Third Republic, under President Limann, did not make any major changes to Community Development.

When the Provisional National Defence Council Party (PNDC) under J. J. Rawlings came to power in 1981, the Community Development department was separated from Social Welfare and placed under the Ministry of Local Government (Jefferies, 1992). The goal of the separation was to bring together departments that promoted local development so that the local people and their communities could have more input into decision-making and benefit directly. The prevailing conditions of poverty, disease, and apathy have led, in recent years, to the development of associations, groups, and NGOs. Among these associations are women's groups, producers' and traders' associations, environmental organizations, and church groups, which aim to empower the poor and develop intermediate organizations. It is interesting to note that among the domestic NGOs, the Ghana Rural Reconstruction Movement has been very active in promoting adult education and self-help village projects; it also provides extension services to farmers (Gorman, 2011). In various localities in Ghana, there is an emerging proliferation of informal networks and organizations, which are involved in various aspects of Community Development initiatives (Kendi and Guri, 2006).

2.8 Theoretical Underpinning of the Study: Social Capital Theory

Development is a complex multidimensional process involving major changes in social structures, behaviours, and national institutions, as well as the acceleration of economic growth, reduction of poverty, narrowing of inequalities and improvement in the quality of life (Giurge, Whillans, & West, 2020). It, thus, embraces economic, social, cultural, political, and environmental variables. Development, thus, is not a mere increase in per capita income as mainstream economists often argue, rather it is an improvement in quality of life, which requires equal consideration of underlying social and cultural systems. Obviously, economic variables are a prominent driving force of development, but the frontier of development transcends beyond income.

Socio-cultural value systems help shape the economic, social, and political behaviour and affect development through indirect multiple channels. Successful explanation of economic development, thus, has to go beyond narrow measures of economic variables to encompass social and political variables (Johari, 1989; Barro and McCleary, 2002). Social scientists, particularly economic sociologists and development economists, believe that cultural values pervade economic behaviour, and hence, cannot be ignored in economic analysis (Granovetter, 1985; Fukuyama, 2001; Harrison and Huntington, 2000; Tabellini, 2005).

If development is defined not just as growth in per capita income, but more broadly as improvement in the quality of life, expectancy at birth; education (the average of mean years' low-income nations can rise to high income per capita without cultural phenomenon; the indicator measures whether or not the cultural values can serve as both the 'means' and 'ends' of development (Hickel, 2020). The sustainable development index: Measuring the ecological efficiency of human development in the anthropocene. Ecological Economics, 167, 106331.). This implies that both economic and social factors are equally crucial in explaining the economic phenomena. Empirical studies have established the positive influence of socio-cultural values and institutions on economic growth and their critical role in the success of developed countries (Erlando, et al., 2020; Khan, et al., 2021). Factors affecting women entrepreneurs' success: a study of small-and medium-sized enterprises in emerging market of Pakistan. Journal of innovation and entrepreneurship, 10(1), 1-21.). Fukuyama (2001) contended that economic development is influenced not just by the existence of formal institutions, but also by certain norms and values that accelerate exchange, savings, and investment. He outlined four means through which culture affects economic behaviour—impact on organization and production, attitudes

towards work and consumption, the ability to create and manage institutions, and the creation of social networks.

This seeks to suggest that mere improvement in the per capita income without a corresponding improvement in the socio-cultural behaviour of the people makes development incomplete. To assess societal development, the way of life of people i.e. their behaviour, attitude, and social connection, among others, must be taken into consideration. This change in behaviour is necessary since it positively influences savings and investment. The strong linkage between culture and development has been well established now and social scientists are now paying more attention to how social values can shape the overall development process (Inglehart, 1997; Beugelsdijk, 2003; Guiso et al., 2006; Sabitini, 2006).

The strand of literature looking at the relationship between social values and development patterns is on the rise (Putnam, 1993; Fukuyama, 1995; Barro, 1997; Inglehart, 1997; Knack and Keefer, 1997; Zak and Kanck, 2001; Gradstein and Justman, 2002; Beugelsdijk, 2003; Pryor, 2005; Tortia et al., 2020) Incorporation of cultural values in economic models make economic discourse richer, more valuable, better able to capture the nuances of the real world, and make them more useful (Guiso et al., 2006; De Haas, 2021).

In the 1990s, a new school of thought on the determinants of economic development emerged, which embraced the concept of social capital (trust, social networks, and institutions) to explicitly explain the effect of socio-cultural values in economic behaviour. This is essentially a reorientation of institutional economics. Social capital embodies cultural traits of a society and is considered as a source of wealth (Putnam, 1993; Pisani, & Micheletti, 2020). The differential impact of norms, values, and

beliefs on trust, networks, and institutions is the basis of social capital (Bhandari and Yasunobu, 2009; Pisani, & Micheletti, 2020). The appealing characteristic of social capital is that it can be conceptualized and measures in specific forms and can be incorporated into standard economic models (Bhandari and Yasunobu, 2009; Gannon, & Roberts, 2020).

The literature above suggests that until 1990s little attention was giving to social capital which includes traits of societies such as trust, social networking and institutions. The emergence of this new economic determinant makes room for further studies as to the impact of these variable on societal growth and development can be studied.

2.8.1 Definition of Social Capital

Social capital is a complex multidimensional concept encompassing a repertoire of cultural and social value systems. Recently, it has become a very popular and appealing concept among social scientists. A growing number of sociologists, anthropologists, political scientists, and economists have employed the concept to explain various economic and social outcomes. The fundamental notion of social capital is to incorporate socio-cultural factors to explain development outcomes (Bhandari and Yasunobu, 2009).

It has emerged as a prominent topic of discussion among academics, development specialists, and policymakers. The history of social capital traces a long way back to classical economists, such as Adam Smith and John Stuart Mill, and sociologists, such as Max Weber, who provided the cultural explanation to economic phenomena (Gannon, & Roberts, 2020). The concept of social capital as a topical issue, however, it came into the spotlight only in late 1980s and attracted growing research interest

thereafter. The scientific study of social capital is relatively new, but the growth of literature on the topic is enormous. Despite voluminous literature, there is no single, universal definition of social capital. It is often defined and measured in a pragmatic and unsystematic fashion (van Schaik, 2002; Bhandari and Yasunobu, 2009). Growing interest and numerous studies in recent years have fine-tuned the concept and measurement approach. Now, at least, there seems to be some agreement on the conceptualization and major ingredients of social capital. Social capital is an abstract idea rather than a firmly tangible phenomenon. The theory of social capital is particularly based on the notion of trusts, norms, and informal networks and it believes that 'social relations are valuable resources'. Social capital is broadly defined to be a multidimensional phenomenon encompassing a stock of social norms, values, beliefs, trusts, obligations, relationships, networks, friends, memberships, civic engagement, information flows, and institutions that foster cooperation and collective actions for mutual benefits and contributes to economic and social development (Bhandari and Yasunobu, 2009).

Social Capital has no strict definition but rather a complex idea which includes norms, values and beliefs necessary for communal living. In also embodied trust, obligations, relationships, networks, friends, memberships, civic engagement, flow of information, and structures necessary for cooperation and mutual assistance that can aid economic and social advancement and expansion. The complex and multiple nature of social capital had made it impossible to agree on one single definition. It is however noted that social networking based on trust including societal norms and values cannot be exempted when defining social capital.

Though the intellectual history of the concept of social capital can be traced back to Karl Marx (1818–1883), Emile Durkheim (1858–1917), Georg Simmel (1858–1918),

John Dewey (1859–1952), and Max Weber (1864–1920); who made reference to the role of culture in economic development—the concept of 'social capital' was first invoked by Hanifan in 1916 to explain the importance of community participation in enhancing school performance (Smith, 2007). After a long disappearance of the concept, the concept of social capital was reinvented by a team of Canadian sociologists (Seely et al., 1956) while studying urban communities, by Homans (1961) for a theory of social interactions, by Jacobs (1961) while discussing urban life and neighbourliness, and Swanson, et al., 2020) for studying income distribution. All of these authors emphasize the value of social networks and the need to preserve them. The first systematic exposition of the term and its entry into the academic debates can be attributed to the work of Pierre Bourdieu (1986) and James S. Coleman (1988). However, it was the pioneering work of Putnam (1993) that heavily popularized the term among social scientists and attracted the attention of researchers and policymakers. Being a multi-faceted construct, it is hard to expect a single definition of social capital. Different authors defined social capital in different ways reflecting their own interest. The most prominent names while discussing the definition of social capital include Pierre Bourdieu (1986), James Coleman (1988), Robert D. Putnam (1993), Francis Fukuyama (1995), Nan Lin (2001), OECD (2001), and the World Bank (2020). The commonality of most definitions is that they emphasize social relations that generate productive benefits. The main difference between these definitions is that they treat social capital as either personal resources or social resources.

Eventhough culture as an aspect of social capital found its way into the economic literature as early as the 19th century, social capital as a concept was fully introduced during the 20th century with Lyda J. Hanifan's work in 1916 to explain the importance

of community participation in enhancing school performance (Smith, 2007). Writers in the last century also laid much emphasis on the value of social capital and the reason for their preservation.

The definitions above highlight values, norms and behaviours that ensure social cohesion, peaceful co-existence and networking for mutual assistance as well as communal and socio-economic progress. Social capital therefore entails conscious efforts made by people to live a life suitable for interpersonal relationships. It includes attitudes that allow people to live together within a group or society without conflict. This fosters trust and unity among one another. Social capital is essential to societal development because without such values people will always live in fear and mistrust making it difficult to raise other forms of resources which are necessary for development.

2.8.2 Types of Social Capital

Much of the empirical work on social capital stresses the positive externalities generated by high levels of interpersonal trust and social capital plays a key role to stress the effects of human (Caparrós Ruiz, 2020). This abundance of affirmative outcomes has incited a belief that social capital is a normatively positive thing. Still, theoretical contributions have long since acknowledged that social capital is not guaranteed to produce positive externalities on society (Bourdieu, 1985; Coleman, 1988; DeFilippis, 2001; Foley & Edwards, 1998; Olson, 1982). For example, while strongly organized groups provide various benefits to members, they may restrict entry to others and thus deny such benefits to nonmembers (Portes, 1998; Achury, et al., 2020).).

Positive externality according to McEachern (2006) occurs when production or consumption of goods causes a benefit to a third party. Therefore, in as much as it might be true that well organized groups might put restrictions on nonmembers, it failed to realize the importance of the relationship that may exist between members and nonmembers. The bridging capital cannot be realized without first being a bonding relationship between members. Bridging capital therefore should be seen as the product of bonding capital. Therefore, any benefit derived from bridging social capital must first be seen as a product of bonding social capital. For example, a mother might have the son or husband in any of such organizations who is likely to benefit from whatever the son or the husband gains. This also is a positive externality. At the extreme, also some of those groups might want to prove their activeness to the entire society and will therefore want to invest in some commercial or societal projects which could be of benefit to nonmembers. A typical example is community Cooperative Credit Unions. These are business entities set up by group of individuals with so much strings attached however nonmembers are employed to work in such institutions to make life comfortable. This is also a positive spill-over effect, thus positive externality. Quiet apart from that, the values instilled in members of such groups are transferred in to the society to ensure peace, harmony and tranquility among the members of the society. A violent individual might learn to obey rules and regulations of the group he or she might belong to, which he/she is likely to transfer into his/her normal life, hence ensuring peaceful coexistence both with members and nonmembers of his or her group. This explicit recognition that social capital is not necessarily beneficial has led several scholars to distinguish between different types of social capital. Particularly, a distinction has been made between bonding and bridging social capital (Putnam, 2000; Paxton, 2002; Straub, et al., 2020).).

Bonding social capital is associated with closed networks (e.g., organizations that mainly encompass people with the same background), whereas bridging social capital entails crosscutting or overlapping networks (e.g., associations that bring citizens into contact with people from a cross-section of society). As "positive experiences with dissimilar individuals will have greater effects on the development of generalized trust than will the relations with individuals who are similar to oneself in terms of their characteristics, attitudes, or behaviors" (Marshall & Stolle, 2004, p. 129), the argument has been made that bridging associations are more likely to generate positive externalities than bonding associations.

2.9 Bridging and Bonding Associations

Ever since de Tocqueville's (1835-1962) path breaking work, it has often been assumed that "participation in voluntary associations is of vital interest for the functioning of a democratic political system" (Hooghe, 2003, p. 49). They not only instill democratic and cooperative values and norms into individuals, but the trust and norms of reciprocity that people generate in associations also spread over the whole community, encompassing citizens that are not equally active in associational life (Stolle, 2000). In more economic terms, social interactions in voluntary associations are argued to have positive externalities on the entire community. This idea has become one of the foundations of the recent literature on the civil society and social capital (Anheier & Kendall, 2002; Putnam, 1993), and empirical research appears broadly supportive. Indeed, regions high in social capital (in terms of extensive social networks and interpersonal trust) tend to perform better on a range of socioeconomic performance indicators (Halpern, 2005).

Nonetheless, group memberships do not necessarily engender positive externalities (Bourdieux, 1985; Coleman, 1988; Foley & Edwards, 1998; DeFilippis, 2001). The

impact of participation in voluntary associations on the wider community is likely to vary with "the group's goals and activities, and with the diversity and inclusiveness of their memberships" (Knack, 2003, p. 344). The crucial aspect in the distinction between bridging and bonding social capital is that they point to different types of socializing. Whereas the former relates to organizations and social interactions that are concentrated on people with the same background, the latter refers to associations that bring citizens into contact with people from a cross-section of society.

According to Patulny and Svendsun (2007), the bonding/bridging distinction has its own advantages as well as limitation. Some of the advantages include: it captures the diffuse nature of social networks in a manner that transcends concepts from distinct academic disciplines which other approaches like Social Network Approach (SNA) ignore. Bridging/Bonding also serves as a critique of the dominant "celebratory view of social capital" popular in the 1990s (Portes and Landolt, 1996, p. 21). This according to Patulny and Svendsun (2007) offers a theoretical framework that acknowledges social capital as capable of both collective good and evil, involving both positive and negative externalities. They however stated that, the strength of the bridging/bonding distinction can also be its weakness if researchers and policy makers assume the two are strictly mutually exclusive. This shows that to better understand social capital using the bridging/bonding approach, they must be seen as one depending on the other instead of seeing them as independent variables. Thus both bridging and bonding social capital must be seen as complements and not substitutes.

Bridging associations are often argued to be more likely to generate positive externalities than bonding associations. In this respect, Putnam (2000) makes a relevant distinction between "getting by" and "getting ahead." Bonding social capital involves trust and reciprocity in closed networks and helps the process of getting by in

life on a daily basis. Getting ahead, in contrast, is facilitated through crosscutting ties that take the form of bridging social capital.

According to Putnam (2000) and Putnam & Goss (2002) there is a greater likelihood that bonding social capital (connections between similar people) will produce negative externalities such as exclusion than bridging social capital (connections between diverse people). Consequently, Putnam increasingly emphasized the potential of social connections between diverse people for social solidarity in plural societies (Putnam, 2000; Putnam & Campbell, 2010). For example, in states in India where civic associations bridge religious divides between Hindus and Muslims, he claims there is less inter communal violence (Putnam & Goss, 2002). To them the peaceful coexistence the communities enjoyed was due to the inter religious groups that were formed. It must however be noted that this peace and harmony that may exist might not necessarily be due to the associations they belong to but rather the respect they have for the religions as well as family bonds that already existed. One virtue all religions hold is peaceful coexistence. These virtues are supposed to be seen wherever they live and that is the more reason why people with different religions will want to be in a common group. The religious bridge therefore was first possible because of the benefits of the bonding with their various religions and the family trusts.

Theoretically, the bonding/bridging argument builds on the idea that "positive experiences with dissimilar individuals will have greater effects on the development of generalized trust than will the relations with individuals who are similar to oneself in terms of their characteristics, attitudes, or behaviors" (Marshall & Stolle, 2004, p. 129). That is, the experiences of successful cooperation in a diverse group can more easily be transferred to the heterogeneous outside world than in-group interaction and trust among homogeneous individuals. Obviously, this does not imply that bonding

groups (such as one's family) are necessarily bad. Indeed, "evidence suggests that most individuals receive social support mostly from bonding rather than bridging social ties" (Putnam & Gross, 2002, p. 11; Hurlbert, Haines, & Beggs, 2000).

Putnam harps on the importance of moving beyond "our social, political and professional identities to connect with people unlike ourselves" (Putnam, 2000, p. 411). The "bridging bias" is reflected in other political theories, including the optimistic sentiments behind generalized trust (Uslaner, 2002), and outcomes such as the benefits of trust upon civilization (Fukuyama, 1995), democratic participation (Harre, 1999) and confidence in political institutions (Norris, 2001); but also the problems of trust upon government accountability (Offe, 1999). Ostrom (1998) has developed common-pool resource management by including social capital in socialed "second generation"

In Putnam's response to criticisms on his claims that the decline of voluntary organizations in the US bode ill for the future health of American democracy (Putnam 2000), he argued that more informal types of social networks such as friendship groups and neighbourhood get-togethers can also fulfil this socializing function (Hooghe, 2008). Over time, he became more skeptical about the positive effects of secular voluntary organizations. By 2010 he and his co-author (Putnam & Campbell, 2010, p. 249) quoted Theda Skocpol to the effect that 'fraternal and civic organizations no longer bring together people from different social and economic backgrounds as once they did'. Instead, they (Putnam & Campbell, 2010, p. 475) now argued the case for informal religious associations such as Bible study and prayer groups. These networks produce civic attitudes and behaviours such as generalized trust, volunteering and voting. According to Putnam and Campbell (2010, p. 473), the crucial variable is 'religious belonging', not 'religious believing', thus emphasizing

the role of networks in producing good neighbours and citizens. This is to say that, the spillover effect of closed networks (bonding social capital) cannot be underestimated. Religious belonging rather than believing means members see beyond their religious associations as stronger religious beliefs deepen social divisions.

Individuals who share racial, ethnic, or other salient characteristics create an in-group bias through which cooperation, trust, and affection are most easily developed for other members this in-group (Marshall & Stolle, 2004, p. 130). Strong inward-looking social relations may, in other words, generate a us-versus-them way of thinking in which a group develops strong social connections and levels of generalized trust among its members but generally tends to distinguish itself from other groups or even avoid or distrust members from these other groups (Abrams et al., 2005; Münster, 2006; Portes, 1998). Bobo (1988), for example, demonstrates that "the absence of direct contact with or sustained knowledge about individuals of different racial, ethnic, or class backgrounds serves to reinforce prejudices" (Marshall & Stolle, 2004, p. 130). However, "social interaction among individuals from dissimilar groups and the forging of common cooperative experiences, fosters an identity that helps to both diminish in-group bias and to develop inclusion of former out-group members" (Marshall & Stolle, 2004, p. 130; Gaertner, Rust, Dovidio, Bachman, & Anastasio, 1996).

Given these different effects bridging and bonding social capital are likely to have on economic and social phenomena, it is important to separate their effects in empirical work. One attempt to provide an empirical basis for the distinction between bridging and bonding associations is presented in Paxton (2002). She defines bridging associations as those that have more extensive links with a larger set of other associations and regards the external interconnections of an association as a

prerequisite for this association's bridging potential. Though this is an interesting approach to distinguish isolated associations from crosscutting or bridging associations, Paxton fails to recognize that the extent to which association members can generate links between different groups is affected by the relative size of these groups (Blau, 1977; McPherson, 1983).

Although larger groups tend to have more interconnections, "this disparity is in part generated by the definitional relationship of size to number of connections" (McPherson, 1983, p. 1058). Failing to account for this may lead to biased results (Coffé & Geys, 2006). Another attempt to empirically distinguish bridging from bonding networks is brought forward by Stolle and Rochon (1998) and Stolle (2001). They define the extent to which an association is bridging or bonding as a function of the socioeconomic heterogeneity of its membership. Their specific approach, however, has some important shortcomings. Moreover, they fail to report the ranking of the associations in their study such that it is not clear which associations tend to be more bridging or bonding. Overall, previous research on social capital thus seems to lack a sound methodological approach to distinguish bridging from bonding associations (Coffé & Geys, 2007).

Although social capital has—both inside and outside the scientific world— been presented as a good thing, it is important to acknowledge that it does not always have merely positive externalities. The recognition of this "dark side" of social capital has led recent scholarship to a distinction between bonding and bridging social capital. Bonding social capital refers to social networks that mainly comprise people that are similar in terms of their socioeconomic characteristics (age, gender, social class, and so on), whereas bridging social capital refers to crosscutting social networks. It is thereby often argued that the external effects of bridging networks are likely to be

positive, whereas bonding networks might lack such positive externalities or may even produce negative externalities (Putnam & Goss, 2002). Despite these theoretical arguments, the distinction between bridging and bonding social capital has as yet remained underdeveloped in empirical research (Coffé & Geys, 2007)

2.9.1 Two Concepts of Social Capital: Bourdieu vs. Putnam

This section sets out to undertake a comparison between Robert D. Putnam's concept of social capital and Pierre Bourdieu's concept of social capital. Putnam's concept of social capital has three components: moral obligations and norms, social values (especially trust) and social networks (especially voluntary associations). Putnam's central thesis is that if a region has a well-functioning economic system and a high level of political integration, these are the result of the region's successful accumulation of social capital (see 1993). In the United States many social problems are caused by the decline of social capital; a tendency that has been going on for the last three decades (Putnam 1993).

Seligman (1997, 14) also writes in the same spirit: "The emphasis in modern societies on consensus (is) based on interconnected networks of trust - among citizens, families, voluntary organizations, religious denominations, civic associations, and the like. Similarly, the very "legitimation" of modern societies is founded on the "trust" of authority and governments as generalisations". The same kinds of voices are heard among proponents of American communitarianism. Putnam's ideas are - to a large extent – a continuation of a current within the American theory of pluralism. They are also reminiscent of functionalist conceptions of social integration from the 1950s and early 1960s.

But there is also an older concept of social capital, developed by Pierre Bourdieu in the 1970s and early 1980s. Bourdieu's concept is connected with his theoretical ideas on class. He identifies three dimensions of capital each with its own relationship to class: economic, cultural and social capital. These three resources become socially effective, and their ownership is legitimized through the mediation of symbolic capital. Bourdieu's concept of social capital puts the emphasis on conflicts and the power function (social relations that increase the ability of an actor to advance her/his interests). Social positions and the division of economic, cultural and social resources in general are legitimized with the help of symbolic capital. From the Bourdieuan perspective, social capital becomes a resource in the social struggles that are carried out in different social arenas or fields. For example, the problem of trust (which Bourdieu does not discuss much explicitly) can now be dealt with as a part of the symbolic struggle (or the absence of struggles) in society. Trust as a potential component of symbolic capital can be exploited in the practice of symbolic power and symbolic exchange.

One of the values all the theories seek to support is trust as one component of social capital. Trust is seen as the key factor for social interactions and social networking. Trust can be generalized, that is trust among the entire society; or specialized, that is trust among smaller group such as family or religious groups. Bridging social capital theorists dwells much on the generalized trust whereas bonding theorists dwell on specialized trust. An extensive empirical literature has established that generalized trust is an important aspect of civic culture. It has been linked to a variety of positive outcomes at the individual level, such as entrepreneurship, volunteering, self-rated health, and happiness. However, two recent studies have found that it is highly

correlated with intelligence, which raises the possibility that the other relationships in which it has been implicated may be spurious.

2.9.2 Functional Approach to Social Capital

At present, the functional conceptualization of social capital may be the most widely adopted and influential approach. This is especially the case in particular disciplines, such as political science. James Coleman's (1988, 1990) seminal work provides a functional understanding of social capital. Coleman (1990:302) argued that social capital is defined by its function. It is not a single entity, but a variety of entities having two characteristics in common: they all consist of some aspect of a social structure, and they facilitate certain actions of individuals who are within the structure. Like other forms of capital, social capital is productive, making possible the achievement of certain ends that would not be attainable in its absence. Unlike other forms of capital, social capital inheres in the structure of the relations between persons and among persons. It is lodged neither in individuals nor in physical implements of production.

The forms of social capital Coleman (1990) identified include obligations and expectations, trust, norms and effective sanctions, authority relations and social networks. Presently, widespread research on social capital is mostly credited to the work of Robert Putnam (1993, 1995).

Although Coleman (1990:302) explicitly conceptualized social capital as an asset of individuals, Putnam has been more interested to explore the ways in which it can be presented as a community attribute. In his 1993 study of the comparative effectiveness of regional governments in Italy, Putnam adapted Coleman's approach and defined social capital as "features of social organization, such as trust, norms, and

networks that can improve the efficiency of society by facilitating coordinated actions" (1993:167). A similar definition was offered in his influential 1995 work titled "Bowling Alone," in which he suggested that a decline in social capital in the United States in the form of an erosion of civic engagement is undermining the effectiveness of its public institutions. Functional conceptualization of social capital as offered by Coleman and Putnam would not have found a sustained audience if the basic concept of social capital did not hold merit. It does draw attention to the role that social relations play in enabling and sustaining various outcomes.

The main idea this approach attempts to endorse or justify, for either individuals or collectivities, is indeed a compelling one. Groups, families, neighborhoods, and communities in which people are willing to cooperate, and in which collective action is encouraged and enabled, will be able to accomplish much more compared to those who lack social capital. Thus, theorists suggest social capital should be treated based on its functions or role, thereby including obligations and expectations, trust, norms and effective sanctions, authority relations and social networks.

2.9.3 The Formation of Social Capital

Lin (1999) proposes a conceptual model of social capital that consists of three blocks of variables which are interconnected:

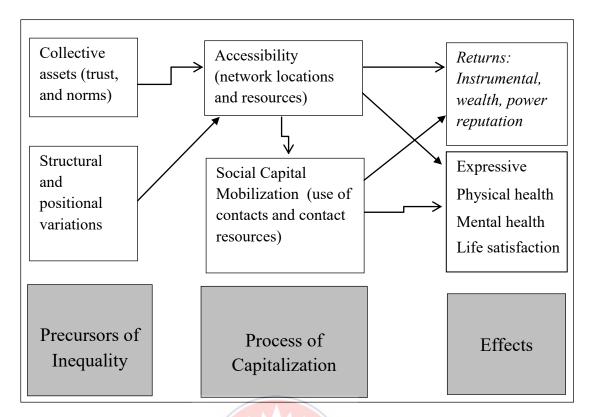


Figure 1: Conceptual Model of Social Capital

Source: Model of social capital (Lin 1999, P. 14)

The first block represents structural variables that affect the individual's access to social resources and their mobilization. These structural elements mediate the extent to which individuals can accumulate social capital (Lin, 1999). Structural variables are also responsible for the unequal distribution of access to, as well as embeddedness, access and mobilization of social resources. Thus, in order to develop an understanding of the formation of social capital among (potential) community volunteers, we need to consider the social structure of a community, as well as a resident's position in the social structure.

The second block of variables refers to the features of an individual's social network that determine access to and mobilization of embedded resources (e.g. number and diversity of contact resources, strength of ties, network location, use of contacts), altogether, measuring social capital.

Finally, the third block proposes possible effects or returns for social capital. Lin (1999) distinguishes between returns on instrumental and expressive actions. Instrumental returns refer to economic wealth, political power and reputation. Each of them "can be seen as added capital" for the ego (Lin 1999, p. 40). As for expressive actions, social capital leads to a consolidation of resources already possessed in the areas of physical health, mental health, and life satisfaction (Lang & Roessl, 2010).

Societal inequalities inform the kind of social capital that is required and the possible effect. That is, social capital is formed based on the prevailing disparities within the society. These economic disparities including the level of trust, societal norms, and structural variations, which will lead to Accessibility (network locations and resources) and Mobilization (use of contacts and contact resources) the desired returns include Instrumental wealth power reputation Expressive physical health, mental health and life satisfaction.

2.10 Social Capital and Local Associations

Even though there are no or unavailable information regarding Local Associations, their activities can be likened to that of community based organizations and social networks since they are all community based. They can therefore be termed as community based organizations (CBO). A community based organization is a private nonprofit-based organization that is representative of community or significant segment of a community and that has demonstrated expertise in the field of workforce investment. According to Weekly et. al (2007) Community based organizations (CBO's) are nonprofit groups that work at a local level to improve life for residents. The focus is to build equality across society in all streams - health care, environment, quality of education, access to technology, access to spaces and information for the disabled, to name but a few. The inference is that the communities represented by the

CBO's are typically at a disadvantage. CBO's are typically, and almost necessarily, staffed by local members - community members who experience first-hand the needs within their neighborhoods. Besides being connected geographically, the only link between staff members and their interests is often the desire and willingness to help. Occupational skill sets and experience are greatly diverse (Weekly et.al, 2007).

A social network refers to "a network of individuals (such as friends, acquaintances, and coworkers) connected by interpersonal relationships" (Merriam Webster online dictionary, 2020). It is therefore possible to use interchangeably and co-currently the three concepts; local associations, community based organizations (LOCAL ASSOCIATIONS) or social networks at any given point in time. This is utilized in this study as well.

From previous literature, it could be accepted that social capital is a relatively new concept that is useful in understanding the facets of social life at the community level, and may also be used in development efforts at the community level. We find references to the underlying idea in Tocqueville's concept of 'associated activity' (1835) and in Durkheim's 'social density' (1893), and it has recently become popular due to the work of Coleman (1987), Bourdieu (1986), Putnam (1993), Flora and Flora (1993), and Portes (1998). Portes notes that "social capital stands for the ability of actors to secure benefits by virtue of membership in social networks or other social structures" (1998:6). Through trust, sharing, reciprocity and collective action, individuals or groups can expand their capacity to access resources and thereby address their own needs or interests.

Social capital then can be considered as a 'tool' in facilitating community activities.

The existence and strength of social capital in a community is reflected in the

coordinated or networked actions of individuals, organizations, and community institutions as they work together toward a common goal in a community. The value of social capital as a tool or resource that facilitates community development efforts also finds support in the theories of social embeddedness and social exchange (Blau 1964; Cook 1991; Granovetter 1985; Portes & Senesbrenner 1993). These theories present the concept of social capital as a resource that exists or resides in the structure of social relations (Lang & Roessl, 2010).

According to Lin's model of social capital (Lin 1999), structural variables are causing variations in the degree to which individuals can accumulate social capital. Empirical evidence shows that network composition is especially influenced by geographical location in a way that personal networks in rural areas differ from those in urban settings in terms of diversity and density (Beggs et al. 1996; Enns et al. 2008). Onyx and Bullen (2000, p. 38) describe the social capital found in rural areas as "bonding social capital", pointing to higher degrees of mutual trust and support found among residents in smaller communities than in urban areas (Lang and Roessl, 2010). The data collected in municipalities of rural areas supports the notion that location has an effect on social capital, and also suggests that smaller and more isolated neighbourhoods facilitate the expansion and diversification of personal networks (Lang and Roessl, 2010).

2.11 Social Capital and Communal Living

Social capital is identified when and if it works. The potential causal explanation of social capital can be captured only by its effect. Many view trust as a key element of social capital. Yet while trust is indeed a moral and cultural attribute of individuals that facilitates or constrains the ways in which people behave toward one another, it is

possible to have very high levels of trust while engaging only in minimal social interaction (Tirmizi, 2005).

Most scholars generally agree that communities with higher levels of social capital are more successful in their efforts to pursue goals of mutual interest. Wellman and Frank (2001) argue that context is critical and that embeddedness is a characteristic of a social network. They further note, "network capital is inherently multi-level" (2001:259). Thus, we can say that the stock of social capital that inheres or resides in networks of social relations is an aggregate of micro, meso, and macro level social capital. Kadushin (2004:85) suggests that there is no difference between the individual and collective social capital, and that "both are necessary for an empirically based theory of social capital" (Tirmizi, 2005).

2.12 Social Capital as Means of Communal Sustenance

It has been well demonstrated that social capital, positively on frequent occasions or negatively less often, affects the level of community development. Thus the concept of social capital is to a great extent useful in discussing how to more effectively formulate community development programs for the purpose of enhancing the well-being of rural dwellers (Dhesi, 2000).

Social capital as a potential input or tool can be used, for instance, in understanding factors that influence the capacity of isolated communities to make effective use of scarce financial, natural or physical resources for achieving economic self-sufficiency (Tirmizi, 2005). Social capital provides a universal access to social support systems, makes investment strategies work effectively, and harnesses the participation of financial institutions that are not yet available for development purposes (Silverman, 2004; Hofstetter, et al., 2022).

The community empowerment approach is also compatible with social capital. The key aspect of community empowerment is the existence of active participation, critical consciousness, leadership, cohesion, and collective efficacy in problem solving (Fuchs, Shapiro, & Minnite, 2001; Laverack, 2001 & Menon, & Allen, 2020). Thus, the practical implication of social capital is clear. Social capital encourages the poor to build collaboration across group boundaries (Silverman, 2004; Trimmer-Platman, 2021), and strengthens social connections that create partnership in community development programs (McClenaghan, 2000; Warren et al., 2001, Kim 2006; Gupta & Matharu, 2022).

2.13 Local Association and Communal Living

One of the three components of the Total Town Planning Doctrine is the relationship between man and fellow man. In terms of planning for urban neighbourhoods, the residential layout design and the placing of facilities do affect the day-to-day community living and how people relate to one another. Another aspect that is important in ensuring harmonious community living is the provision of public facilities, effectiveness of community programs and the active role of community groups. Several neighborhoods representing the various layout design are analyzed to look at their effectiveness in ensuring harmonious community living. Analysis of the existing public facilities, community programs and activities undertaken by the various community groups is also important in determining effective community living. Aspects of social and community development should be emphasized in our effort to become a developed society.

Social relations with embedded resources are expected to be beneficial to both the collective and the individuals in the collective. Thus, most scholars also agree that it is

both a collective and an individual asset. Most authors argue that what is true for individuals is also true for communities: those with a stronger stock of social capital are able to effectively negotiate the various challenges they may face; implying social capital is also a community attribute (Tirmizi, 2005).

2.14 Conceptual Framework

The theoretical framework articulates assumptions on this relation which will allow for critical evaluation. First, the concept of social capital was clearly defined from the various perspectives to ensure proper understanding of the framework. Secondly, distinctions were made between the bridging and bonding social capital. Thirdly, literature made comparison on the Bourdieu vs. Putnam concepts of social capital to make its use in the theoretical framework more effective. The material also focused on the Functional Approach to Social Capital as well as how social capital is formed. Finally, connections and links between social capital and communal living, social capital and communal sustenance as well as the social relations and communal living was made and schematically presented in a conceptual framework.

A conceptual framework illustrates the expected relationship between variables. It defines the relevant objectives for the research process and maps out how they come together to draw coherent conclusions. (Swean & George ,2022). It's an analytical tool with several variations and contexts. It is used to make conceptual distinctions and organize ideas more especially when a clear picture is required.

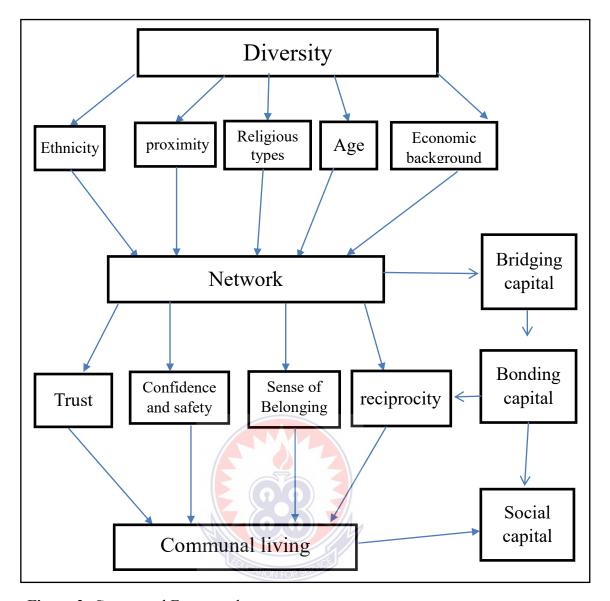


Figure 2: Conceptual Framework

Source: Adapted from Mainwaring, 2013

The conceptual frame work has five layers from top to down. It must be observed that people with divergent backgrounds (Diversity) come together to form an association These people might come from different ethnic groups, or same ethnic group but different geographical locations (proximity), or different religion; Christianity, Islam, Hindu etc, age differences or different economic backgrounds but then be bounded in what is termed as Network (Bridging capital). This networking is possible because of some socio-cultural values (trust, confidence and safety, sense of belonging, and

reciprocity) Bonding capital. These values are very essential for communal living (Social Capital).

2.15 Summary of the Chapter

The chapter is composed of three sections, literature on the objectives of the study, the theoretical framework and the conceptual framework. The objective of the study is to investigate, the types of local association in Asamankese, the factors that determines the formation of associations as well as reasons why people join such associations. Though much scholarly articles are not available, other sources such as lecture notes from workshops and other business meetings were used to distinguish the various types of association that exist. It was also found that leadership skills, organizational structure, communication and mission are some but not all the internal factors to consider in forming an association. Also, the economy, environment and political issues among others can as well affect an association, which are considered external factors. It was also determined from the literature that networking is one of the reasons why people join associations.

The theoretical framework articulates the assumptions in this relationship which will allow for critical evaluation. First, the concept of social capital was defined from the various perspectives to ensure proper understanding of the framework. Secondly, distinctions were made between the bridging and bonding social capital. Thirdly, the literature made comparisons between Bourdieu vs. Putnam's concepts of social capital to make its use in the theoretical framework more effective. The material also focused on the Functional approach to social capital as well as how social capital is formed. Finally, connections and links between social capital and communal living, social capital and communal sustenance as well as the social relations and communal living were made and schematically presented in a conceptual framework.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter covers the methodology of the study which takes into accounts the following: study area, research design and approach, sources of data, research instruments, and population of the study, sampling size and sampling techniques and data analysis.

3.1 Study Area

3.1.1 Geographical Location

The West Akim Municipal Assembly is among the (13) Municipals of the Eastern Region of Ghana. Legislative Instrument (L.I.) 1421 of 1988 and Local Government Act 462 of 1993 established it. The district was elevated to a Municipal status in 2007, and Asamankese is the Municipal capital. It was further divide into West Akim and Upper West Akim in 2012 by L.I 2050. The West Akim Municipal lies between longitudes 0° 25′ West and 0° 47′ West and latitudes 50° 40′ North and 60°.0′ North. The total land area of the Municipality is estimated to be 559 km2. The Municipal capital, Asamankese, is about 75 km. North-West of Accra off the main Accra-Kumasi trunk road. It bounded to the North by Denkyembour district and East Akim municipal, Birim central municipal to the West, and Ayensuano and upper west Akim Assemblies to the East (WAMA, 2019).

3.1.2 Physical Environment

The land is generally undulating with heights ranging between 60 meters and 460 meters above sea level. The highest point is around the Atiwa Range, located between Pabi-Wawase and Asamankese in the Northern part of the Municipality, most of

which is occupied by the Atiwa Range Extension Forest Reserve. The Municipality is well drained by rivers like Ayensu, Ntoasu, Abukyen, Akora, Supon, and Obotwene/Ansing among others. These flow in the Southern direction. Most of the rivers have their sources in the Atiwa Range and a few taking their sources from the Eastern part (WAMA, 2019).

3.1.3 Climate

The Municipality lies within the wet-semi-equatorial climatic zone which receives rainfall between 1,238mm and 1,660mm. This is characterized by a double maxima rainfall pattern with which supports all-year round plant growth. The major rainy season is from March to June with the heaviest rainfall in June. The second rainfall season is from September to October. The average temperature ranges between 25.2°C minimum and 27.9°C maximum. Relative humidity is highest during the rainy season of about 80-95% and 55-80% during the dry season.

3.1.4 Population size, structure and composition

The 2010 Population and Housing Census put the population at 108,298 people with an annual growth rate of 2.9 percent. The projected figure for 2020 stands at 144,733 using the exponential growth rate formula (Pt = Po.e^{rt}). The population constitutes sex segregation of 48.2 percent males and 51.8 percent females. The sex ratio of the Municipal stands at 93.1which shows predominance of females over males in the Municipality. It also implies that for every 100 females there is a corresponding 93 males.

Table 1: Population Density of the Municipality

	2010	2017	2018	2019	2020	2021
Population	108,298	132,665	136,521	140,480	144,733	120,145
Density	193	237	244	251	259	257

	All Localities		
District/ Sex	Number	Percent	
Total	120,145	100.0	
Male	58,268	48.5	
Female	61,877	51.5	
Sex Ratio	93.1		

Source: (2021 PHC general Report)

3.1.5 Economic Activities

The major marketing centers in the municipality namely Asamankese and Osenase. The Municipal has only one periodic/weekly market located at Asamankese. The Osenase market is local in nature with inadequate infrastructure; it lacks certain facilities like toilet, water and enough warehouses for storage of goods in the market. Asamankese has a good market infrastructure. However, the available space is not adequate for the traders thereby erecting temporary structures to block access drainage systems in the market. The Municipal Assembly and private investors can exploit this opportunity by building toilet facilities, lockable stores, warehouses and water points for commercial purposes.

Agriculture is the major economic activity in the district and it employs 52.1% of the labour force. A baseline survey revealed that, generally large scale farming activities are limited in the municipality. Farmers in the district have farm sizes ranging from 0.2 hectare to over 2 hectares. The baseline survey indicates that West Akim is a

district of medium size farms, the average farm size being 0.84 hectares. Field survey also shows that a majority of farmers, about 68.2% have 2 or more farms at different location. About 52% of the total land area of 1,018km² is under cultivation. A baseline survey revealed that, generally large scale farming activities are limited in the municipality.

Table 2: Production situation in the district is shown in the table below

CROP	ESTIMATED	ESTIMATED	PRODUCTION
	AREA (HA)	YIELD (MT/HA)	(MT)
Maize	13,846.8	3.2	44,309.76
Cassava	14,029.22	16.8	235,699.90
Plantain	9,812.64	5.58	54,754.53
Cocoyam	3,893.04	5.01	19,504.13
Yam	2,114.32	2.15	4,545.79

Source: MOFA SRID (2010)

3.2 Choosing Study Areas

The research was conducted using case studies. A case study focuses on a single unit to produce an in-depth description that is rich and holistic (Ary et al., 2010). Acollective case study involves a comparison of several related cases (VanderStoep and Johnson, 2008) which allow the researcher to explore both the differences and similarities within the selected study areas (Baxter and Jack, 2008). A case study may employ various techniques in combination such as interviews and observations. A community based study was employed for the study. "A community is described as a geographically delineated unit within a larger society" (Berg and Lune, 2004:233). Communities selected as case studies are small enough, they have a cultural homogeneity, cause interaction among members and produce social identification within them (Berg and Lune, 2004). The municipality used for the study is a formal

local government area according to the 2010 population and housing census stands at 108,298 with 52,208 males and 56,090 females. Males constitute 48.2 percent and females represent 51.8 percent. More than fifty percent (57.3%) of the population is rural and 46.7 make up urban (GSS, 2010). Asamankese is the capital of the West Akim Municipal and it performs administrative, economic (agriculture, trading, mining etc.), social (education, hospital water and sanitation etc.) and cultural functions. Asamankese was selected because it is one of the fastest growing districts within the Eastern Region in terms of infrastructure, population and housing, Cultural and Social Structure

The Municipal Assembly is headed by the Chief Executive, who is the political head and the Co-oordinating Director is the head of administration of the municipality. The Assembly is made up of one Constituency, 32 Electoral Areas with 42 Assembly members (32 Elected, 14 Appointees excluding the Municipal Chief Executive and the Member of Parliament), 3 Zonal Councils (Asamankese, Brekumanso and Osenase) and 150 Unit Committees. A number of established sub-committees function as operating arms of the Executive Committee and assist in the implementation of specific activities of the Assembly.

The Municipality is under the jurisdiction of Oseawuo division of the Akyem Abuakwa Traditional Council. The festival celebrated by the people of the Municipality is Ohum. The major ethnic groups are the Akan's 48.3% followed by the Ewes, 20.7%; people of the Northern origin, 13.8% and the Ga-Adangbe 17.2%. The Municipality is predominantly Christian constituting about 81.6% of the population, Muslims 8.5%, traditional religions 1.0% and other religion 9.0% (WAMA, 2019).

Asamankese is selected because the town is enriched with numerous local associations in various forms such as economic, religious, and social and welfare ones. The study could have been done in any part of the country because such local associations are widespread in the entire country. The community exhibit most of the characteristics which is of interest to the study. Again, there is also a strong organized local associational groups in these communities which facilitates their easy access. During visits to funerals and other communal festivities it was realized that there were numerous organizations in the community and most of the residents belonged to the community based organizations (LOCAL ASSOCIATIONS) directly or indirectly and were also, strongly attached to the traditions of the social systems in their places of origin.

The researcher observed on various occasions groups in their costumes at such functions and saw it interesting to investigate the trend of local association affiliation in the communities as well as its impact on the people. With the differences and similarities among the associations clearly identified, the study was set to undertake a case study research.

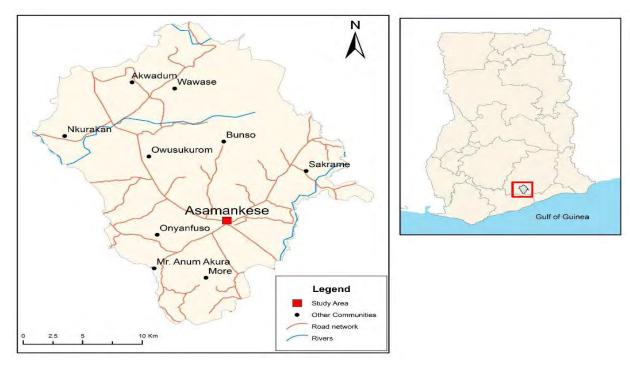


Figure 3: Map of the Study Area

Source: Ghana Statistical Service: GIS 2010

3.3 Research Design

It is acknowledged that several methodological options are available in social research. But the choice of a research design is dependent largely on the nature, objectives and components of the study. Based on the stated objectives and the corresponding research questions set for this study the design appropriate for this investigation is dominated by the case study approach alongside the participatory approach. A study of this nature is expected to capture the varied issues of context and the complexity of the research. It is a case study in the sense that it is an empirical enquiry which allows the researcher to investigate and understand the dynamics of the phenomenon being studied. It relies on multiple sources of evidence and benefits from prior development of theoretical propositions and can be based on a mix of quantitative and qualitative evidence.

Case study research is known for its flexibility, in-depth study of phenomenon, ability to help the researcher understand complex inter-relationships, its position in "lived reality" and its adaptability to different study objectives (Phil et al, 2001). (Kothari, 2004) argues that case study design allows a researcher to examine a single social unit or more of such units for his study purpose more comprehensively. Though case study research is not typically generalized in the conventional sense to the population at large, the strategic location of the study area and a representative sample design could help minimize this limitation. A case study may employ various techniques in combination such as interviews and observations. However, outcomes from case studies cannot be generalized always on the entirety of the population since its lacks full coverage of the phenomenon is space (Kothari, 2004). Case study research design finds its root in both the qualitative and quantitative research modules which are broad approaches in social science research

3.3.1 Research Approach

The study adopts a qualitative research approach. Qualitative study centrally focuses on the understanding of social phenomena from human perspectives (Fossey et al., 2002). It is a kind of personal research which acknowledges the subjective perceptions of both participants and researcher (Ary et al., 2010). The essence of a qualitative research is naturalistic; it studies real people in natural settings (Marshall, 1996; Ary et al., 2010). Eisner (1991) pointed out that, all knowledge including that gained through quantitative research is referenced in qualities, and that there are many ways to represent the understanding of the world. There are other several considerations when deciding to adopt a qualitative research methodology. Strauss and Corbin (1990) claim that qualitative methods can be used to better understand any phenomenon about which little is yet known. They can also be used to gain new

perspectives on things about which much is already known, or to gain more in-depth information that may be difficult to convey quantitatively. Thus, qualitative methods are appropriate in situations where one needs to first identify the variables that might later be tested quantitatively, or where the researcher has determined that quantitative measures cannot adequately describe or interpret a situation. Qualitative study centrally focuses on the understanding of social phenomena from human perspectives (Fossey et al., 2002).

Wyse (2011) stated that qualitative research is primarily an exploratory research. It is used to gain understanding of underlying reasons, opinions, and motivations. It provides insights into the problem or helps to develop ideas or hypotheses for potential quantitative research. Qualitative Research is also used to uncover trends in thought and opinions and dive deeper into the problem. This research was based on qualitative research method principles. The justification for this approach to the study was meant to retrieve in-depth knowledge on the vexed subject matter of local associations and their sustenance of communal living in Asamankese. The researcher had close relationships with the very few groups selected that enriched the research work with their deep knowledge of information and personal experiences.

Qualitative research contains explanations on why people or organizations behave in a particular and base on interactions with the environment and the systems of operations in a certain particular sphere. Qualitative research is different from the biological research where experiments are carried out in the laboratories by the researchers. Here, the researcher is delinked from the materials under study. Again, qualitative research findings are non-numerical (Hawe et al., 2000). Hence, its analyses are not statistically biased. Qualitative researchers use three basic strategies for data collection: field observation, interviews and document analysis (Russell and Gregory,

2003; Ary et al., 2010). The main advantage of qualitative research over quantitative research is that it can provide a richer and deeper understanding of a situation under study if well conducted (see also Tuckett, 2004).

List (2006) (as reviewed in Afrifa, 2009) stated that conclusions are drawn in qualitative research however; such conclusions are based on words not on figures. The end-product of qualitative research is usually to appreciate the understanding of the participant, and not to measure the validity and reasonability of the responses. Hence, such findings are often not generalized since the sample sizes are too unrepresentative and accounts are more situated in individualistic contexts posing challenges for the spreading of such ideas and thoughts. The foregone discussions clearly show that, qualitative research methodology is preferable when a study requires intense details in order to unveil issues to aid comprehension.

3.3.2 Source of Data

The objectives of this study was achieved through the use of multiple sources of data comprising of primary and secondary data collected to form the data needed for the research. According to Yin (1994), the use of multiple sources of evidence in a research enables a broad range of historical, attitudinal and behavioural issues to be addressed thus allowing an investigation into real-life events a mixed of primary and secondary data. In line with this, Primary data was obtained through personal and focus group interview of associational leaders, members and community leaders and the secondary data was collected and used for background information regarding the local associations.

The secondary data were sourced from Ghana Statistical Service, WAMA and other academic articles and studies from existing literature. These are documented materials

in the form of journals, policy papers, articles, and other publications on the internet on local associations. The type of data that were used at the secondary source were the attendance register, membership registrations forms, membership cards, dues records and associational registration records at the district assembly.

3.3.3 Sampling

Sampling is an element of data collection, and is defined by Bryman and Bell (2007:182) as the fragment or section of the population that is selected for the research process. Gill and Johnson (2010:123), however, warn that the sample size and selection are major concerns for researchers when designing and planning the research design.

3.3.4 Study Population

A study population is the entire set of individuals of interest to a researcher. (Gravetter & Forzano, 2009) Seidu (2007) explained that population is the sum aggregate or the totality of the phenomena of interest to the researcher. Blaikie (2009) also defined research population as an aggregate of all cases that conform to some designated set of criteria. The population is the entire group of people, objects, and animal's institutions among others which the researcher intends to study. The population of reference for the study was the West Akim Municipal area, but the focal area was the capital Asamankese. The population of this study constitutes different category of people. The first category was ten (10) associational leaders who are residents of Asamankese. The second category of the target population was forty (40) associational members who responded to an interview to help assess the impact of the operation of the association in their socioeconomic lives. Three (3) Community leaders constituted the third category of target population who were also interviewed to ascertain the role of the local associations in socioeconomic development of the

area. The number of participants were selected upon saturation. This means, the researcher had enough information to answer the set research questions, and therefore, new additions would not bring any new information.

3.3.5 Sampling Technique

The study employed different qualitative sampling techniques to cater for the varied interests of design. It therefore selected myriad of techniques in deciding for the study sites, the sample units and in selecting participants within the units for the instruments used in collecting the data. The essence was to ensure that the study area was covered, and the participants selected represent the population adequately.

3.3.6 Purposive Sampling

Usually, participants are selected to participate in qualitative research on the basis of straightforward parameters such as expertise, life-experience, unique characteristics or position in a group or community (Khan & Manderson 1992). This sampling method is known as purposive sampling.

Purposive is a non- probability sample technique in which subjective judgments are used to resolutely select groups that are well versed in a situation and can give accurate and vivid accounts on the situation (Greenfield 2002:189). It is designed to arbitrarily include representation of groups being studied (Russell and Gregory, 2003). It is an approach which aims to select groups that show variations on a particular phenomenon but each is homogenous so as to compare the sub groups (Patton, 2002: Ritchie et al., 2013:79). Where a larger group of more or less similar people is gathered by the researcher.

For this study, the researcher purposively selected the associations on the basis of their homogenous characteristics in terms of social activities and mode of operations. The researcher selected purposefully three different sample sizes of the target population. The first category of respondents (associational leaders), the second associational members who responded to an interview guide to establish the impact of the associations in their socioeconomic lives and finally a third group comprising two community leaders and the municipal youth coordinator for the assembly was selected. Sampling as a non- probability method involving selection of individuals on the basis of their availability and willingness to respond; that is because they are easy to get. In Asamankese, the researcher was assisted by Municipal youth coordinator to reach out to opinion leaders and leaders of the Local Associations in the Municipality. This was necessary because of the vast nature of the total land area as well as the number of associations in the Municipality. The researcher met with the leaders of the Local Association at their meeting time for an interview.

To ascertain the credibility of the study, 30 minute of focused grouped discussion was conducted. In all, three different focused group discussions were held to cross-check the validity and reliability of the information given by participants to the interview guide.

Purposive Sampling was deemed essential for the study because it allowed for the selection into the sample, subjects that generally possessed most of the desired features.

3.3.7 Data Collection Instruments

The researcher used instruments such as personal in-depth interview guide, focus group discussions guide and participant observation checklist to gather the reasons, opinions and viewpoints of respondents and participants. These methods were used to gather solely qualitative data. Secondary sources of data included reviews of related

literature from Ghana Statistical Service, the Municipal Assembly, scholar articles, books, journals, internet sources and any archival documentation

3.3.8 Interviews

It is noted by Bryman (2008) that interview is the most widely used method in qualitative research and that other qualitative methods of collecting data such as ethnography and participant observation at some point involve some form of interviewing. In-depth interview is one of the strategies for gathering data. Interview involves the use of verbal or oral stimulus to solicit responses from participants on issues. It is very useful for collecting descriptive or attributes data because it affords the participants opportunity to describe the world of issues from their perspectives (Wynsberghe & Khan, 2017). The two classifications of Interviews such as unstructured and structured were used in the study. In using the unstructured interview approach, also known as the in-depth interview, a framework (focus group guide) will be developed to guide the interview process. The rationale for using this approach was to enable the researcher to collectively engage with group of respondents within which questions can be formulated and asked spontaneously as the interview progressed. This approach also allows the respondent to freely express their opinion. Hence, this approach intends to solicit in-depth information on traditional or local associations their values, believes and benefits of such associations. Interviews were conducted with 25 individuals involved in diverse ways in the association. In addition, the researcher conducted interviews with two officials from the municipal office. Apart from the two officials mentioned above, the rest of the interviewees were chosen using purposive sampling. Within the three categories of the population for the study we randomly selected individuals for this study. The researcher personally conducted the interviews. To ease the data collection process,

appointments were made with the selected interviewees on periods most convenient for them to have the interview. The interviews covered demographic and socio-economic characteristics; assessment of roles and impacts of associations and recommendations for policy formulation.

3.3.9 Focus Group Discussion

Focus Group Discussions (FGDs) are deep interactions with homogenous groups of people of between 6 and 12 persons, which enable the researcher to obtain information in a particular area of interest that would be difficult if not impossible to obtain using other methodological procedures (Kumekpor, 1996). Bebelleh (2008) further indicates that it is a method in which one or two researchers and limited participants meet as a group to discuss a given research topic. It allows the researcher greater insights into why people think or hold certain opinions

According to Patton (1990), Focus group discussions, as a problem solving or decision making group, its employed to generate data and insights that are unlikely to emerge without a group discussion. This tool was used to generate qualitative data for triangulation. The target groups for the focus group discussion were the associational members as well as their leaders in the municipality. During the initial visits to the associational meetings, one focus group discussion was organized in each of the five associations selected for the study. This was to understand why the recreation of these associations and the benefits there of. The type of information that was collected from the opinion leaders included the number of local associations in or around their communities, how often they meet and their contributions to the community as well as the services they offer among others. To ascertain the credibility of the study, an hour of focused grouped discussion involving 6-10 people (consisting of members of local associations) was conducted in each of the selected groups. In all, five different

focused group discussions were held to cross-check the validity and reliability of the information given by respondents to the interviews. The focus group discussions were also held to acquire in-depth knowledge and information regarding the formation of these associations and their importance to members and the community as a whole.

3.3.9.1 Planning the Focus Group

A number of points was considered at the planning stage. The researcher requested for the objectives of the selected local association so that I will be clear about the objective of the focus group. The researcher contacted the participants in advance and made aware of the objective of the research. It was important to select the suitable class of the persons for the focus group. The time and location of the meeting was decided on keeping in view the convenience of the participants.

3.3.9.2 Selecting Participants

For a productive focus group, social scientists disagree over the appropriate number of participants. Many prefer a group of eight to twelve (Kitzinger & Barbour, 1999), six to eight (Krueger, 1998), or five to six (Green & Hart, 1999). The size of the group should consist of four to twelve if the group is homogeneous and six to twelve if it is heterogeneous, according to Brown (1999). According to Barnett (2002), a balance must be achieved between the need for sufficient people to engage in lively discussion and the danger of an overwhelming group size. The local associations at Asamankese consists of not too many individuals, therefore constructive communication was produced.

3.4 Reliability of Instrument

Reliability is a major concern when a psychological test is used to measure certain attributes or behaviors (Rosenthal and Rosnow, 1991). For example, in order to

understand the functioning of a test, it is important that the test used continually discriminates against individuals at one time or over time. To ensure reliability of the instrument used for the study, a pilot testing was conducted at Adukrom –Akuapem where a lot of local groups are flourishing. This study was between 20th and 27th January, 2020. The researcher conducted the focus interview with the groups using the interview guide. Time was made by the researcher and the respondents to discuss any ambiguity, doubt and incoherencies that the respondents may face with any aspect of the draft. Respondents thereafter, were given time to respond to the researcher. The pilot study helped to remove ambiguous statements. Some statements were completely deleted because they had been repeated elsewhere in the statements. All the necessary corrections and changes were made before the data collection.

3.5 Observation

Personal field observation formed an important part of the field work. These technique was used as complement to the interviews to collect information that pertains to the distribution of local associations in the study area by the researcher. A direct and participant observation was also employed to collect data as evidence for the study. The researcher, having lived in the study areas, carefully observed the formation of a number of local associations with in a short period of time. This encouraged the researcher to make several visits to the associations to ascertain the situation. A visit was made to the meetings of some five selected associational groups and observed, followed, recorded and took pictures of their activities during their meetings and assessed how their interactions helped to foster communal living. This data collection instrument was chosen in the sense that where full or accurate information cannot be elicited from the respondents by questioning, direct observation is the best approach to collect the required data (Kumar, 1999). Anticipated

challenges include the possibility of not acting naturally when the presence of the investigator was realized. The researcher may also forget some facts, if recorders (both audio and video) are not used or failed to function appropriately

3.6 Data Analysis

Yin (1993) stipulated that data analysis is a number of closely related operations performed with the purpose of summarizing the data collected and organizing them in such a manner that it answers the research questions. Qualitative approach was adopted to analyse the data based on the argument put forward by Mays and Pope (1996) that a qualitative researcher will need to ensure that data analysis enables the meaning of the phenomenon to be understood while maintaining the individuality of each participant's experience

Miles and Huberman (1994) established that qualitative analysis involves familiarization with, and identification of themes. It is also confirmed by Robson that, by far, the best approach in data analysis in qualitative research is to tape record the interviews and transcribe them (Robson, 2002). Based on this argument, qualitative data will be analysed in stages after each data collection phase. Descriptive statistics are however, sometimes employed to illustrate some information.

3.7 Data collection procedure

An introductory letter was obtained from the school of Graduate Studies, University of Education, Winneba.to the Municipal Co-Coordinating Director to carry out the study in the municipality. The instruments will be pre-tested for the purpose of checking their validity and reliability. The pre-test covered 8 local associational heads in the municipality and 2 officers of the Municipal Assembly.

3.8 Ethical consideration

Research ethics concern the responsibility of researchers to be honest and respectful to all individuals who are affected by their research studies or their reports of the studies' results (Forzano & Gravetter, 2009). This study depended much on primary data with information provided by participants who were duly informed of the essence of this academic study. Participants were informed and further explanations were provided and were given opportunity to ask question to ensure they understand the work. Participants gave their verbal consent before they responded to an interview. Ethical issues inherent in research were adhered to during the research period. The presence of the researcher was announced in the community through the Municipal Youth Coordinator in the Municipality who also introduced the researcher to the leaders of the various associations in the municipality and the leaders also did the introduction to the members. The kind of information required from Participants was not issues that are against the ethics of research. The respondents were mostly over eighteen years. Participants were fully assured that information were for academic purpose and data analysis only. The Participants voluntarily participated in the study under no coercion or monetary and material inducement. The ideas presented in this study with exception of quotations of other writers which have been acknowledged and referenced are the original work.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.0 Introduction

This chapter presents the results of data collected from field work. Qualitative data in the form of in-depth interview narratives and responses from Focus Group Discussions as well as pictorial evidence, are analyzed and presented. Specifically, an analysis of the demographic characteristics of participants is presented first, followed by findings on the forms of local associations found in Asamankese, the factors that determine the formation of local associations in Asamankese, and the effects of local associations in strengthening communal living among its members.

4.1 Demographic Data

Participants fell within different age groups. The results show that 3.8% of participants were between the ages of 20-30 years with 24.5% aged 31 to 40 years. Furthermore, participants aged 41-50 years constituted 60.4% of participants of the sample, with those aged 51 years and above representing 11.3% (Table 4.1). Participants' educational attainment depicts 7.5% of participants as having no education, with 28.3% attaining primary education. Further, 5.7% of participants had attended school up to the Junior High/Middle School level, with 13.2% acquiring Post-Sec/Senior High or Vocational-Technical qualifications. Majority (45.3%) of participants held Bachelor's degrees.

Table 3: Demographic Breakdown of Respondents

Item	Categories	Count	Percent (%)
Association Name	Oboodwan Royals	5	9.43%
	Royal Ladies	5	9.43%
	Interpol	5	9.43%
	Sisters	5	9.43%
	Anum Nkosoo Kuo	5	9.43%
	Asamankese Youth for Dev	6	11.32%
	True Friends	5	9.43%
	Dependable family	5	9.43%
	Sunday stars	5	9.43%
	G 12	4	7.54%
	Youth Coordinator	1	1.88%
	Opinion Leaders	2	3.77%
Age	20-30 years	2	3.8%
	31-40 years	13	24.5%
	41-50 years	32	60.4%
	51 years above	6	11.3%
Gender	Male	25	47.2%
	Female	28	52.8%
Educational Attainment	No Education	4	7.5%
/	Primary ()	15	28.3%
	JHS/Middle	3	5.7%
	Post Sec/SHS/VoTech	7	13.2%
	Tertiary	24	45.3%
Marital Status	Single	-	-
	Married	8	80%
	Divorced	2	20%
	Widowed	-	-
Employment Status of	Unemployed	11	20.75%
Participants	Self-Employed	20	37.73%
	Employee	22	41.50%
Sectors of Occupation of	Unemployed	-	-
Associational Leaders	Trading	2	20%
	Govt. Employees	8	80%

Source: Field Study, 2020

The analysis of the marital status of the Associations' leaders shows that 80% of participants were married compared to 20% who were divorced. No leader was single

or widowed. Participants also had varying employment statuses. The analysis shows that 21% of participants were unemployed while 38% were self-employed and 42% were employees. Further, the results of the analysis of the gender of participants show that 47.2% of participants were male compared to 52.8% who were female.

4.2 Types of Local Associations in Asamankese

This section presents data on the types of Associations in Asamankese. Data from the interviews indicates that there are numerous voluntary associations in the Asamankese, with majority being unregistered. The Municipal Youth Coordinator, during field data collection, indicated that there were about two hundred and one voluntary groups in the municipality, out of which only fifty-four (54) were registered. The themes emerging from interviews with leaders and members of the associations indicate that associations were formed in Asamankese primarily for development and welfare/reciprocity purposes. In this regard, the types of associations in existence in Asamankese can be broadly classified under Developmental and Reciprocity or Welfare Associations.

Developmental Associations are voluntary long-term standing bodies that assist in the upkeep and development of their communities. they exist to develop or improve an area of its residents by providing services such as health care, education, portable water and other forms of social services. Community development, according to Mendes (2008:3) is the "employment of community structures to address social needs and empower groups of people". It is a prime mover of people because it gets people to actively participate in issues that affect them.

Therefore, developmental associations are groups that mobilize people for participation in communal activities that benefit everybody. Invariably, they use social capital in which people benefit from their social bonds and interactions in

issues like constructing a new home, farming, organizing family marriage, naming, funeral ceremonies and so on.

Regarding the question on types of associations, one participant Evans from Asamankese Youth for Development indicated strongly bringing out the developmental dimension, that:

"Asamankese Youth for Development is a youth group in Asamankese who have seen that Asamankese development has delayed a bit. So we realized that if we come together and engage in activities like communal labour, and other things we can help our communities to develop and also for our leaders to see that their youth are helping them, that is one reason for our existence. Again we also identify projects that are lacking in our community solicit for funds to provide them and the existing ones that needs renovations and other help we do them.

ASAMANKESE YOUTH FOR DEVELOPMENT

Asamankese Youth for Development is one of the development-oriented groups in the municipality. Conscious of the need for unity and cooperation the youth for effective for provision for the common good and the overall development of society, for this the association was formed. It is a registered association with its membership open to all. Currently it has twenty-five (25) members both home and distant. The group meets every two weeks but calls emergency meetings when need be. The members pay monthly contributions as dues and other voluntary contributions to help the group in the municipality in its development agenda. The picture below depicts the Asamankese Youth for Development members during the launch of their association.

All names used in the study are fictitious and does not attribute to the people in real sense



Figure 4: Asamankese Youth for Development members during their launch

Source: Field Work, 2020

ANUM NKOSUO KUO

The Anum Nkosuo Kuo is also a developmental association that exists in the municipality that have majority of its members coming from the guan community in the municipality. The members came together and engage in activities like communal labour, and contribute money other things to help their community to develop. Their secretary popularly known as Bro Kwaku said the contribute money, pay dues and seek sponsorship from individuals to help their activities in the community.

Aside developmental associations, another type of association highlighted was welfare associations. Welfare associations are also voluntary, non-governmental and a not-for-profit group that are formed to represent the interest of its members in a specific community. Welfare associations are formed with the sole aim of supporting and promoting the social wellbeing of its members. Welfare groups, focuses across a

wide variety of socio-economic issues, pursue various strategies to empower themselves, with the goal of changing the status of their members.

Wanderman (1981) has strongly argued that to mobilize people effectively requires a mixture of approaches, namely: "grassroots approach"; "social programme approach"; and "community development approach". Whereas the "grassroots approach" emphasizes the need to create the necessary social bonds that are effective in knitting the people together in the service of community work, the "social programme approach" underscores the role of social hierarchy, norms and systems in enforcing collective interest. As regards the "community development approach", it equips the people with the necessary skills needed to be receptive to change and development. Increasingly, mobilizing people stimulate them to be aware of their potentials and be willing to take risk, and responsibility, that can be translated into action in order to effectively resolve their own problems.

Regarding welfare, one participant Nana Kwaku of G12 averred that:

"Oh, if anything happens to me right now, because... so take, for example, G12, if your mother or family member who is close to you dies, we all come to help. We come to help in for example, serving guests, the water you'd need, any activity you're engaging in we come to help. And we also make a collective effort and contribution to come and help you."

ROYAL LADIES

Royal Ladies is an all-female welfare group that was formed to seek unity, cooperation and the welfare of its members. Initially they were meeting every month but now meet at least twice in every three months due to the fact that half of its members are not resident in the town. They started with about twenty-eight (28) members but currently they are nineteen (19) in numbers. There are no monthly dues payment but members contribute fixed amounts and other souvenirs to support themselves in times of marriage, naming ceremonies, sickness and bereavements of

members or their families. The group is not open to all but friends and relatives who have been together for some time and they have no specific uniforms and is not registered group. The picture below shows the Royal Ladies association members during the naming ceremony of one of their members.



Figure 5: At the Naming Ceremony for a Child of a Member of Royal Ladies

Source: Field Work, 2020

Still highlighting the welfare angle, another participant, Augustina from Royal Ladies, said during interview that:

"I won't specifically say the association gives us any direct help. However, we use the association's structures in helping one another. Especially, when someone is getting married, a person's relative dies, or a member dies, or a member is naming his/her child, we help one another..... We stand behind you and support the member financially."

INTERPOL

Interpol is a registered community-based association that had been around for some time. it's a welfare association that seeks the general good of its members. Interpol is a mixed group which usually meets on the 2nd and 4th Sunday in every month. Its membership is open to all and currently have a population of over thirty. The group pays monthly dues and other voluntary contributions to support the group in the discharge of their duties. They have uniforms which they use for various occasions such as meetings, out douring or naming ceremonies as well as funerals. The group offer financial and other forms of assistance to support their members. The picture below shows members of the Interpol Association supporting another member during her child's thanksgiving service.



Figure 6: Interpol Association supporting a member during her child's thanksgiving Source: Field Work, 2020

In explaining and shedding greater light on the welfare character of the associations, George a participant from Interpol Association opined that: "It helps because, like I earlier said that we engage in self-help initiatives among ourselves. Maybe an association member wants to undertake a project, or take a step, or has a good plan s/he intends to pursue; however, she/he is weak financially. Granted, we are not an association that gives out loans. However, if you make leaders of the association aware of your situation and we listen and perceive that what you're saying is right, we are able to make some financial support available to you and then plan with you that on this set date, I will repay back whatever facility the association advanced to you; and this we have done for some association members who are honest and truthful, with they also being happy that we have given them that help because it helped them to solve a lot of problems."

OBUORDWAN ROYALS

Obourdwan Royals is a non-registered group which was formed about three years ago to rally financial assistance and other forms of support necessary in organising the annual Obourdwan festival of the people of Asamankese. It's a mixed group with their membership being resident and non-residents in the municipality. The picture below portrays the Obourdwan Royals in a group photograph from a field trip.



Figure 7: Obourdwan Royals in a group photograph before a trip

Source: Field Work, 2020

Admission or Recruitment of New Members to the Associations.

The avenues or means by which new members could be recruited into, or join the association, were also investigated in the study. Regarding this particular dynamics, participants highlighted different avenues which pertained to their respective organizations. One participant Ama of Obourdwan Royals, for example, said that:

"I saw what they were doing in town, and I asked which group were engaging in these activities? And they mentioned the association. So I went to work with them in Accra. It is now that I have become an active member of the group."

Other associations employed strategies like advertisements and public announcements to recruit new members. In this regard, another participant Amoah of Anum Nkosuo Kuo said that:

"Good. We make advertisements, announce to the general public, use the radio, we have banners posted in the various communities with our phone numbers on it that people call. Sometimes when we go for walks we wear branded t-shirts having our insignia on it. Some people make enquiries and we explain our activities and how we operate. This makes some people to join us."

The associations' leaders also mentioned how new members were recruited into their respective groups. Some of the avenues mentioned by leaders, and the associations they pertain to, include:

Table 4: Criteria for Recruiting New Members into Associations

Name of group	Purpose	Criteria for new membership	Criteria for leadership selection
Royal Ladies	Bonding and welfare	Restricted to only females and friends	Appointment
AYD	Development	Open to All	Voting
Obuordwan Royals	Welfare	Open to All	Appointment
Anuanom (Sisters)	Welfare	Restricted to only ladies and friends around amanfrom	Appointment
Anum Nkosuo Kuo	Development	Open to indigenes of Anum Asamankese	Appointment
Interpol	Welfare	Open to All	Voting
Dependable Family	Welfare	Open to All	Voting
G 12	Welfare	All Male and strictly friends.	Appointment

Source: Field Work, 2020

Most associations were found to be open and to have no barrier to entry. These associations did not have any requirements for recruitments or entry, which effectively made them open to all. Concerning such associations, a participant said during interviews that:

"As I already said, the association itself is an association where we don't have restrictions as to how we want persons with these characteristics or qualifications to become members. All we want is the association's growth and development. Since our motto is all about development, anyone who has a desire to help Asamankese develop, you can come and join us to engage in activities. So it is like if you make yourself available, we give you the chance to become a member."

Some, however, had criteria they looked out for prior to accepting new members into the organization. This effectively served to restrict access to entry into the associations. On the question of whether the associations have specific people or criteria they want when recruiting members, the leader of Asamankese Youth for Development intimated when asked that:

"In some sense I would say yes. What we look out for especially is that you are a worker and that you should be 20 years or older. Your work; whether you're self-employed, or a government worker or someone's employee; what we are interested in is that you are a worker and meet all the requirements of the association."

The findings from the data gathered in the municipality therefore indicate that at least two types of Associations are predominantly operating in the Asamankese enclave; which are developmental associations and welfare associations.

4.3 Factors That Determine the Formation of Local Associations in Asamankese

Several factors and reasons influence the formation of associations in the Asamankese township. During interviews, participants hinted factors such as the perception of a need for such associations by the persons/individuals who started them, a need to see the community develop, a desire to promote economic progress and wealth creation

amongst the town's people, a desire for networking, and the need to provide a social basket or support base to cushion members during time of need.

Regarding the factors for forming associations, Peter of Asamankese Youth for Development, hinted during interviews that:

"Well, it started when one of us from Asamankese went to UDS. When he came back, he saw that once he had gone to study 'Development Studies', the youth needed to come together to help our town. So when he came back he started...he didn't do it like it was just the youth only, but that anyone in Asamankese who believed that s/he could volunteer him/herself to help the Association move forward, we came together and started to engage in communal labour, started weeding places which required weeding, started sweeping some places which required sweeping, and we started having conversations with some leaders regarding things we had seen which can help Asamankese develop; and we started coming together. And today the association is strong and grounded, so much so that as of today when I'm speaking with you, some people have travelled abroad, and are helping us financially."

Another important factor highlighted for why associations were formed related to the personal benefits its offers members. On the issue of personal benefits derived by members which led to the formation of associations, Michael of G12, also intimated that:

"The benefit I receive from G12 is; like I earlier indicated, the conversations we have, someone can even bring a business idea and you learn from it. They go like "oh, so and so has come ooo, let's learn about it." Or "this thing or product is really moving, so you can invest in it." And I think that if you take Youth for Development, how it helps is that I am interested in party politics. And I believe that that youth organization is preparing me better. People are seeing the work I am doing in my town. In future, if I set out to pursue my political ambitions, I believe that NGO or that organization will be a platform for me to be showcased."

Still on personal benefits, it was indicated by another participant, Yaw of Asamankese Youth for Development, that: "Personally, as an individual, I have highly benefited from my association, Asamankese Youth for Development in the last year. I lost my dad and during the burial from the Friday till Sunday my group members were there with me from the mortuary till the end and they individually contributed for me aside the groups donation

Closely linked to personal benefits was the issue of personal growth and development.

One participant stated that the realization and need to see members personally progress in life informed the decision to start their association. On this a participant, Agyiri of Interpol Association, said:

"It is the youth who meet here, who all have gainful employment, everyone does his/her own job, who meet regularly and sit to think about ourselves. Then a time came when we decided that based on how frequently we meet, if we come together and set up an association and use it to help ourselves and our community, it will be a good thing for all of us."

Another participant, Ike of G12, combined the networking and recreational reasons for forming associations in his submission during interview. In responding to the question on the reasons or factors leading to the formation of associations, this participant indicated that:

"Ok. One thing which is good about the association is that we are all workers. Some are self-employed, others are government employees and others are employed in the private sector. I joined G12 because I would get the time to meet with like-minded people. Because when we sit and are having fun, we have conversations, we inform each other of the connections in places, as our objective is to bring joy and fun into the association, as the year is coming to an end, and the association is made up of only males, we set a day aside and hold a get-together, that is a party, for families of members. So it allows us to meet and be introduced to everyone's spouse, their children. We believe strongly that this helps, so that if someday a member's child needs help; be it with school or work, then that help or assistance can come from a member of the association."

Yet another participant, Patricia of Anum Nkosuo Kuo, mentioned fostering unity and togetherness as a benefit the associations provided, which was a key factor leading to their establishment. On this issue, Patricia stated that:

"It brings people together. Like my association Anum Nkosuo Kuo (ANK) that I am a member of, it is the youth of our area who formed it. It is not necessarily those living in the area, but rather those people hailing from the area who are gainfully employed who have come together to start it. Meeting regularly hashelped us develop a bond and love amongst us. So I believe that the formation of our association has brought unity among the youth in our area."

In addition, leaders of the associations mentioned the factors that led to the formation of their associations. Specifically, the factors mentioned by the association leaders, and the respective associations connected to these factors, are shown in table 5:

Table 5: Factors Leading to the Formation of Associations

Name of	Type	Main Benefits
Association		
Anuanom (Sisters)	Welfare	To help ourselves as a family in times of an event
G-12:	Welfare	Bond, socialize and help ourselves
Royal Ladies	Welfare	To help ourselves in times of need
Dependable family	Welfare	To create friendship and to help one another in times of need
Obourdwan Royals	Welfare	Socialize and help members economically
Anum Nkosuo Kuoo	Development	To develop Anum Asamankese as well as helping members
Asamankese Youth for Development (AYD)	Development	To help develop our community and help put leaders on their toes on issues concerning development

Source: Field Work, 2020

From the responses, it can be observed that Royal Ladies, Anuanom (Anglican), and Dependable Family were formed for the sole aim of helping one another or for reciprocity. Data gathered in this study shows that majority of associations were formed for mutual assistance, fun, and promotion of unity and peaceful coexistence

within society. Two groups, Anum Nkosuo Kuo, were formed to develop their communities and offer mutual assistance to others that is communal development and reciprocity. This is also true for the Asamankese Youth for Development (AYD). The Obourdwan Royals (Asamankese), and other associations like Royal Ladies, True Friends, was formed to foster friendship (networking) and mutual assistance (reciprocity), while G-16 was formed for bonding (networking), socialization (recreation) and mutual help (reciprocity). Other ancillary reasons for forming associations mentioned include confidence and safety, belongingness, reciprocity and trust.

Also from the Focus Group Discussions (FGDs), a number of themes came out strongly as the benefits members received for joining the associations. These benefits also doubled as reasons why associations were formed, and why people joined associations as well. The results from the analysis of responses from the FGDs revealed that local associations were expected to play specific roles for members and society including *information dissemination*, education and training and other civic responsibilities to ensure development. Members of these associations derived benefits, which drives them to form the local associations in the first place. The aim of welfare associations, for example, was generally to cushion members financially in difficult times or during events which require expenditure of large sums of money.



Figure 8: A Member of G12 Receiving a donation from his Association

Source: Field Work, 2020

Members of the associations pay dues on equal matching basis. Thus, all members and leaders pay the same amount. Benefits are also paid on equal matching criteria known to all members and leaders. The Focus Group Discussion results show that the direct benefits from the group is the main reason which influences people to join associations. Other indirect benefits however include the opportunity to develop friendships. Most of the welfare associations also add leisure and sporting activities to their schedules, especially on weekends. Members in the various associations derived benefits in the form of visitation, donations, gifts, loans, and educational support, among others, from their associations.

Community-Based Activities

Furthermore, the communities in which the associations were situated also derived benefits as well. When queried on the benefits associations offered to communities, leaders of these associations provided varied responses.

Asamankese Youth for Development (AYD):we have renovated the old clinic and the community library and this has helped to create a good relationship with the community.



Figure 9: AYD donating items to the Community Clinic at Beposo a suburb of Asamankese

Source: Field Work, 2020

In the same vein, some associations were found to renovate their old community clinic and their community library as well. and this has help to create a good relationship with the community.



Figure 10: A Renovated Community Library by AYD

Source: Field Work, 2020

4.4 The Role Local Associations Play in Strengthening Communal Living among Members

The various associations operating in the Asamankese township functioned to strengthen social ties and communal living not only among its members specifically, but the community as a whole, in many ways. Some associations served as a platform for members to further their personal interests, while others helped members achieve their goals and objectives and to live out their aspirations. Yet, other associations assisted in creating a strong bond and camaraderie among members, while others allowed members to provide financial support and social backing to other members when they face the pressures of life. Ultimately, some associations promoted communal living among the broader societies they were located in.

Regarding the impact of local associations in strengthening communal living among members, one participant, Rachel of Royal Ladies, intimated that:

"I think that it is high time that Ghanaians, our leaders and then students like yourself who undertake research, you see that, if we want Ghana to develop, now we need these communal groups. Because the communal groups, when we come together to pursue a project, since the groups do not have political influence, we feel free to really come out with what we have in us as individuals. Especially the young people like us, we have youthful exuberance in us; maybe, we want to engage in adventure. So if we have those groups, the groups have set up platforms that mentor us. Because there may be a member, for example, in our group we have a lot of Assemblymen in it. Maybe, someone in the group is aiming to be an Assemblyman. At the end of the day, when we come for meetings, maybe the way the person speaks, it motivates you to realize that, if given the chance, I can also do same to achieve something."

In the same vein, it was further intimated by another participant, Dan of G 12, that:

"Thank you. Umm, one thing I will say is that these organizations are very good and I will tell you they are having a major positive impact. But I will also blame some people e.g. National Youth Authority, whose responsibility it is to register all youth groups in Ghana so that the activities of these groups can be monitored; in my group, for example, we are doing some good works. But we do not even know the offices of the National Youth Authority; and even they also don't know that our group exists. What I will say is that if these organizations, NCCE and the others collaborate with us; when COVID-19 came the government is making losses, but if government had collaborated with us, we could have done lots of things. Our group for instance, G12 shared some nose masks, but for us we gave it to our members to share to their family members. But Youth for Development shared nose masks in some selected communities here in Asamankese. So this shows that if we had the leaders collaborating with us with the goal of working together, I'm telling you that Ghana will be a very nice place. Because communal living was our aim for setting up the association."

To further buttress the point about the associations' role in promoting communal living, one participant, Josephine from Interpol, indicated that:

"Today if you see our family system, our extended family system is collapsing; it has become more of nuclear. But when we come to the associations, it has also become another form of family which enables you see people from all walks of life. There are Ewes, Northerners, Fantis, Asantes, Akuapems, in the association. So that is more

communal, it brings us together more than even our families. Because our families rather stick to a tribe, it sticks to a group."

Further, another way intimated by employees as being an avenue in which the associations promoted communal living is through its collaboration or relationship with other community organizations. Highlighting this point, Evans from Asamankese Youth for Development (AYD) averred that:

"We work, I will say, very close. Like I earlier said, there are some places we go to do communal labour, we initially have conversations with the assemblyman, we speak with the chiefs. So we think that the link is there, but its only when the other associations respect us that we exist; because we have some assemblymen who would say "oh we hear you're doing this work, come to my area to do same", or a Unit Committee member can say "my area is bushy, come and help me weed." So I think that our relationship with other institutions and other organizations is very good and cordial."

A further dimension to communal living intimated by participants bordered on the role the associations could play in bridging the gap between government and the local communities. Expanding on this point, Evans from Asamankese Youth for Development (AYD) further indicated that government could leverage the associations, due to their proximity to the local people, in explaining national policies and gathering consensus and support for these policies. This consequently meant the associations could be utilized in educating their community members and increasing greater understanding by local citizens on government policies. In relation to this point, Evans explained that:

"I think as I earlier indicated, if you look at our Common Fund, they say there is a percentage that goes to the youth. So I think that every Assembly in Ghana must start to streamline their youth organizations. Not any; but those active ones, so that every year they have policy planning with these youth organizations. Because I think sometimes there are things that when a government comes and it leaves to the organizations to do, it can help the government's vision to be achieved. An example would be the Free SHS, which is a good policy government has instituted. But in what way are we implementing it?

But if we go into our communities, these youth organizations can campaign on the policy. When COVID-19 came, government said it has brought money. The money which came, what way did we employ in distributing the money? When you give money to the Assembly, because it is a political office, party considerations will end up influencing the money distribution. If, as at the time the money came we picked a District or Municipal and selected the leaders of youth organizations in those Districts and made them ambassadors for that, they can be good preachers of the COVID-19 than limiting it to only government."

Communal living among the general population was found to be boosted by associations through the involvement of chiefs and community leaders in the work of the associations. Chiefs, by virtue of their position, serve as the bridge between their communities and the outside world. By engaging chief and community leaders and then pursuing their developmental agenda, associations tended to promote communal living in their various communities. Concerning this fact, Ama of Anum Nkosuo Kuostated that:

"For us, our utmost aim and the reason for our existence and activities is the development of our community. So if the chiefs or political leaders support us... there are projects we are pursuing and we have started having meetings with some of the chiefs. We even have appointed some of them as Life Patrons to the association. We know that when we go to them and they accept and support us, they [chiefs and political leaders] will support us in whichever way they can. And this will also help us further pursue our agenda of developing the community."

The Focus Group Discussion (FGD) also generated several meaningful insights on the impact of local associations in strengthening communal living among their members. Not only did participants mention the impact on communal living among members, but on the broader society as a whole. The insights from the Focus Group Discussion are categorized into themes and presented to show the various impacts local associations have on members and their communities. The themes from the Focus Groups are presented below.

Promotion of Unity

One key theme that came out strongly from the focus groups regarded the ability of the local associations to foster unity among association members and their communities. Focus group participants confirmed that their respective groups have contributed immensely to the promotion of unity first among members, and then between members and their communities. Some of the responses provided in relation to fostering unity include: "it brings different group of people together under one umbrella", "Give us unity", "Have created unity within the people in the group", and "Help people and community at large".



Figure 11: A Keep Fit Club Interacting with the Community

Source: Field Work, 2020

Sanitation

The effects of local communities in improving sanitation were another theme that came out strongly during focus groups. Participants hinted at their associations engaging in numerous clean up and environmental activities that had positive impacts on sanitation in their communities. Some of the responses from focus groups on sanitation include: "we regularly organise Communal labour, "Cleaning exercises are part of our activities in the community", "we engage in clean ups" and "we undertake clean up exercises." The activities of the associations therefore not only led to direct impacts on the environment, but motivated non-member community residents to join in as well in keeping their environments clean.

Public Health Promotion

Some associations in the municipality also engaged in public health promotion activities. As a case in point, during this ongoing Corona pandemic, some associations educated community members on the disease and provided personal protection equipment to people. Some associations also presented relief items to the hospital in the municipality during the Covid-19 pandemic. Regarding this, one FGD participant said that "During this Corona season, we've provided a lot of personal protection equipment to the deprived in our various societies."



Figure 12: AYD Distributing Nose Masks, and Donating Items to Health Directorate

Source: Field Work, 2020

Civic Education

Local associations were found to also engage in civic education among their fellow residents. Not only did these associations educate individuals about their rights and responsibilities, but tried to build patriotism, camaraderie, and love for other people and society. Concerning civic education, some participants stated that local associations engaged in "counseling, dispute settling, and public education", undertook "sensitization programmes in the area", and engaged in "educating individuals about their rights and responsibilities". Other participants also stated that associations were "involved in development, education as well as sensitization of community members", "Help the community to undertake developmental projects and

educate the community", and were known for "their ability to support and educate the members of this welfare".



Figure 13: Obourdwan Royals and AYD Engaging in Civic Education and Sensitization during a festival at the Chief's palace

Source: Field Work, 2020

Mutual Assistance

The focus group participants indicated that one of the reasons why they joined local associations was for mutual assistance. Though the goal of the mutual assistance was to benefit members directly, the assistance also extended to family members of association members as well. Regarding mutual assistance, focus group participants made several comments to highlight its prominence in their existence. These sentiments in different ways, such as responses that local associations enable members to "help each other", "train the individual to live independently", "assist us with jobs", and "help members in financial need". Other participants commented that their local associations "assist the needy, help others in all areas and develop the

community", "help to support and help ourselves in times of need", "they helped renovate the community library and built an OPD for the community health center", their "ability to support and educate the members of this welfare", and "they help members in one way or the other".



Figure 14: Royal Ladies Supporting a Member Who Lost Her Dad

Source: Field Work, 2020

The mutual assistance provided by local associations came in many forms. As shown in the picture above, local associations provided mutual support during times of bereavement and in funeral events to bury deceased members and relatives of members who pass on. Other events at which mutual assistance was provided included naming ceremonies, marriage ceremonies and passing out/graduation from trade training.



Figure 15: Interpol Supporting a Member During a Naming Ceremony

Source: Field Work, 2020

Public Education and Sensitization

From the focus groups, some associations were found to provide public education on special activities and issues in their respective areas. Due to the comparatively low levels of educational attainment persisting in rural areas compared to urban ones in Ghana, concerted efforts need to be made to ensure that important information gets to these residents in a manner they can understand and relate with. The education and sensitization drives were not restricted to association members only, but extended to their families and the larger community as well. Public education and awareness creation covered all topics that were of relevance, posed a threat or had an effect, whether or positive or negative, on the lives of association members, their families and fellow community members.



Figure 16: AYD Engaging in Public Education and Sensitization Drive at the Lorry Park Source: Field Work, 2020

Further, not only did the associations sensitize their members and the broader society on topical issues of public interest, but provided such public symposia and fora in schools in the Municipality as well.



Figure 17: AYD sensitizing students in the municipality on drug use and abuse



Figure 18: Quiz competition between Asamankese SHS, St. Thomas SHTS and Nyanoa Community SHS organized by AYD in collaboration with the chiefs and GES

Source: Field Work, 2020

RESULTS FROM THE FOCUSED GROUP DISCUSSIONS

This section identifies the general responses from the participants of the focused group discussions. These were responses to the various questions illustrated as follows: the Organizational Structure of local associations. The discussion sought to gather information concerning the structure of local associations with regard to the criteria for recruiting members, selecting leaders, registration and availability of constitution. On the issue of how local associations members were recruited two groups indicated that the associations was opened to all whiles one group said it was strictly for friends. On how leaders were selected, the participants unanimously disclosed that selection of leaders was strictly by election in line with local associations' principle of democracy. With regard to registration, two of the participants said that their organizations had registered with registrar general. However, they confirmed that there were other local associations that were not registered with the Assembly. A common statement they made was, "our organizations have registered but there are others that have not registered". This statement re-affirmed what the municipal coordinator established in his response to the questionnaire. It also confirmed the statement by NDPC in their 2008 annual progress report that there was poor recognition of most operations of LOCAL ASSOCIATIONS by MoFA. In addition to their registration statuses, participants were also asked to state whether their activities were guided by constitution. It came out from the participants that the local associations" activities were guided by laid down rules and regulations. They also mentioned that the laid down rules always protected the members from unnecessary quarrels. More than 80 per cent said, we have rules that govern the activities of our organizations and behaviour of the members". This again confirms that local associations had constitutions which govern not only their activities but also the welfare of their members. The Assessment of local associations" Role in the Development of their communities. The functions of every organization depend basically on their set objective(s). The participants were, therefore, asked to state their organizations" objective(s). The following were mentioned by the majority of the participants: To put resources together for development. To help one another in terms of finance in times of need. To give support and mutual assistance to each another in time of trouble. Touching on the opportunities the participants derived from their organizations, almost 90 per cent of them made the following statements: With the help of the associations. We receive education and training from officials and other NGOs free of charge. We sometimes get loans from banks and the group to initiate or complete both individual and group projects. The background information indicated that local associations do not only help in community development but also help to raise the standard of living of individual members. These opportunities, in a way help to reduce the prevalence rate of poverty in the study area. To ascertain the actual problems local associations encountered, the discussions were centered on the operational challenges of local associations. The participants identified various challenges including infrastructural problems, financial constraints, lack of commitment among others. These challenges were not different from what the leaders identified. The background information reveals that local associations encountered a lot of problems in their operations. This situation therefore could obstruct the activities of local associations and their attempt to sustain communal living. On the issue of financial mobilization, the participants confirmed that financial capital for activities of local associations is largely generated internally through members" contributions. About 80 per cent said the following: We pay dues and also seek sponsorships from individuals to help in our operations. With

regard to the availability of office, the participants were asked to state where their documents were safely kept. It emerged from their responses that most of them had their documents kept in their leaders" residences because they did not have offices for their organizations. About 85 per cent of the participants had this to say: "We do not have an office so all our documents are kept in the chairman"s residence where we sometimes hold our meetings." This re-affirms the leaders" responses that their organizations did not have offices. This situation, according to the Municipal coordinator, does not help in proper auditing and assessment of associations finances.

4.5 Discussion of Findings

The study's findings show that two broad types or categories of associations exist in Asamankese apart from the religious groups. The two are Developmental and Reciprocity/Welfare Associations. Furthermore, several factors and reasons influenced the formation of associations in the Asamankese township. These factors included the realization of a need for such associations, the goal of seeing the community develop, a desire to promote economic progress and wealth creation amongst the town's people, a desire for networking, and the need to provide a social basket or support base to cushion members in times of need. The study's findings confirm those of other authors on the importance or reasons for associations establishment. Wilkins (2020), for example, discusses some of the benefits or reasons for joining associations. Wilkins (2020), classifies these benefits into three broad categories; which are the provision of opportunities to meet and engage with peers and colleagues through networking, the promotion of standardization and best practices, and the creation of opportunities for professional development and recognition through avenues like leadership opportunities, training, mentoring,

opportunities for thought leadership, subject matter expertise, career planning, professionalism and awards (Wilkins, 2020).

The findings of the study also show that another important factor highlighted for why associations are formed is related to the personal benefits the associations afford members. Similarly, personal growth and development was an important factor for forming some associations. In the same manner, networking and recreational activities emerged as also a strong reason for forming associations. Also, the promotion of unity and togetherness was a factor advanced for forming associations. The study's findings are supported by Dortch (2012), who mentions ten reasons for joining an association. These reasons are: (1) access to education and training, (2) enhanced benefits programs e.g. group health care benefits, (3) access to membership and business directories, (4) competitive advantage, (5) access to certification and licensing programs, (6) privileged access to industry events and conferences, (7) potential cost savings, (8) insider access to innovations and new developments, (9) opportunities to give back to the community, and (10) networking opportunities (Dortch, 2012).

Regarding benefits for members and the society at large, the study found that local associations had some benefits for members and the society; which include cushioning members financially in difficult times or during events which require expenditure of large sums of money, the opportunity to develop friendships, a chance to engage in leisure and sporting activities, visitations, donations, gifts, loans, and educational support, among others. These findings are rehashed by CIVICUS Affinity Group of National Associations (n.d.) and Danso-Wiredu, (2016). who list the benefits of national associations for members and individuals as:(i) Generating knowledge, and facilitating the exchange of helpful tools, frameworks and guidelines

to strengthen the work of member organisations, (ii) Supporting members in important areas such as fundraising, programme development and human resources. (iii) Providing CSOs with financial benefits such as discounts for services or products (e.g. conferences and publications), (iv) Helping members and the sector at large by identifying and fostering best practices, (v) Channeling of resources more effectively through collective efforts, (vi) Strengthening the message of CSOs by providing a collective voice which is more likely to be heard and acknowledged as legitimate by others, particularly decision makers, (vii) Affording their members the capacity building expertise, (viii) Facilitating regular communication between members, and orchestrating opportunities for face-to-face discussions and collaboration, (ix) Helping to convene the sector, and (x) Creating networking opportunities that enable organisations working in the same field or on related causes to collaborate and launch joint actions.

Regarding the role of local associations in communal living/development, this study found that associations operating in Asamankese positively contributed to communal living in many ways. Some associations served as a platform for members to further their personal interests while others helped members achieve their goals and objectives and to live out their aspirations. Yet other associations assisted in creating a strong bond and camaraderie among members, while others allowed members to provide financial support and social backing to other members when they face the pressures of life. Ultimately, some associations promoted communal living among the broader societies. Some of the associations also bridged the gap between government and the local communities.

These findings are supported by existing literature. Akinsorotan and Olujide (2006) found that Community Development Associations (CDAs) contributed to the communal living and development of five communities in Lagos State of Nigeria. They found that this ranged from construction and maintenance of the projects like health facilities (health center, maternity, and dispensary), market stalls, roads, schools, post office, wells, boreholes, pipe-borne water and electricity (Akinsorotan and Olujide, 2006).

Nader (2006) found that a type of local association called Self-Help Groups, contributed to community development and the improvement of the rural livelihood in India by addressing some of the basic needs and concerns of their communities. Specifically, the groups mobilized members and provided awareness to actively participate and undertake needs-based activities to address the issues. Groups members were mobilized for road cleaning, various campaigns like health issues, education for girls, women and children, women rights and gender issues, child marriages, and domestic violence.

Tomas (2003) also found that Self-Help Groups contributed in improving community infrastructure by helping build roads, watershed Committees, Water User Association, and Integrated Child Development Services. Through these groups, women in rural communities protested against child marriages, created awareness about negative impacts of child marriages among the villagers; mobilized children to repair child development services center and involved them in monitoring and supervision of the center. In some villages, Self-Help Group(SHG) members repaired roads without taking any wages, lobbied government authorities for approval of paved roads to their villages; and mobilized people to participate in several awareness campaigns such as

sanitation, immunization, and health insurance (Nader, 2006). Different studies also argue that SHGs engagement in social and development interventions resulted into 1) regular attendance of teachers at schools, 2) Better quality of food in comparison to previous time, and 3) Clean and neat surroundings, 4) addressing community issues, and 5) lowering interest rates by money lenders (Nader, 2006).

Finally, the Focus Group Discussions (FGD) in this study showed that local associations strengthened communal living by promoting unity among association members and their communities, improving sanitation through numerous clean up and environmental exercises, engaging in public health promotion activities, and engaging in civic education activities. Mutual assistance was also provided by local associations, public education was provided on special activities and issues in the community, and public symposia and fora were organized in schools to build capacity and the knowledge base of students as well. These findings are similarly supported in literature. Uko (2019) cites more than five secondary schools that were built through community efforts and handed to the government in North-Eastern Nigeria. Aliero (2008) shows their relevance in the creation of community banks in Kebbi and Sokoto States, while Akinsorotan and Olujide (2006) acknowledge their role in road maintenance, street lighting, water provision and the construction of community halls in different parts of the country. Community Development Associations (CDAs) also support Local Governments to mobilize and integrate the grassroots into democratic governance in order to facilitate enhanced service delivery and higher quality of life (Awosika, 2014). They have carried out functions such as basic infrastructure provision, maintenance and construction of schools (Oyalowo, 2021).

4.6 Interpretation of the Social Capital Theory in the Research findings

This study contributes to theory by showing that benefits associated with forming and joining local associations lead to the creation of social capital. This social capital in return builds greater cohesion and bonding among association members, which leads them to contribute their time, efforts and resources in achieving the sustenance of their associations. The positive results achieved by these associations in the pursuit of their activities tend to further entrench and solidify their resolve to collaborate better and achieve enhanced results. This then leads to positive outcomes for communal living in the communities these associations operate as well as promotion of improved communal sustenance and social relations among community members and society as a whole.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

The study assessed the role of local associations in the sustenance of communal living among the people of Asamankese in the West Akim Municipality. The objectives of the study were to investigate the forms of local associations found in Asamankese, examine the factors that determine the formation of local associations in Asamankese, and analyze the effects of local associations in strengthening communal living among their members.

The qualitative research methodology was employed in the conduct of the study. The study was exploratory and investigative in nature, and sought to unearth the role of local associations in the sustenance of communal living among the people of Asamankese in the West Akim Municipality. The research utilized purposive sampling and semi-structured, open-ended interviews together with Focus Group Discussions in collecting data from participants. The interviews and focus groups were transcribed and analyzed using Content analysis. Ethical and safety protocols were observed during data collection in order to protect participants.

The findings of the study show that the associations were formed in Asamankese primarily for development and welfare/reciprocity. In this regard, the types of associations in existence in Asamankese can be broadly classified as Developmental and Reciprocity/Welfare Associations. Some associations were considered open associations, implying anyone could become a member. Other associations were however touted as being elite, and so criteria existed for recruiting and accepting new

members. This effectively served to exclude some categories of people from joining and participating in the associations. Clearly depicting one of the lapses in the social capital theory which sometimes excludes needful people from benefitting from social groups.

Several factors and reasons influenced the formation of associations in the Asamankese township. Some of these factors included the realization of a need for such associations, a need to see the community develop, a desire to promote economic progress and wealth creation amongst the town's people, a desire for networking, and the need to provide a social basket or support base to cushion members during time of need. Another important factor highlighted for why associations were formed related to the personal benefits the associations afford members. Similarly, personal growth and development was an important factor for forming some associations. In the same vein, networking and recreational activities emerged as a strong reason for forming associations. Similarly, the promotion of unity and togetherness was a factor advanced for forming associations. Local associations were also found to have some number of benefits for members and the society at large. Some benefits of joining associations include cushioning members financially in difficult times or during events which require expenditure of large sums of money, the opportunity to develop friendships, a chance to engage in leisure and sporting activities, visitations, donations, gifts, loans, and educational support, among others.

The associations operating in the Asamankese positively contributed to communal living in many ways. Some associations served as a platform for members to further their personal interests while others helped members achieve their goals and objectives and to live out their aspirations. Yet other associations assisted in creating a

strong bond and camaraderie among members, while others allowed members to provide financial support and social backing to other members when they face the pressures of life. Ultimately, some associations promoted communal living among the broader societies they were located in. Associations also bridged the gap between government and the local communities. The Focus Group Discussions (FGD) also showed that local associations strengthened communal living by promoting unity among association members and their communities, improving sanitation through numerous clean up and environmental exercises, engaging in public health promotion activities, and engaging in civic education activities. Local associations also provided mutual assistance, public education was provided on special activities and issues in the community, and public symposia and fora were organized in schools to build capacity and the knowledge base of students as well.

5.2 Conclusion

This study has shown that local associations are an important social group in communal living. These associations have been found not to have benefits for members alone, but for the larger communities they are living in as well. The study's findings have shown that local associations have the potential to even provide a social cushion for its members that are akin to that provided by the extended family system. This, coupled with the benefits they afford society, ends up boosting progress in the personal lives of association members and their society as a whole. In conclusion, the findings of the study show that local associations are an important element of communal living in the country. Not only are they relevant for communal living, but are gradually becoming a strong support base akin to that of the role the extended family system plays within the Ghanaian social structure. They also have the potential

to become a strong partner to government and public institutions in executing the development agenda of the country. Efforts therefore need to be made to maximize the opportunities they present in deriving optimum benefits from their existence and activities. This is a sure way of ensuring Ghana meets the needs of its citizens drawing on the partnership between the public and private sector for accelerated national development.

The study's findings show that two broad types or categories of associations exist in Asamankese, which are Developmental and Reciprocity/Welfare Associations. Furthermore, the factors and reasons forming associations found in the study include a desire to promote economic progress and wealth creation in communities, a desire for networking and recreational activities, and the need to provide a social basket or support base to cushion members during time of need. Others are for personal growth and development, and the promotion of unity and togetherness. The study also found that local associations afford benefits for its members and society, including cushioning members in financially difficulty or requiring huge expenditures due to events in their lives e.g. funerals, out-doorings, etc., the opportunity to develop friendships, a chance to engage in leisure and sporting activities, visitations, provision of donations, gifts, loans, as well as educational support, among others.

The study's contribution to theory highlights how social capital leads to greater cohesion and bonding among association members, and to further positive outcomes for communal living, greater communal sustenance and better social relations.

It becomes imperative then further exploring the role of local associations in other municipalities and districts in Ghana. This will enable a more in-depth and comprehensive understanding of the impact of local associations in other parts of Ghana. A better understanding of this phenomenon will lead to the current and potential benefits of local associations to be fully explored in determining their ability to augment government efforts in promoting progress and development in Ghana. This will ultimately boost the contribution of local associations to the accelerated national development agenda of Ghana.

5.3 Recommendations

With particular reference to the factors that have been identified as challenges that prevent the effective and efficient performance of local associations in the development of the area in the study. The following recommendations arising from the study's findings are made for consideration:

- Efforts should be made by District and Municipal Assemblies to register all local associations operating in their jurisdictions, as well as tracking their activities to make data readily available on local associations in the municipality
- The different kinds of benefits that local associations afford their members and the society generally be identified and mapped by the municipal assembly. Based on this, efforts should be made to enhance or maximize these benefits to ensure they have greater impacts on the lives of members and society.
- The government should improve its collaboration with local associations and support these associations in cash or kind in undertaking their activities to achieve enhanced results in the communities they are situated.
- Traditional authorities and the media should help create public awareness of the benefits of local associations and their contributions to the development of their various communities. This will inform people especially the unemployed youth, to organize themselves and form associations in their localities. Again, intensive and

frequent education and training to the local association members, especially the leaders, in order to equip them with general managerial, technical and entrepreneurial skills required to perform their roles effectively in their groups.

5.4 Further Research on Local Associations in Ghana

Studies must be carried out to;

Assess the role local assemblies play in the development of those communities, similar studies should be undertaken in other Districts and Municipalities in Ghana. This will provide comprehensive information on the effect of local associations in promoting development and understand how local associations in other communities function and affect their societies.



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APPENDIX

INTERVIEW GUIDE FOR ASSOCIATIONAL LEADERS UNIVERSITY OF EDUCATION. WINNEBA

FACULTY OF SOCIAL SCIENCES

DEPARTMENT OF GEOGRAPHY

TOPIC: Local Associations and Sustenance of Communal Living in Asamankese.

This research is part of a Master's Thesis conducted in the Department of geography, University of education, Winneba. The study is based on a selected sample in West Akim Municipality, so your participation is vital. The outcome of this study will enhance knowledge on Local associations and sustenance of communal living in Asamankese

Participation in this study is voluntary, and all who participate will remain anonymous. Your name is not needed. All information offered will be treated confidentially, and the results will be presented in such a way that no individuals may be recognized.

NOTE: Please provide the correct information by ticking $(\sqrt{})$ in the appropriate box and also fill in the blank where necessary.

Part 1: Demographic Information

1. Gender: Male [] Female []
2. Age:
3. Marital Status; Single [] Married [] Widowed [] Divorced [] Separated [
4. Education; Never [] Primary [] Middle/JSS [] Post Sec/SHS/VoTech []
Tertiary []
5 Estimated Income per month:

6. Employment Status: Unemployed [] Employee [] Self-Employed []
7. Occupation: Unemployed [] Casual Labour [] Farming [] Trading []
Government Employee [] Entreprenuership? Specify Others, specify
PART II INFORMATION ON LOCAL ASSOCIATION
10. What type of local association is this
11. Has this organization been officially registered? Yes No
a. If yes identify the year in which your association was registered.
Before 2001 () 2001 – 2003 () 2004 – 2006 () 2007 – 2009 ()
b. If no, why?
12. Any reason (s) for the establishment of this association?
13. Which of the following bodies initiated the establishment of this association?
Government () NGO () Individuals within the community() others(specify)
14. What is the total number of membership in your association? $1-10$ () $11-20$
() 21 – 30 () 31+()
15. What is the gender composition of your association? More males than females (
) More females than males () Equal number of males and
females () one gender ()
16. How do you get new members into this organisation? Is there a special
criterion?

17. What kind of demands do	you make fro	m mei	mbers?			
18. On what basis do you cho	ose your lead	ers?				
Long Service ()	Age ()	Education	n () other (spe	ecify)
17. How do you select your le	eaders?					
Voting () Appointm	nent ()	oth	er (specif	y)		
18. Does your association have	ve laid down r	ules th	at govern	its operati	ions?	
Yes ()	No	()				
a. If yes, how are they enforce	ed?					
b. If no, why?						
19. Do you have an office for	the association	on? Ye	es ()	No ()		
a. If yes where is it located?	Within the co	mmun	ity()	Outside the	e community	/()
b. If no, where do you keep y	your documen	ts?				
						••••
19. Do you hold regular meet	ings? Yes ()	١	No ()			
If no, why?						
20. if yes, How often do you	hold meetings	if yes	to 19 abo	ve?		
Weekly ()	Fortnightly	()		Monthly ()
Quarterly ()						
21. Identify some of the 1	roles that yo	ur ass	ociation	plays in	the commu	nity?

22. What is the main source of financial capital for your association? Government ()
NGOs () Group members ()
23. How would you evaluate the capacity of this organization in terms of carrying out
specialized activities? Very good () Good () Not good ()
24. How would you describe your organization's relationship with other community
organizations? Very good () Good () Not good ()
25. Have you attempted to organize or work with other organizations to achieve a
mutually beneficial goal? Always () sometimes () Never ()
25. Does your members derive some benefits from the association?
PART III CHALLENGES OF LOCAL ASSOCIATIONS
26. Does your association keep records? Yes () No ()
a. If yes, state the kind(s) of records
THOM FOR SERVICE SERVI
b. If no, why?
27. Does your association get support from somewhere? Yes () No ()
a. If yes, what kind of support does your association get?

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ii. Which agencies give this kind of support?
b. If no, why?
28. Are the community members aware of the presence of this association? Yes ()
No ()
a. If yes, how do you know?
b. If no, why?
29. Does your association face problem(s) in its operations? Yes () No ()
a. If yes, state some of them.

INTERVIEW GUIDE FOR ASSOCIATIONAL MEMBERS

PART 1 PERSONAL DATA FOR RESPONDENTS

1. Sex: Male Female
2. Age: Below 40 () 41-50 () 51-60 () 61+()
3. Level of education: Basic () Secondary () Tertiary ()
other ()
4. Employment status: Unemployed () Self-employed () Employee ()
PART II SECTION A: ASSESSMENT OF ROLES AND IMPACT OF
LOCAL ASSOCIATIONS.
5. How many associations are in your area do you belong? 1 () 2 ()
3+()
6. What type of association do you belong? Social clubs () development group ()
trade union () welfare ()
7. The organisation that you are a member of, how was it created? Government ()
NGO()
Individuals ()
8. For how long have you been in this group? 1-5 () 6-10 () 11+ ()
9. How did you become a member of the group?
10. Who are the people involved in your organization? Friends () Family () friends
& family () open to all ()
11. Do you pay dues? YES () No ()
12. No If no, why?

13. Why did you join this association? Trust () Confidence & Safety ()
pelongingness () Reciprocity () others ()
14. Do you receive benefits from the local associations? Yes () No ()
15. DO you receive benefits from members in the group?
b. What type of benefits? Loans () Child care () Visitations () Gifts () others
16. Do these associations play any roles in communal living? Yes () No ()
a. If yes, state some of the roles that these associations play in the area?
b. If no, what roles do you expect from these associations to ensure communal living
in the area?
17. What kind of impression do you have about the level of performance of these
associations?
Positive (). Negative ().
State your reason(s)

18. Do you have trust in the association and its members as compared to our clans? If
yes why
19. How would you evaluate the capacity of this organization in terms of carrying out
specialized activities? Very good () Good () Not good ()
20. How would you describe your organization's relationship with other community
organizations? Very good () Good () Not good ()
21. Have you attempted to organize or work with other organizations to achieve a
mutually beneficial goal? Always () sometimes () Never ()
22. Do you have any intention of leaving the association? Yes () No ()
PART III: RECOMMENDATIONS FOR POLICY FORMULATION
23. What do you think should be done to improve the performance of these
associations?

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24. Do you have any other thing(s) to share with me that we have not talked about it?
Yes () No ()
If yes, state them.
CO C