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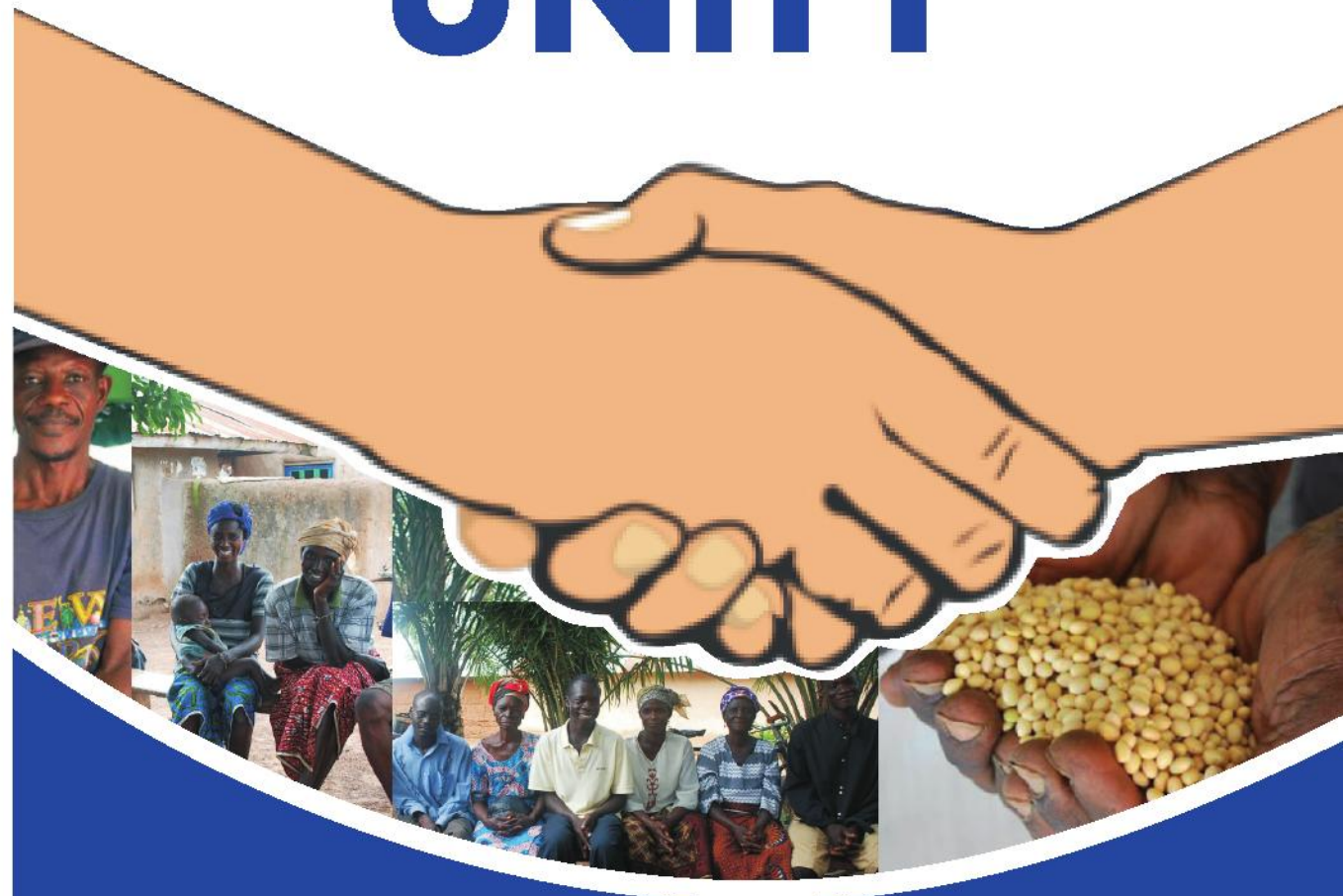
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SEND - GHANA

The Mission of SEND is to promote good governance and the equality of women and men in Ghana

UNITY



A Social Capital Impact Assessment On
SEND's
Cooperatives In The Eastern Corridor



SEND - GHANA

20 Chamba Peace Animator

21 Mbowura Cooperative

22 Meeting with elders and leaders in Kpandai

23 Mbowura

24 Pathways, p. 20

25 www.ica.org International Cooperative Alliance website accessed December 2008.

26 *ibid*

27 It is important to note that it was not clear what government's lack of involvement was due to. In the specific incidents of successful community development, no one reported that they had gone to the government for help, nor that the government offered support.

28 This trend was also noticed and recorded in the MF impact assessment.

29 Eastern Corridor Agro-Market Information Centre is another project implemented by SEND using the cooperatives as the target beneficiaries. Farmers are trained to use mobile phones to access market information using a private sector initiative, TradeNet.

30 Gidengil, Goodyear-Grant et al. *Gender, Knowledge, and Social Capital*. (2003). Paper presented at the conference on Gender and Social Capital held at the University of Manitoba.

31 Please note that this information was accurate at the time of the field research by December 2008.

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"We see ourselves as one"

Mbowura Cooperative, Kpandai



SEND - GHANA

Executive Summary

SEND has been working in the Northern region of Ghana since 2000 implementing a food security project that introduces farmers to the cooperative structure and growing of soybeans.

This intervention has had many successes in the areas of increased income, better nutrition, enhanced awareness of HIV/AIDS, peacebuilding, and more equality for women. This report sought to find what the impact of the cooperatives has been on the social capital, or what is commonly called, the “social fabric” of society. Social capital is one of the five assets in the Sustainable Livelihoods Framework and includes the relationships and values that govern interactions among people. It also refers to the networks and linkages that can aid community development efforts.

Using qualitative and quantitative methods to conduct focus group discussions with thirty-five cooperatives and fourteen control communities, three main themes emerged: Unity and Peace, Leadership and Development, and Women’s Equality. Each of these areas has shown a dramatic increase in social capital.

The most reported and major impact of the cooperatives was of unity and peace. The cooperatives all reported a feeling of unity and felt that they had become one entity working together. In an area where recent ethnic conflict has occurred, the cooperatives provide an economic basis for people to cooperate. This, in turn, builds trust that bridges ethnic divides and has helped to actively build peace.

The cooperatives have also promoted leadership and community development. Many cooperatives have begun to look beyond their own member development and are now becoming leaders of community development, dealing with issues that reach far beyond the cooperative activities.

With intense gender sensitization, women’s roles in decision-making and participation have increased. This has supported them to build social relationships beyond their normal social circles, which is normally difficult for women to achieve. Women have been able to become leaders in their community development and expand their networks.

There are still some challenges in furthering social capital. Primarily, the challenge is for cooperatives to increase their vertical linkages, in other words, they need to network and build relationships as a group if they are to be sustainable and viable. The challenge to this is a general dependency on SEND for cooperative activities, at the same time a feeling of disempowerment and apathy towards government institutions.

This report recommends the continued support and capacity building of cooperatives to form apex cooperatives that will help to lead members when the SEND project ends in the Eastern Corridor. Equally as important, sensitization on creating partnerships with local government and institutions will contribute to cooperative sustainability and growth.

End notes

- 1 Voluntary, open membership; democratic member control; member economic participation; autonomy and independence; education, training and information; cooperation among cooperatives; concern for community.
- 2 Website accessed January 8th, 2009. http://en.wikipedia.org/wiki/Cooperative_movement
- 3 Cuthbert, Mark. Community-based Peacebuilding and Conflict Management in Ghana’s Eastern Corridor. (2007). SEND FOUNDATION.
- 4 *ibid.*
- 5 Assessments have been on Nutrition, Reproductive Health & HIV/AIDS education, Gender Mainstreaming, and Peacebuilding.
- 6 Professor Albert Hirschman as quoted in OSCD: Cooperatives: Pathways to Economic, Democratic and Social Development in Global Economy. (August 2007).
- 7 CCA document
- 8 Pathways, 24
- 9 Putnam, R. with R. Leonardi and R. Nanetti, (1993), *Making Democracy Work: Civic Traditions in Modern Italy*, Princeton: Princeton University Press.
- 10 Fukuyama, F. (1995). *Trust: The Social Virtues and the Creation of Prosperity*. NY: Free Press. In May 2004, Radosav Rasovic, former Land O’Lakes
- 11 Putnam, 1993
- 12 *The Role of Co-ops in Community Population Growth*, Canada Sask Uni
- 13 *The Co-operative Secretariat*, 2005
- 14 Putnam popularized these categories of social capital and variations are used throughout much of the literature.
- 15 In Kpandai, a group of community leaders (Chiefs, traditional leaders, and elders), in Chamba a group of Peace Animators, and in Salaga a group of Cooperative Leaders and PHPs.
- 16 Pathways. P.19
- 17 69% of Cooperatives listed “Unity” as an impact when they could list as many impacts as they wished in comparison to the biggest impact which was limited to only one impact.
- 18 Only 6% of groups reported that their problems were “very different” while 4% said only individual problems were different, but major challenges the same. The remaining 90% said they shared similar problems.
- 19 Pathways, p.20

Conclusion

“An ounce of prevention is worth a pound of cure”

The most important impact of the cooperatives has been the positive increase in social capital. This dramatic change in the lives of the members has not only likely prevented conflict, but is actively building peace in communities. The focal point of the cooperatives, soybeans, has been the fundamental reason why this has occurred so quickly and sustainably. The positive economic impacts for the farm families have helped to encourage trust and given members the financial ability to help each other. The positive impacts in health and nutrition have bonded members in mutual success, and shared learning. The positive impacts in reaching gender equality have increased opportunities for women socially. The positive impacts in increasing human capital (training, knowledge) have facilitated building the organizational capacity of the cooperatives. Each of these other positive impacts could have been achieved with another project approach, but it is the cooperative structure, based on an economic entity, which has made all impacts possible together. All impacts have reinforced each other, and built upon the synergy created. The cooperative structure has facilitated the development of social bonds, relationships, and networks, which will continue to enable farm families to continue their own development initiatives long after SEND leaves the EC.

While many of the mentioned impacts can be measured and verified, it is almost impossible to measure the impact the cooperatives have played in preventing conflict. But from the testimonies of the cooperative members, their communities, their leaders, peace animators, and field workers, it is clear that the cooperatives are playing a role in building peace through the increase in positive social capital. The connection between peace and development is also clear, as is the connection between cooperation and development. The cooperative structure comprehensively manages all of these issues. What is more is that the social capital built will be the backbone of the sustainability of development in the communities, just as it has been leveraged already for other development projects. The fundamental success of the ECLSPP lies within and between the members and cooperatives, something that is not tangible or easily measured by income, health, or production levels. The cooperatives identified the biggest impact and said it best themselves...

“We are one”

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List of Abbreviations

CCA	Canadian Cooperative Association
CIO	Cooperative Information Officer
EC	Eastern Corridor (of Northern Ghana)
ECAMIC	Eastern Corridor Agro-Marketing Information Centre
ECLSP	Eastern Corridor Livelihood Security Promotion Program
IAO	Impact Assessment Officer
PHP	Peer Health Promoter
SEND	Social Enterprise Development Foundation
SPO	Senior Project Officer

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Given that the registration process itself empowers the members, adds legitimacy and status to the group, all cooperatives need to be registered by the time SEND leaves the EC. The education involved in registering, as well as the links to the local government which are created in the process, are invaluable for the sustainability of the cooperatives.

5.2.3 Awareness and Advocating

In light of the sometimes negative perceptions of government, as well as lack of awareness of government institutions (the differences between local government and national government, and their respective roles) needs to be enhanced. As well, cooperative members require capacity building and education on the government resources that they can access, how to access them, and how to advocate on their own behalf. Equipped with knowledge about their government, and the skills to participate and advocate, cooperatives will be better able to effectively utilize resources available to them as well as communicate to their representatives their community development needs.

5.2.4 Partnerships

In order to deal with some of the challenges presented, increasing or improving partnerships with other organizations (governmental and non governmental), associations, and the private sector, is especially important. Cooperatives need to begin forming strong relationships to ensure their participation in local and national policy making. More immediately, they will need to build relationships with the private sector in order to ensure that their produce is sold at good prices and are no longer reliant on SEND for their market information.

Partnerships will also help the cooperatives with other challenges they face beyond their primary objectives of soybean production. Where members lack awareness on health, water and sanitation issues, peace building and negotiation, other groups can provide education. Where members require skill development, such as women who are not able to participate in the leadership effectively due to illiteracy, other NGOs or government programs may be able to assist.

5.2.5 Capacity Building

The cooperative members will need continued capacity building in order to become entirely independent. Foremost in this particular assessment, it was clear that they require more training on networking outside their respective group. They need to understand the entire value chain, and all actors involved. Cooperative members are also in need of advocacy training (as mentioned above) so that they are able to participate in higher-level policy decisions that may affect their livelihood. Building this kind of capacity will ensure that the Cooperatives are able to function solidly without SEND's involvement, and also continue to develop their communities.

5.2 Recommendations

This assessment has shown that there has been a significant impact in the social capital in both the cooperatives, and the communities they live in. The study also proposes that this increase in social capital has had a significant impact on peacebuilding activities, and a feeling of unity. The initial findings suggest that there is a strong connection between peace building and economic activity.

5.2.1 Zone Cooperatives

By forming apex organizations with the cooperatives, SEND hopes that the cooperatives will begin to take leadership initiatives on their own. The SPO explained during the first Zone Cooperative meeting in Salaga:

“Right now SEND is pulling you and showing you the way. Now we are going to walk next to you, and support you in choosing your own way. Soon, we will let you take the lead and we will fall behind”

An important measure of group social capital is the effective use of networks, contacts, and resources. SEND aims to become just one part of the Zone Cooperative’s network, and to change the perception that the farmers are working for SEND, to one where there is a partnership between the two. These Zone Cooperatives will require a lot of support, especially in capacity building to be able to function effectively. Intense leadership training, advocacy training, management and business skills will all be needed for an extended period of time to become accepted norms. The cooperatives are convinced that their own groups have provided a positive impact on their lives, and they will need time, experience, and training to see the importance of apex organizations.



The Salaga Zone Cooperative Executive. At the first meeting, each member was voted onto the executive, with three spots reserved for women.

5.2.2 Registration

Fifteen cooperatives interviewed are registered with the Department of Cooperatives, four are in progress, and sixteen are not registered nor in progress”.

Acknowledgements

SEND-GHANA extends appreciation to the implementing partners of the Eastern Corridor Livelihood Security Programme (ECLSPP) through which cooperative activities are carried out.

These partners are the CCA, CORDAID, CAFOD, Christian AID and IICD and without their considerable assistance the ECLSPP would not have been implemented. We are also grateful to Chantille Viaud a Canadian intern who prepared this booklet.

Introduction

Cooperation is working together for a common purpose. When people work together, support each other, and have successes and failures together, they build relationships. These bonds and networks that are built between individual and groups are called “social capital”. It is a fundamental building block of society, and in reference to development, it ensures that projects are successful and sustainable. The Farmers’ Cooperatives supported by SEND has had a major impact on the social capital of their members and communities. This report will go into detail to show how this happened, what the impacts have been, and why it is important.

The first part of this report will give a brief snapshot of the background and context of the cooperative model, SEND’s activities in the Eastern Corridor of Northern Ghana (EC), and an overview of the farmers’ cooperatives.

The second chapter will define social capital, and explain how this theory of social interaction can be measured. It also will connect the cooperative structure to the construction of social capital; what ingredients are needed, and what outcomes can be expected. The third chapter will outline this study, describe the methods and discuss its limitations.

The fourth chapter will discuss the findings and analyse the data. The first section will delve into the most significant theme: peace and unity. Unity was the most reported impact of the cooperatives, and we will see how the cooperatives define unity, what actions display unity, and how the cooperatives themselves combine the idea of unity and peace. We will also look at how this unity is building peace through increased social capital.

The next section from chapter four flows naturally from the previous, discussing issues of leadership and development. Unity and peace has led to an increase in community development initiatives, leadership, and cooperation. Through their formal interactions, the cooperatives have been able to build social capital and increase their own awareness and abilities.

The last section of chapter four looks into the most observed social impact, that of gender. Women in the cooperatives are much more active, participatory, and aware than women in other communities. Social capital for women has meant a huge increase in their opportunities to participate, learn, take initiative, and widen their social network.

The fifth and last chapter will address some of the main challenges for moving forward, and give some recommendations.

There were equally as many stories about fraudulent NGOs or fake Government programmes that had come into the communities offering to help, usually by building a bore hole or putting on skills training for women. These people often asked the community to come up with half the money before they would contribute the other half to begin the programme. Once the contributions came in, the person would leave, and never be seen again. These kinds of stories sometimes involved a person in the community who may have been involved, which has led to a general weariness between people when it comes to entrusting someone with money. This is especially acute when a project requires that money from the community is taken out to another village or city.

5.1.2 Dependency

Most cooperatives are very reliant on SEND for the majority of their activities. Although some of the stronger cooperatives (i.e. the cooperatives that have strong social capital) are monitoring themselves, most need continual encouragement and assistance from their CIO. More worrying is the fact that some cooperatives view SEND as their supplier and buyer in the case of the soybeans. This directly affects the cooperatives’ initiative to build a bigger network and create more links. It should be noted that while the cooperatives may be dependent on SEND for their cooperative activities, they are not necessarily dependent on SEND to solve their community problems.

5.1.3 Illiteracy

Illiteracy presents a complicated challenge in relation to social capital. Especially in the case with women, where illiteracy rates soar above the men, women are unable to participate in the same leadership positions as men. Other trainings that help to unite members in common knowledge are also sometimes restricted by literacy skills.

5.1.4 Gossip

Advances in technology, increased travel, and access to information have contributed to the social capital of the cooperatives. In particular, cooperatives have been afforded mobile phones at a subsidized rate in order to increase their access to market information, and connect them directly to the value chain. There has been a definite impact on social capital with the injection of wireless communication into the communities. While most of these impacts have been positive, it is important to note that gossip was reported as increasing because of mobile phones. Information travels quickly through mobile phone usage, and peace animators attested that malicious gossip also passes through the same route. Even though the peace animators said that because of mobile phones they were able to hear and respond quickly about gossip induced tensions, they were still concerned about pairing wireless communication with peace education.

5 Challenges and Recommendations

5.1 Challenges

The central challenge for the cooperatives in the eastern corridor is to become self-sustainable. Social Capital, more than all other assets, is needed to ensure sustainability. No matter what their level of finance, or level of education, or even level of production, all cooperatives could tell real stories about how they worked together to solve problems, support each other, and build peace. The cooperatives in the EC have been extremely successful in building positive social capital within the cooperatives. That is to say, they have bonded, and built bridges across their differences.

Where the Cooperatives still have a lot left to accomplish, is in the area of social capital as a group, and creating vertical relationships (linking). Definitely, some cooperatives recognize their strength as a unit, network as a group, and are leaders in their communities. But for the most part, the cooperatives have a limited network, rely on SEND (and especially their CIO) for information, training, loans, and even buyers. As well, the cooperatives do not have the necessary connections to be able to advocate directly to their local government.

5.1.1 Disempowerment and Apathy

There are several specific challenges facing the cooperatives in relation to linking; the most major and perhaps obvious is general feeling of apathy towards the government in the communities. Whether this is an accurate depiction of the government's involvement is not the major point to be made, but that this is how the cooperative members perceive their relationship. Many communities have a feeling of abandonment and general disempowerment. They feel there are few or no resources for them to access in the community from the government.

Their feelings of being forgotten by the government are not without stories. There were many tales of government projects started and left, such as electricity poles put in four years ago and no wiring done yet; school buildings being put up half way then left.

"There is a great problem of the road network. The attention of the DA has been drawn who said it is above his capacity... The road network has been presented to the DA and nothing has come out of it." ~Sabonjida X

Many people also remembered times when they had approached the District Assembly with issues, only to never hear from them again. But more people reported that they had never even tried to go to the government as they had accepted the sentiment from everyone else that "the government won't help you with anything."

1 Background and Context

1.1 The Value of Cooperatives

The cooperative movement has its roots in 19th century Europe. The cooperative principles¹ exemplify the original purpose of many cooperatives: to lift people from poverty by working together. Modern day cooperatives are categorized into such groups as consumer cooperatives, agricultural cooperatives, or production cooperatives. However, Robert Owen (whom many see as the father of the cooperative movement)², saw the cooperative structure as a way of working together as a community to meet all needs, even governing together. This structure has shown to be very successful in promoting poverty reduction, advocacy, and improved livelihoods.

SEND in the Eastern Corridor

The objective of SEND Ghana is to promote livelihood security and equality of men and women through participatory development and public policy advocacy. Its approach is holistic and people-centered; and its programs and projects cut across the development and political spectrum. One of SEND's programmes, The Eastern Corridor Livelihood Security Promotion Program (ECLSPP) was implemented in December 2000. It seeks to promote and enhance livelihood security in six communities (Banda, Bimbilla, Chamba, Kpandai, Kete Krachi and Salaga) in the resource-poor and conflict-ridden Eastern Corridor of Northern Ghana (EC). Five micro projects sustain the program:

1. Food Security through Co-operation
2. Gender, Human Rights and Peace Education
3. Rural Youth Self-Employment, Reproductive Health and HIV/AIDS
4. Rural Commercial Women and Microfinance and Credit Union development
5. Eastern Corridor Agricultural Marketing Information Center

The Cooperatives are used as a focal point for carrying out most of these projects. SEND's major partner in this project is the Canadian Cooperative Association (CCA).

1.2 Conflict Dynamics in the EC

Ghana is generally considered to be a peaceful oasis in an unstable region. However, the country faces some significant areas of recurrent conflict. In the Eastern Corridor, a series of ethnic conflicts that had been occurring almost yearly from around 1980 were brought to a head in 1994.³ Accurate numbers of those killed and displaced from the conflict are difficult to find. However, some report that 15,000 were killed (including non-combatants) and hundreds of thousands displaced.⁴ The Ghanaian army brought the situation under control and both government and NGO peacekeeping efforts helped form a peace in the area. People often call this peace an "uneasy peace" since

there was no real resolution of any underlying issues, and tensions are still high in the area. Small events and misunderstandings escalate quickly in an area where apprehension of ones' neighbours is already elevated.

1.3 SEND's Cooperatives

SEND's intervention into the Eastern Corridor with cooperatives began as a creative way to address issues of food insecurity, malnutrition among children, and peace building. Soybeans were used to address food security and nutrition. More importantly, they were used as an economic rallying point to encourage people to work together.

There are three main Cooperative Zones, each with a specific Cooperative Information Officer (CIO). The CIO is the most important link to SEND for the cooperative. The CIOs are the face-to-face contact with the farmers; provide virtually all the hands on support, motivation, and monitoring. They are regularly in the field and are thus a vital source of information for the cooperatives. All three areas have very specific characteristics. Over the course of the Food Security Project, the number of cooperatives has increased significantly. In 2000, there were 7 cooperatives (90 farm families). In 2009, the number has increased to 47 cooperatives (1032 farm families).

TABLE 1: Cooperative Numbers

Zone	Number of Cooperatives 2000	Number of Cooperatives 2009	Farm Families 2000	Farm Families 2009
Salaga	2	15	40	271
Chamba	0	17	0	400
Kpandai	5	17	50	361
Total	7	45	90	1032

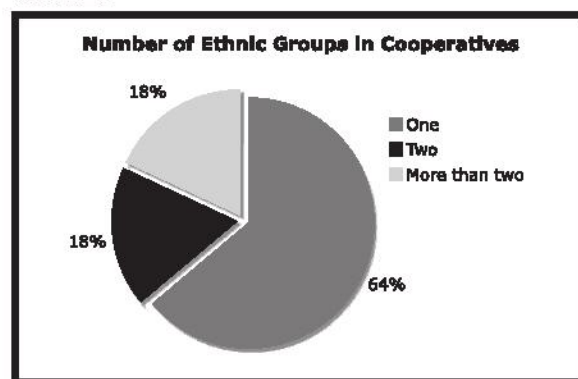
Since the Cooperatives were started at different times in each zone, their average age differs.

The youngest cooperatives are in Chamba, averaging just under three and half years. Kpandai cooperatives have been functioning on average six years, and Salaga cooperatives are the oldest at just under seven and a half years. In total there were fifteen different ethnicities reported in cooperatives. They were divided into three categories: one ethnic group, two ethnic groups, and more than two ethnic groups.



CIO helps a cooperative member with record keeping

FIGURE 1



4.3.5 Leadership

It is clear that there have been incredible changes in gender equality in cooperative communities. Ensuring equal access to resources and increasing social networks have laid the foundation for more women to advance their social capital into leadership positions. However, this has proven to be a difficult and slow process due to constraints on women's time, traditional notions of women's roles, emphasis on literacy, and lack interest.

As part of SEND's gender initiatives, cooperatives have been encouraged and even required to include women in their executives. On average, cooperatives report to have two women on their executive of five to seven people. Out of all ninety cooperatives, only one of them has a woman as a Chairperson.

In the newly formed Zone Cooperatives, three places on the executive of seven were saved for women. Unfortunately, this saving spots for women has also meant that people are appointed rather than voted, and that the specific roles on the executive are predetermined for women. For example, the Salaga Zone Cooperative Association (SZCA) designated the Vice-Chairperson, Vice-Secretary, and Treasurer to be spots for women. They then appointed three women based on their literacy levels. Illiteracy rates are prevalent among women in northern Ghana, and cooperatives complain that they are unable to find literate women to take leadership roles, although some SEND staff contends that one does not have to be literate to be on the executive if they are not recording information. It is interesting to note that many cooperatives, and in particular the SZCA, expressed a desire to have a woman as treasurer as they trust a woman with the money, but not a man.



Akua, Chairperson of Lungni Cooperative, is the only woman leader out of all the cooperatives.

4.3.4 Participation and Building Networks

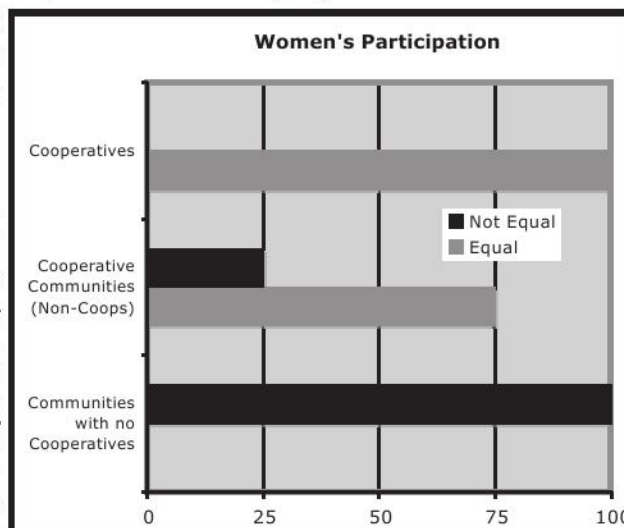
The greatest self reported difference between the cooperatives and the control group was the participation of women in formal groups. All cooperatives, both the men and the women, agreed that women played an equal role in the cooperative and in their community groups. The story is far different in the control group. Only forty-six percent of the control groups reported the same equality. Even more profound is that of the non-SEND control group, (communities where SEND is not working) where none reported that women participate equally. Of the control groups that belonged to the same community as the cooperatives (cooperative communities, but non-members), seventy-five percent said that women participated

Formally women hide behind men... but coop has let them know the women should also participate through gender equality training.
~Lifaaldo Cooperative

“Before women didn’t participate in formal meetings, now they do.”
~Mbowura Cooperative

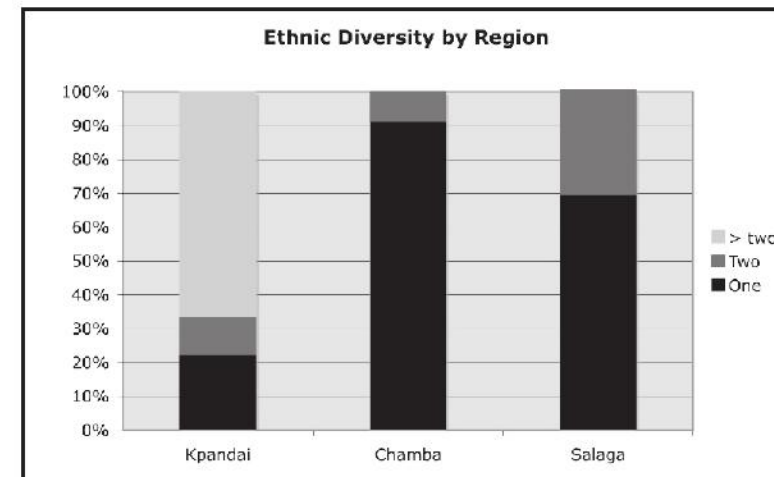
The explanation behind this huge difference is the ripple effect from the cooperatives. The gender training has not just had an effect on the cooperatives, but on their entire community. Participants in the focus groups identified that they have been watching the cooperatives, and seeing their success, have been modifying their behaviour towards women. This effect is not unlike the impacts seen in cooperative communities with regards to peace building and cooperation.

Participation in the community, and in formal groups increases a woman’s social capital and widens her social circle. It increases her access to other people (including other men and community leaders) that she would not normally interact with. “Men’s and women’s social circles offer different opportunities for contact, and these differences reflect gendered patterns of employment, recreational activity, and associational membership.”³⁰ Through membership in the cooperative, women have been given an equal voice and stake in economic activities, development decisions, and consultations from people outside their community.



The cooperatives generally represented the main ethnic groups in the communities. Only in Kpandai, where there are communities with many different ethnicities, is it common that not all ethnic groups are seen within one cooperative. In both Salaga and Chamba, where there are only one or two ethnic groups in a cooperative, there are usually only one or two ethnic groups in the community.

FIGURE 2



Eighty-two percent of cooperatives self identify as being of similar socio economic class. Eighteen percent of the cooperatives said that they were diverse, and of this group, eighty-three percent were from Kpandai area. This is not surprising given the diversity in Kpandai area.

1.3.1 Farm Families

Given the vast gender imbalance in the Eastern Corridor, SEND began intense gender training in the communities through a sensitization program. Cooperatives were used as the entry point and structure to implement these objectives. All cooperatives are formed of farm families; in other words, the husband and the wife are both members and often counted as one unit. This has been a key technique in ensuring the inclusion of women and women’s issues within the cooperative activities.

1.3.2 Cooperative Organizational Structure

Each Cooperative has its own executive, which is either voted or appointed (or in some cases, appointed then voted). There is usually a Chairperson, a Vice-Chairperson, Secretary, Treasurer, and Organizer. With the help of their CIO, each cooperative has their own vision/mission statement, and a list of goals they want to achieve.

All cooperatives have completed a set of training sessions with SEND in cooperative functions, community well being, and gender. All cooperatives have a group account

with their Credit Union, and many have their own individual accounts in addition. Recently, SEND has begun the formation of Zone cooperatives. Each of the cooperative zones will form an apex cooperative, with one representative from each cooperative as the membership. When the three Zone Cooperatives are formed and functioning, a further apex will be introduced, with some representatives of each Zone Cooperative. These groups will serve as a way to better communicate and organize amongst each other. In effect, the Zone Cooperatives are hoped to take the place of SEND in facilitating the cooperative activities.

acknowledged that when women are not included in decision-making, this contributes to conflicts at the household level. Women felt that their inclusion in resource management and household decisions improved the condition of the family and helped prevent conflicts.

While the issue of gender equality is changing quickly in cooperative communities, it is still not equal. A CIO asserts that: *“The taboo of men pounding fufu is gone. Sometimes the men will prepare food and even reserve it for the women. What men are doing, women also do that and vice versa. Especially drawing water, Women still do more water fetching, but men are doing it now too. It’s not equal, but it’s changing.”*

4.3.3 Training and Resources

The cooperatives have given women access to training and capacity building through SEND’s comprehensive community well-being program. The gender training has helped to level the playing field for women so that they not only have access to, but are able to participate in diverse training. Whether a training topic used to be tabooed (reproductive health), or not seen as important for a women (book keeping), belonging to the cooperative has made it easier for women to participate in trainings. Training and capacity building are vital to increasing a woman’s ability to make informed decisions, feel empowered, and confidently voice opinions.

Women also have access to physical resources that they otherwise might not have access to. The major resource women discussed was the mobile phones that have been introduced through the ECAMIC³ project. They said that the mobile phones allowed them to find out local market prices by calling friends (virtually all women cannot read or use instant messaging systems), but they emphasized more that the phones gave them access to keep in touch with people, such as family members, more easily. Although both men and women said that they wanted more mobile phones for the cooperative, it was predominantly the women who voiced that they wanted more. It was not clear, however, whether this was because fewer women had received phones, or whether the phones were more important to the women.

“Gender is very very very interesting. Initially when you go to a community woman do more work than men. If a women gets up in the morning, she has twice the number of activities than the man, but has much less access to resources and decision making... Through SEND’s activities, they realize there is a need to take decisions together.”
~ CIO

“Before the Cooperative and SEND, you couldn’t invite women to discuss sexual things. There has since been a big impact on birth and the community”
~Mbowura Cooperative

women have started their own informal savings groups, while others have become involved in the formal microfinance scheme with the Credit Union. Since the cooperatives have become a central group in their communities, new projects, such as microfinance, are often offered first to members. The social capital built within the microfinance groups is so strong, that many women do not want to leave and have an individual account with the Credit Union.²⁸

*“In the past, women didn’t share ideas and work together. Now they do.”
~Jangbojando Cooperative*

Although the husband and family are still the primary people to go to when there is a problem, women in the cooperative now feel they can assist each other. This gives women another place to go that is outside their normal social circle.

Sogon 2 Cooperative Microfinance Group



Sogon 2 Cooperative was started in 2005. The loan officer for Chamba area began organizing a microfinance group with the women of the cooperative a few years later. The group has been very successful in repayments, especially when comparing against another microfinance group in the same community. The loan officer attributes this difference to the cooperative, “the women in the cooperative have [already] learned to work together, and this shows in their microfinance group”. The women actively patronize each



other’s businesses in order to support their group, and report that it was an easy transition from working together in the cooperative, to cooperating in microfinance. In this case, strong social capital

between the women meant that they were successful in another venture, which in turn builds more resilient bonds and cooperation within their community.

4.3.2 Household Equality

The introduction of gender sensitization and training in cooperatives has resulted in major changes in household equality. When looking specifically at social capital, it is the enhanced role in decision making that women benefit from.

Many people also see that there is a link between poverty, gender equality, and conflict. Elders in Kpandai asserted that the stress of poverty causes men not to listen to their wives or allow them to help in decision-making. Their position is that the economic benefits from the cooperatives are helping to alleviate this issue. They also

2 Purpose of the Study

The impact of the cooperatives can be understood and measured in several ways. Based on previous SEND impact assessments²⁹, their positive effects from an economic, gender equality, and nutritional standpoint are documented and clear. They have meant an increase in income, more equality for women, and better health for beneficiaries. The programs and trainings offered through the cooperatives have brought positive results to the cooperative members and their communities. This reports seeks to highlight another, extremely important impact, that of social ties, bonds, and partnerships: social capital.

“There are other, more general benefits of co-ops to which it is impossible to attach a monetary value. One is, no doubt, the establishment and strengthening of ties of friendship and partnerships among members”³⁰

2.1 Sustainable Livelihoods and Social Capital

In the sustainable livelihoods approach, social capital is one of the five assets taken into account when looking at the overall capacity of a community. This approach is fast becoming one of the most all encompassing way to assess communities, as it takes into account multiple assets and aspects of livelihoods. The sustainable livelihoods framework looks beyond traditional measures of poverty, namely income, and seeks to discover the other factors which contribute to peoples’ daily life. The Canadian Cooperative Association uses the sustainable livelihoods approach in developing their projects, and identifies cooperatives as a “transformative structure” within the framework.

Social capital and assets are further defined by the CCA: *“Co-operatives are a network of individuals working together through a business that many people own. Social capital is built through community building and working together and developing relationships of trust and doing things for one another. Linkages both among members and increased access to other institutions, governments and entities build self-reliance of communities and connectivity to others.”*³¹

Social Capital, or what has been commonly called the “social fabric” of society, is a well-regarded area in development studies. According to the World Bank, social capital includes “the institutions, relationships, attitudes, and values that govern interactions among people and contribute to economic and social development. It includes shared values and rules for social conduct expressed in personal relationships, trust and a common sense of civic responsibility that makes a society more than a collection of individuals.” Social capital shapes the quality and quantity of social interactions. “It is the ‘glue’ that holds institutions together. Social capital is a stock of social trust, norms and networks to draw upon for problem solving.”³² This study seeks to look at the social capital that has been created due to the formations of the cooperatives, and how this has

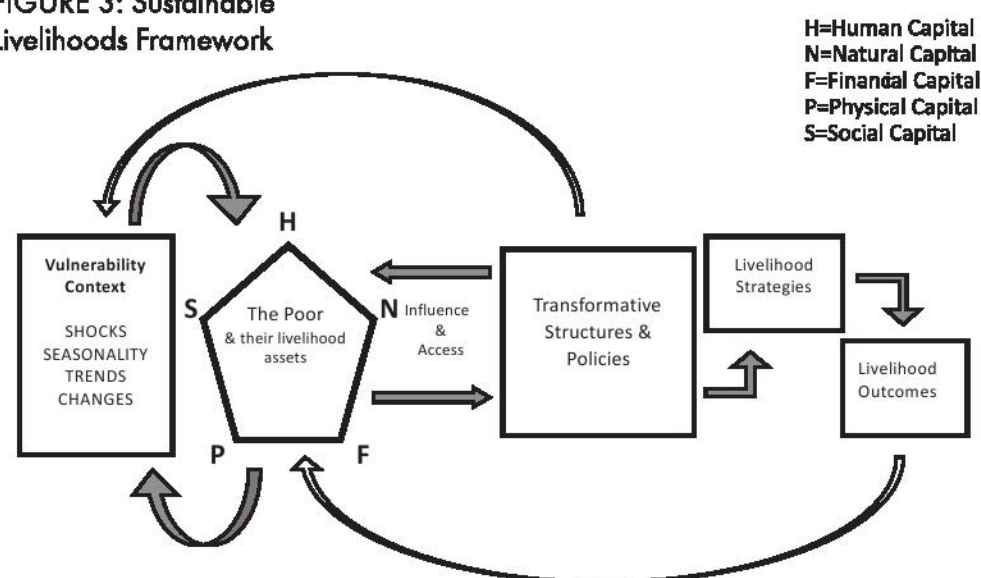
impacted the cooperative members, their communities, and the cooperative as an organization.

2.1.1 Trust and Reciprocity

The most fundamental building block of social capital and therefore a well functioning civil society is trust. Trust is necessary for people to bond, and to take collective action. Trust also facilitates a range of outcomes including civic engagement and democracy. Increased trust leads to increased reciprocity, and over time become internalized behaviour; thus they are the new norms governing a community.

Trust, according to Fukuyama, is “the expectation that arise within a community of regular, honest and cooperative behaviour, based on commonly shared norms, on the part of other members of that community” Strong social capital and social norms of trust encourages cooperation because they reduce incentives to defect, reduce uncertainty, and provide models for future cooperation. Trust also leaves people more willing to take risks, and act in mutually supportive ways.

FIGURE 3: Sustainable Livelihoods Framework



2.1.2 Social Capital and Cooperatives

There is an obvious connection in terms of social capital and cooperatives, since the essence of cooperatives is working together, bonding, and trusting each other. Not only is social capital developed within the cooperative important, but also as essential is the social capital built for the cooperative as an organization.

“Bringing them together from different backgrounds... it brings a relationship. In communities without Coops, I don’t see these things.”
~Chamba Peace Animator

able to mobilize the community to make enough financial and labour contributions to build a borehole for safe drinking water. This was the first time that the community had access to safe water within their community. They have also taken a loan in order to facilitate the building and running of a multifunctional platform (MFP) for processing agricultural products. The MFP has been a huge benefit to the entire community, who no longer have to travel into the main town to process their produce.

The cooperative has set many new goals for itself and the community, and says that their mission is by 2017 to experience a significant reduction in poverty with improved access to adequate healthcare facilities and increased food security.



Lelewu Razak (Cooperative Officer) with Nana Anthony (Cooperative Chairperson) and Mbowura Cooperative Members

4.3 Women

The increase in social capital has meant an increase in unity, peace, cooperation, and self-help for the cooperatives as a group. When conducting the assessment, however, it was the women who showed that an increase in their social capital had benefited them the most, and in the most diverse ways.

Women are in an especially opportune place to benefit from an increase in social capital, namely because they are often less connected to others outside their normal social circles and have access to less networks given their traditional role in society in northern rural Ghana. Women also have less opportunity to engage in economic activities due to lack of capital and training, as well as little opportunity to make development decisions alongside their male counterparts.

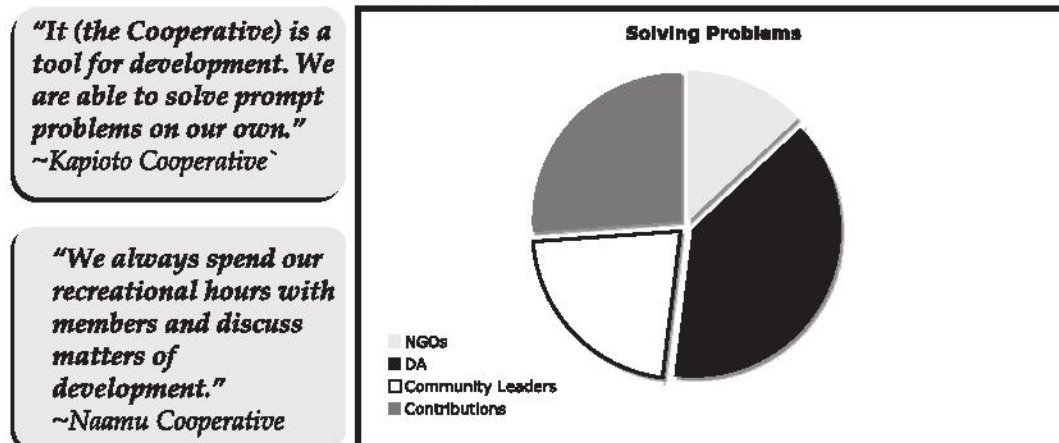
4.3.1 Bonding

The cooperatives have provided a place for women bond and work together. Trust and reciprocity amongst just the women in the cooperative has increased significantly. Some

An unexpected number of cooperatives listed the District Assembly as a place where they would go to solve some of their issues. This was surprising due to the number of testimonies from cooperatives about their distrust for the government. However, when cooperatives gave examples of community development, rarely was the involvement of government reported.”

It was clear that the cooperatives who saw their role as development for the community had taken on projects beyond the scope of the soybeans. The past SPO stated that, “issues of development are discussed holistically” in cooperative meetings. The cooperative members also reported that they frequently talk about development issues together outside of the official cooperative meetings.

FIGURE 10



Mbowura Cooperative: Development for the Community

Mbowura Cooperative has become a leader for development in its community, and a prime example of how a cooperative can guide its community through the development process. With its main focus being soybean production, the group has taken on a much bigger role in dealing with community issues. First, Mbowura took soybean consumption and processing very seriously. They have now developed an additional twelve soybean recipes beyond the original twelve they were trained in. The soybean consumption has not been limited to the cooperative either; it has been encouraged directly and indirectly through women showing others how to include soybeans in their diet, to the rapid increase of soybean processing in the area. With an increase of people making and selling soya cheese and soya products, the visibility of the product is enhanced.

Last year, the cooperative moved away from issues pertaining to soybeans and was

A leader in social capital research, Putnam asserts that social capital generates social networks, trust and a sense of belonging, which enhance the quality of life within communities”. Researchers at the Cooperative University in Canada describe the specific link between cooperatives and social capital:

They help create and retain social capital within communities through giving groups the capacity to form networks to produce goods and services, and at the same time they build on the existing social capital levels within communities.”

Through allowing people to come to work together towards a common goal, cooperatives help promote trust, inclusion and equity among citizens.” They help to build stakes in stability, and promote peacebuilding and conflict prevention by their very nature of bringing people together.

2.1.3 Access to Resources

The incentive to become a member of a formalized group often lies in the perception of an increased access to resources. These resources, or assets, can be material, human, social, or financial. Resources are not just for the benefit of the individual, but enable people to help each other, connect with each other, and participate in mutually benefiting activities.



Katiejeli Cooperative reports a high level of reciprocity, and some members now work together to process soya products, such as cakes made from soyabean flour.

2.2 Levels of Social Capital

There are three basic “levels” of social capital: Bonding, Bridging, and Linking.” Each encompasses different ways of measuring and viewing social capital.

Bonding refers to the social connections that are made between individuals or groups that are similar, or have an established relationship. People trust each other because they

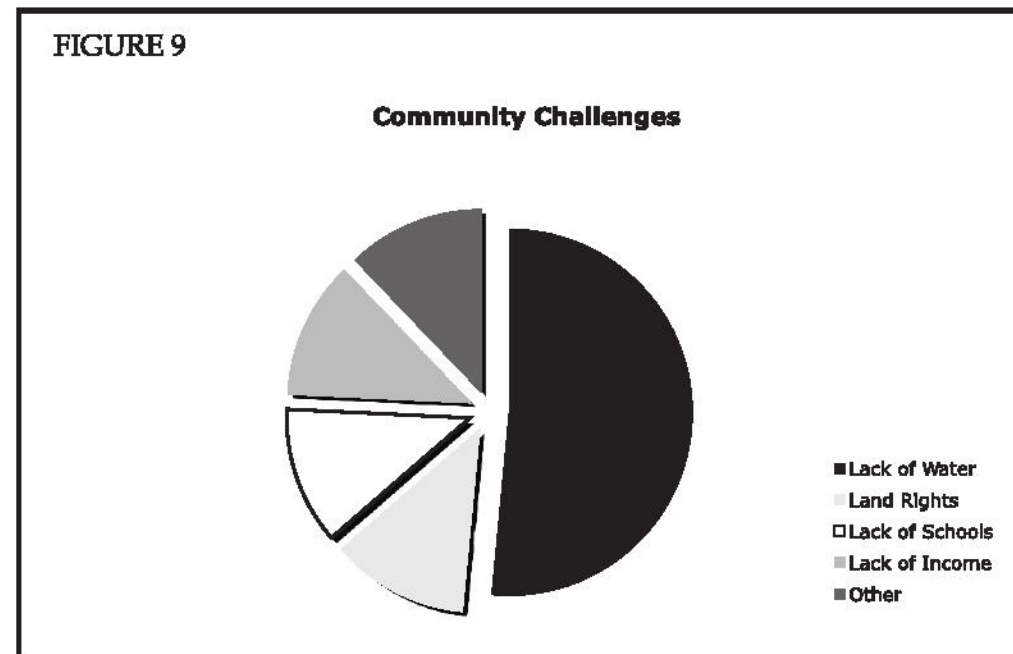
are familiar. Bonding can improve relationships and bring friends/family together for a different purpose. In order to measure bonding, it is necessary to look at the difference in relationship, reciprocity and cooperative activities.

Bridging is one step beyond bonding. It describes the social connections that are made between individuals and groups that are different. To build social capital in these circumstances, trust is extended to strangers on the basis of expectations of behaviour. One of the major outcomes of increases in bridging social capital is peacebuilding and conflict prevention. After serious conflict, it is necessary to build a common identity and shared destiny again if a community is to develop.

Linking is something a bit different than the previous two. It refers to vertical relationships, social interactions and networks to people or groups that are in a position of power. Normally, linking refers to the government, or other major actors/institutions in the system. In particular, it is the actors and/or institutions that are in a position to change something. These links require a different kind of trust, a trust in government, fairness of rules, and of leaders. Usually it is necessary to have transparency to build social capital at this level.

Identifying the Issues

Although it was easy for Cooperatives to list the challenges they face within their group, it was more difficult for them to identify the main problem in their community. After some brief discussion, the members would agree on one main issue, usually lack of water, schools, income, and problems associated with land ownership and rights.



The control groups listed the same challenges in similar proportions, except that it was much more difficult to narrow down to a specific issue. Sixty-seven percent of the control group listed “poverty” first before being prompted to be more specific. Only thirty-nine percent of Cooperatives did the same thing. It was extremely difficult at times to receive a specific answer from the control groups, as they would continue to say “poverty” without any further information. This process was very indicative of the cooperative and SEND’s impact in helping people to understand their own situations, and how poverty affects them.

Finding a Solution

After identifying the main issue, groups were then tasked with the question, “How could you solve this issue?” The cooperatives immediately began discussing and debating the issue. In comparison to the control groups, cooperatives had much more active dialogue, and equal contribution by members. In general, control groups had one spokesperson, usually the chief or someone close to him, who answered all the questions with little or no input from anyone else. In the end, the control groups often did not have viable solutions, and they said they would rely on their leader, or ask NGOs.

Cooperatives that see their role as community leaders were far more likely to report networking and collaboration with other groups in the community. Collaboration is also influenced by the membership of the cooperatives. An invaluable way to build the social networking capacity of a group is to include community leaders within its membership. Half of the cooperatives said that at least one of the major decision makers in the community was one of their members. Table three highlights the major decision makers in communities, as reported by the cooperative members. Cooperatives listed the Cooperative Chairperson as a major decision maker in their community twenty-three percent of the time. Chiefs were mentioned the most of anyone in the community, at sixty-nine percent of the time.

TABLE 3: Major Community Decision Makers

	Chiefs	Elders	Assembly Man	Cooperative Chairperson	Youth & Community Leaders	Church Leaders
# of times mentioned	24	13	12	8	11	1

The cooperatives are also building social capital through sharing information with the rest of their community. One of the CIOs remarked: *“The other thing... they (the cooperatives) don’t keep things to themselves. Once they get information, the whole community hears it. That is one very good thing I have realized from the cooperatives.”*

The perception of the cooperatives was very high amongst community members who lived in the same village as the cooperatives. People wanted to join the cooperatives, for a variety of reasons, but overwhelmingly because of the way the cooperative worked together. Naamu Cooperative said people wanted to join *“because of the track record of the concept of socializing themselves for all in the community.”*

Even more interestingly, it was noted by the CIOs that cooperative activities and behaviour is not only spreading within the cooperative communities, but also in neighboring villages. *“In the control communities, gender education can now be seen, so it has spread”.*

4.2.8 Cooperating for Development

The cooperatives not only viewed themselves as an important part of their community development, but they acted upon it. The training and guidance provided by SEND through the cooperatives has afforded them the capacity to see how poverty affects their lives, be specific about the problems they face, and find a way to work towards a solution.

3 Study Methodology and Limitations

3.1 Delimitations

The study was conducted during a three week intensive interview period followed by a six month follow up, data collection, and analysis period in September, 2008 in the three cooperative areas in the ECLSPP: Salaga, Chamba, Kpandai. Both the cooperative as a group (or community as the case with the control groups) and individual members were used as the unit of measurement. It was therefore a dual approach looking at the social capital created between individuals in the group, and the social capital of the group itself. It should also be noted that the cooperative names used in the report reflect the name of their community. At times cooperatives have selected another name for themselves, however for the purpose of this report, the name of their community will be used to ensure consistency.

3.2 Methods

3.2.1 Qualitative and Quantitative

This study used both quantitative and qualitative methods in order to gain insight into the impact on social capital in the cooperatives. Although quantitative data is usually easier to ascertain, analyze, and present, it was necessary to incorporate large amounts of qualitative data. This is due to the fact that social capital exists between people (individuals and groups), and in order to truly examine and understand the causes and nuances of these relationships, a qualitative approach was needed as well. The data gathered from fieldwork was then triangulated with direct observation and literary research.

3.2.2 Field Work

The majority of fieldwork data was collected through focus group discussions. This method allowed the research team to meet a large number of cooperative members, as well as to directly observe interactions within the group. Focus groups also meant that the research team could spend a longer time (about two hours) in discussion.

The research team consisted of two groups in each cooperative area. The CIO conducted half of the focus groups, while the Impact Assessment Officer (IAO) along with an interpreter conducted the other half. The format of the focus groups was a semi-structured interview. Key topic areas needed to be addressed, but the facilitators were able to be flexible in the order of the questions, and also in allowing other topics to be brought in.

In total, thirty-five cooperatives were interviewed averaging twenty people at each meeting. Women represented at least half the people interviewed. To establish a

baseline for this study, in addition to interviewing cooperatives, fourteen non-cooperative communities were interviewed as a control group. Eight of these communities are in the same community as cooperatives, only that they are not members. They were selected in order to also measure the spill over affects of the cooperatives to their own communities. The remainder of the control group consisted of six communities where SEND does not work at all. Unless noted, the control group refers all noncooperative groups.

In addition to focus groups, case studies on groups and individuals were selected to highlight particular aspects of the study. Individuals were interviewed at length in an open interview style to increase the depth of understanding and to elaborate on key findings. In each cooperative area, a few group interviews also took place to collect data on a particular feature of the SEND projects.¹⁵ In order to gain further insight, the IAO conducted several key informant interviews from three CIOs, three SPOs, two field staff, and four credit union staff.

3.3 Limitations

In any study there are limitations, which are important to identify in order to alleviate their effect as much as possible on the end results, or to take into consideration when interpreting the conclusions. Interestingly, some of the aspects of this study, which at first seemed to be limitations (for example, the view that participants held about the foreign researcher), also added to the study itself. The way in which groups interacted with the researchers, their perceptions of the study, and the way in which groups tried to access “help” served to show a level of their social capital.

The exact numbers of those interviewed is extremely difficult to ascertain given that throughout a two hour meeting, as many as ten people may come and go. However, the average number reported accurately reflects the number of people who were present at any given time during the meeting. Depending on the time and day, the attendance fluctuated according to daily obligations, farming, and sometimes by gender. For example, women were sometimes absent as they had gone to the market, or were needed in the house to prepare meals. This was especially apparent in the control groups where gender roles are adhered to very strictly. It was clear though, that in the cooperative communities, efforts were made to include women no matter the time of day. A few times unexpected events such as funerals, or in one case, potential conflict arose, which also disrupted the field research. In these cases, the meetings were either rescheduled, or as much data was gathered as possible.

Interpretation is always a limitation when carrying out research in a multitude of languages. Although translation was generally of high quality, there were some instances where cultural nuances, idiomatic expressions, and side conversations were missed by the researcher. Along the same vein, the perceptions held by the interviewees

4.2.6 Community Perception

The cooperatives have an accurate idea of the perception that the rest of the community has of them. They believe that the community sees them as progressive, united and having access to resources. These were exactly the same sentiments reported by the control group, although the control group emphasized access to resources slightly more than the cooperatives. One cooperative said that the community saw them as being lazy, and another said they were hardworking.

*“Other people in the Community view the Cooperative as a well planned, behaved and trusted group with a vision to seeing the community change for the best”
~Kuwani Cooperative*

When interviewing non-cooperative members in communities where there is a cooperative, people expressed a desire to be part of the group. At several meetings, people rallied around to ask the interviewers for advice on how to form their own cooperative. The participants in the control groups where there is no cooperative in the community had virtually no knowledge of the cooperatives. Some reported that they had heard about soybean farmers, but many asked the interviewers to repeat the question several times. Of the two groups that had some knowledge of the cooperatives, they focused mainly on the farming inputs that they had heard were provided to farmers, as well as access to loans.

4.2.7 Networking in the Community

Networking and collaborating with other groups in the community is an important part of building social capital as a group. Cooperatives with strong links to other groups have more opportunities than those that do not. Sixty-four percent of cooperatives reported that they work with other groups in the community. Virtually the only activity listed that they work together on is communal labour. They listed a variety of groups that they work with, depending on who was active within that particular area. Youth groups, women’s groups, and other farmers’ associations were among the most mentioned. A few cooperatives also reported they work with the District Assembly, but this was in reference to community development issues, not specifically cooperative issues.

While the cooperative may not be officially working or linking themselves consistently with other community groups, they are definitely influencing and having an impact. There is evidence that cooperatives are spreading their own awareness and education, and even resources with the rest of their communities. Taadily Cooperative, for example, gave seeds to a youth club in order to enable them to crop soybeans.

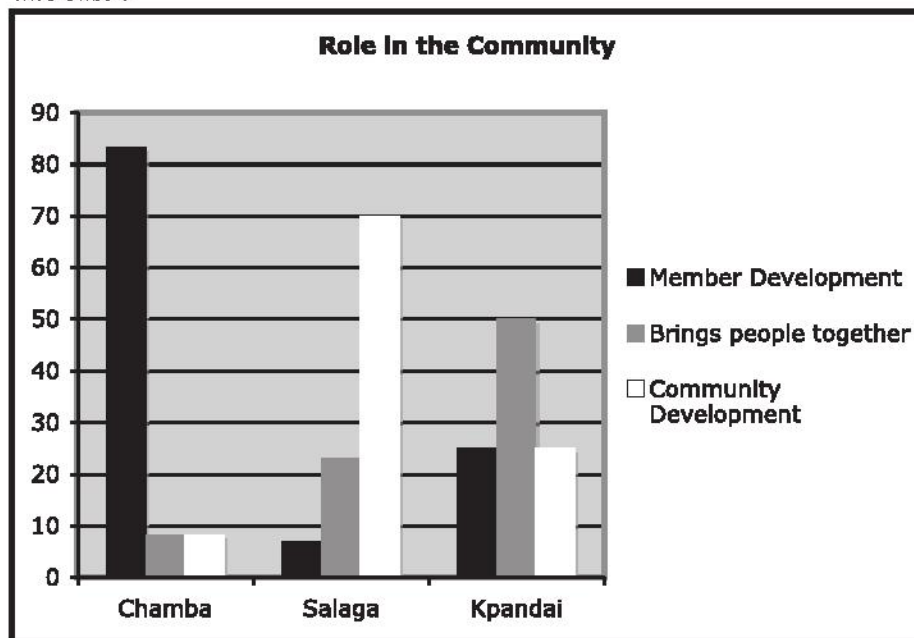
*“There is a good sense of collaboration between the coop and non-coop members in the community. In that wise we work together for the betterment of the community.”
~Loloto Cooperative*

guidance, their own initiatives, and the cooperative principles. Based on their individual mission statements, many cooperatives have stated that community development is important to them. Ninety percent of cooperatives said that they felt their group played a significant role in the community. When this issue was discussed with members, cooperatives had a wide range of roles and responsibilities they identified with.

The cooperatives have a very distinct idea of their role in the community. Either they see themselves as development for their members, as a way of bringing people together, or as development for the whole community. Depending on the age of the cooperatives, their view of themselves and their role within their community changes. The older the cooperative, the more broadly they approach issues, and the more they move beyond looking at just their own development as a cooperative and to that of the community.

The cooperatives in both Salaga and Kpandai area are on average four and three years older than the cooperatives in Chamba area respectively. The older cooperatives almost always reported that they saw their role as development for the community, while the younger cooperatives saw their role as development for the members of the cooperative. Cooperatives in Salaga and Kpandai also reported that their role was in "bringing people together", often for the sake of unity and solving community issues. One factor for this difference may also be that the majority of cooperatives in the Chamba area are homogenous in terms of ethnicity and often clan relationships whereas the cooperatives in Kpandai and Salaga areas are often comprised of more than two ethnicities.

FIGURE 8



of the foreign officer compared to the local officer, in conjunction with ideas about the purpose of the study, led to different data results. In general, most interviewees came to the focus group thinking that they were going to "get something" out of their answers. The beginning of many focus groups started out this way, with participants even ignoring the questions in order to voice their problems hoping that the researchers were there to provide a solution. However, as the discussion progressed, a meaningful dialogue developed. This problem was more visible in data collected from the foreign researcher as interviewees viewed her as an outsider bringing something. The data collected from the local officers, on the other hand, had another bias. The local officers reported that cooperatives often wanted to answer the questions "correctly" given that the local officers are their primary source of information and support.

To mitigate interpretation and perception of the researcher as a barrier, the data was verified by direct comparison between the data collected by the foreign officer, and local officer. As well, regular debriefings between the foreign officer, interpreter, and local officer helped to identify instances where there had been questionable data or inconsistencies.

4 Analysis of Discussion and Findings

After examining all the data from the research, three main themes emerged: Unity and Peace, Leadership and Development, and Women. Each theme will be explored in the following sections to show the impact on social capital and why it is an important result.

4.1 Unity and Peace

The cooperatives overwhelmingly reported unity as the biggest impact of their association together. Unity is multifaceted, and is expressed in several ways, from action-oriented unity such as working together to achieve a common goal, to a feeling of unity between people. The feeling of unity requires trust and respect between people, and is often shown through increased reciprocity. Unity across groups (especially groups that are different from each other) is a central building block to active peace, and building social capital. While cooperatives identified unity as the major impact, they also identified that peace was the major outcome of unity.

"We now respect each other... and give each other more respect... we realized we were one"
~Sabonjida Cooperative

As a transformative structure in a community, cooperatives provide the ideal atmosphere to unify individuals and groups:

"Socially, cooperatives are local institutions rooted in grassroots society which give their member an ownership stake in the economy and connect people with decisions that affect their daily lives. They make an important contribution to building social capital and increasing trust, and also to restoring it when societies have been torn apart by conflict or by ethnic, political or religious divides"¹⁶

As an economic entry point, the soybeans were used to unify the farmers in the EC. As the program grew, however, it has become clear that while grounded in economics, the cooperatives serve a greater purpose in the lives of their members. This section will explore some of the ways in which the cooperatives have established and convey their unity.

4.1.1 Bonding: The Values of Peace

In social capital, bonding refers to the relationships between groups that are similar or have similar histories. The first step to feeling unified is to build a bond within a group. Most cooperatives reported that there was a change in their relationship and that they were now closer than before they began the cooperative. The majority of cooperatives state that they have known each other for a long time, and sometimes even their whole lives. In the small communities, this is usually the case as most people are neighbours or relatives. However, these people also said that although they have known each other a long time, they had not met in any formal or organized manner before the formation of

cooperatives that are registered are proud of their certificates, and present them with pleasure and self-respect. They add status and legitimacy to their formal association both inside and outside their communities. More importantly, the leadership of many cooperatives seem to be aware that registration allowed them to be taken seriously when asking for help from various outside organizations. Registration can add to the social capital that the cooperatives build as a group, as they can influence and lobby as a genuine unit.

4.2.4 Solving problems in the Cooperative

After identifying their assets and access to resources, cooperatives were able to identify the major challenges they face as a group. Thirty-seven percent said that they were limited in their access to loans. With further investigation from the CIOs, it was determined that the farmers meant that they wanted more loans (i.e. they were limited in their access) that were already being provided. Twenty-six percent said access to a tractor and other farming equipment was a challenge, and eleven percent said lack of grinding mill was an issue. The remaining twenty-six percent identified a challenge within the group, saying that it was difficult to get every member to pay their contributions.

The majority of cooperatives did not have any difficulty in coming up with solutions in dealing with these issues. Fifty-two percent said asking for contributions from members was the primary solution. Twenty-six percent listed discussion within the group, and these were the same groups that listed paying contributions as a problem. Thirteen percent said they would approach community leaders to help, and nine-percent said they would try to access loans to obtain farming inputs.

All groups were aware and articulate about the issues they faced, which indicates that they have in-depth discussions as a group. Even more, none of the groups pointed towards SEND as the primary solution to their problems as a cooperative. For the most part, they were committed to dealing with the issues themselves. This said, the issue of dependency on SEND is complex and discussed in the challenges section.

4.2.5 Cooperative Role, Identity, and Perception

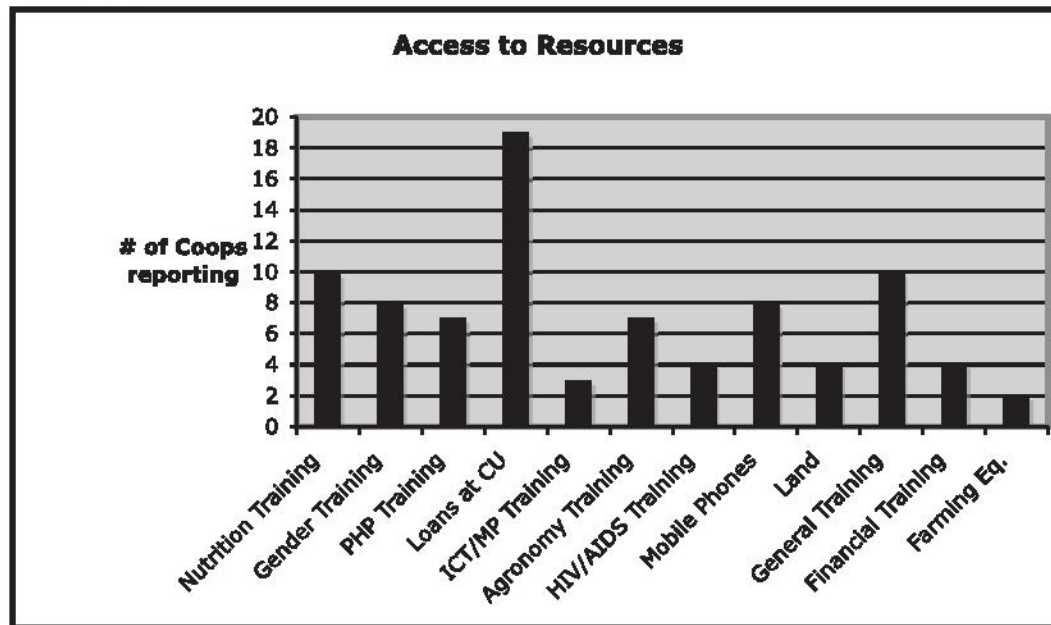
According to the International Cooperative Alliance's statement on the Cooperative Identity, the values of cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility, and caring for others." The seventh cooperative principle is "Concern for Community" which states that cooperatives work for the sustainable development of their communities through policies approved by their members."

The cooperatives in the EC have been developing their identities based on SEND's

4.2.2 Assets and Resources

The assets and resources that are available to a cooperative can be broadly categorized using the Sustainable Livelihoods Framework: human capital, natural capital, financial capital, physical capital, and social capital. The table below shows the number of cooperatives reporting various resources that they could identify without any prompting from the Interviewers. Seventy-two percent of cooperatives listed at least one kind of training as a resource, although the vast majority listed at least three. Those that did not mention training were far more likely to list only loans at the Credit Union as their resource.

FIGURE 7



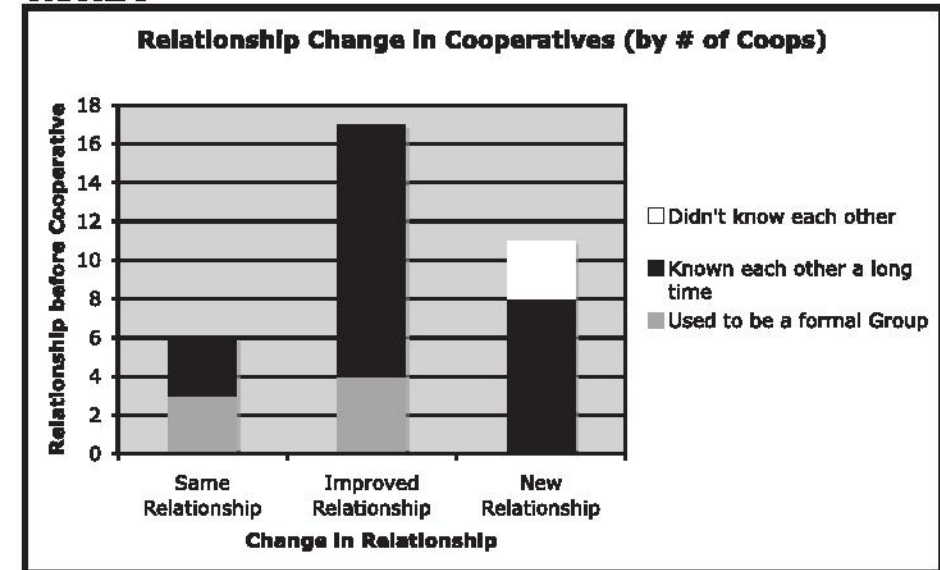
All cooperative members, as well as the control group felt that access resources were easier if one were a member of the cooperative. The perception of access, whether real or imagined, is a central part of building social capital. It increases the motivation to become a member of the cooperative. Ninety percent of cooperatives reported that they have had new members since their original formation. Of these, sixty-four percent said they joined because of the unity, cooperation and opportunities for development. Twenty-four percent said they joined to gain access to loans.

4.2.3 Official Registration

Forty-three percent of the cooperatives that participated in this assessment are officially registered with the Department of Cooperatives. Seventeen percent are in the process of registering with the support of their CIO. Registration gives cooperatives an official status and recognitions with the government. It also eases their ability to access resources and advocate for themselves with local government and departments. Those

the cooperatives. Eleven cooperatives said that they had formed new relationships in the cooperative and emphasized that even if they had known each other that they did not used to associate before.

FIGURE 4



4.1.2 Unity

When cooperatives were asked what the biggest impacts on their life were due to the cooperative, the most reported impact was unity (sixty-nine percent)". More compelling is that forty-one percent of the cooperatives listed unity as the biggest impact. When asked what it meant to be unified, cooperatives reported that they trusted each other, worked together, shared problems with each other, helped each other with problems, felt as "one", and had peace amongst each other.

Bonding has not just occurred within the cooperative as a whole, but between specific groups. The women members of the cooperatives reported that they were now better able to solve problems and keep peace due to their better relationship with each other. Women in Jangbojado said, "We used to quarrel and fight amongst each other, for example if someone else's child beat another's. Now we meet to discuss and keep each other at peace." Similar sentiments were described in relation to fetching

"[There is] no violence here... they are united here. There is unity because of cooperative.. [The most important characteristic of the cooperative is] that no one is superior... we are all equal!"
~Mbowura Cooperative

"Unity is firm in the Community."
~Kapioto Cooperative

"We are unified now. Our grandparents and parents didn't come together... we didn't have the idea (until the cooperative)"
~Lifualdo Cooperative

water, which is primarily a women's activity. Women said that quarrels and physical fights often break out in the water queues, especially when water is scarce. After the formation of the cooperatives, the women said that they know and trust each other and although fights still occur, it is never between the members of the cooperative. Even more, some women reported that when fights break out, it is often the cooperative women who will attempt to resolve the issue by meeting to discuss the issues.

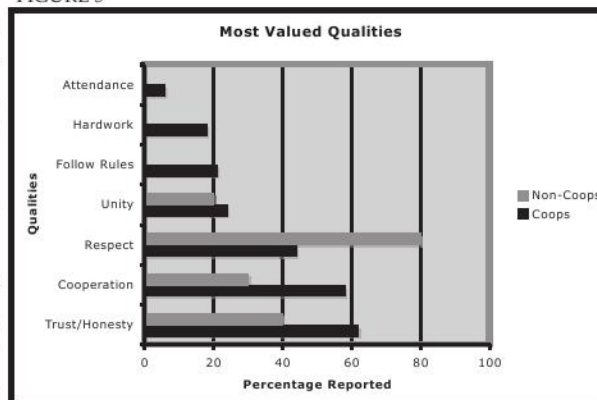
Bonding has also taken place within farm family households. This bonding between men and women has contributed to overall peace and unity within the community as men reported that by listening more to their wives and by making decisions together, they avoid conflict. Together with the gender training, the cooperatives have increased the women's decision-making and resource management within the home. As elders in Kpandai pointed out as well, the economic improvement has aided in this process: *"The Soybeans help address the problem of domestic poverty which prevents conflict."* There is a more detailed account of this impact in the gender impact section of this report.

4.1.3 Trust

Trust is one of the key qualities and values when building social capital, and not surprisingly sixty-two percent of cooperatives reported *trust* as one of the most valued qualities in their group. Notably, cooperatives that did not list trust were those who consistently listed *following rules*, and *attendance* as important qualities. Those that stated *trust*, never listed *attendance* and were far less likely to list following rules as valued qualities. This is interesting, though not surprising, because it shows that as specific behavioral norms (such as *following rules* and *attendance*) are solidified, a more generalized norm of trust takes their place.

In comparison to the control groups interviewed, the most noticeable difference was conveying respect as a valued characteristic. Eighty percent of control groups listed respect, while only forty-four percent of cooperative groups did the same. This can also be related to the value placed on trust that exists within the cooperatives, as respect generally serves to moderate behaviour and to respect/follow the rules. Respect in the control communities generally referred to respecting ones' elders and leaders (ascribed characteristic) while the cooperatives spoke of trust and referenced it as a characteristic that one gains by their own actions.

FIGURE 5



Cooperative Meetings

The majority (fifty-seven percent) of cooperatives meet bi-weekly, usually every second Sunday. Four cooperatives met weekly, while nine met only once a month. How often the cooperatives met was not related to how close or far apart the members lived to each other. Cooperatives in Salaga and Chamba all live very close to each other, so meeting does not present a problem. Cooperative members in Kpandai area sometimes live up to an hour's walk away from each other. Sixty-six percent of the cooperatives in Kpandai classified themselves as living "spread out". At times this caused members to be late for meetings, although it did not appear to be a major issue for members, and actually may be serving to raise the importance of meetings. Several times cooperative leaders impressed upon the research team how important it was to start meetings on time, and to never cancel a meeting since people have traveled a long way to participate.

At their meetings, cooperatives tend to discuss primarily the progress of the cooperative. These range from issues such as contributions, production, harvest, and loans. Many cooperatives also said that they discussed issues of community development such as access to water, development of schools, and medical care.

Cooperatives are trained in formal meeting structures and are encouraged by the CIOs to carry out specific goals. In fact, each cooperative has a vision/mission statement, with objectives and aims that they created with the support of their CIO. Some examples of Vision/Mission statements:

To bring unity and development towards the future through the co-operative principles (Tonayili Cooperative)

To set a good example for future generations to follow towards poverty reduction, peace building and soya bean consumption/malnutrition. (Wudormeabra Cooperative)

Poverty reduction and development through meetings, savings and soya bean cultivation for the near future. (Manchorni Cooperative)

In future Katiejeli group would have experienced a significantly reduced level in poverty, reduced illiteracy levels, increased food security and promotion of peaceful coexistence (Katiejeli Cooperative)

This is one of the biggest differences between the cooperative and control communities. Whereas cooperatives have formal meeting times, usually two times a month, control communities reported that they normally meet formally only once per year as a community. They said that they might meet more than that, but only in times of emergency.

"Strong and energetic men and women"
~Kuwani Cooperative speaking about their best asset

4.2.1 Cooperative Structure and Development

The way the cooperatives were formed, their trainings, the frequency of face-to-face meetings, as well as the content of formal meetings impacts the social capital built within groups. It also affects the social capital that the cooperative builds as an entity in itself. The cooperative has access to resources, plays a role in the community, and functions as a unit with unique characteristics and strengths. This social capital that the cooperative builds enables the group to create both horizontal and vertical relationships; networking with other groups and linking to government agencies.

Cooperative Formation

The soybean Cooperatives were initiated by SEND through information sessions in the various communities. Initially, mutual interest in the program was the principal reason for their formation. Other key factors in the initial formation were family relations, previous formal associations, or facilitation by SEND. This is important as it shows that from the beginning, more than half of the Cooperatives were already building their bond based on traits superseding traditional backgrounds.



Salaga Farmer with Soyabeans

Table 2: Initial Reason for Formation

SEND	6 Coops
Interest	18 Coops
Family	4 Coops
Previous Group	6 Coops

4.1.4 Sharing problems

Sharing success as well as sharing problems is an important part of feeling unified, and building social capital. When people are able to bond over and respond to issues affecting them, they ignore past divisions. Both the cooperatives and control groups said that the people in their community shared similar problems. At times the groups reported that they shared the same major problems, although their individual problems (household incidents or troubles) may be different." While both groups viewed themselves as having similar problems, how this affected the social capital was very different.

*"[Cooperative members now] see problems as "their" problems, not each individual."
~Leader of Mbowura Cooperative.*

*"[The Cooperatives have] brought Unity. Before we weren't united. When an individual has a problem, now they know that your problem is mine, my problem is yours."
~Lifaaldo Cooperative*

The cooperative members expressed that they were now able to empathize more with the other members, and that they looked to each other for support. Beyond the cooperation that happens for cooperative activities, members reported that they were now able to help each other and work together in other areas of

their lives. The reason for the spread of cooperation is two fold: the increase in income and resources due to the cooperative enable people to actually have more to help with; and the social ties created from the cooperative provide a trusting platform to work within. The successful impacts of the cooperative on financial assets has made it possible for the cooperatives to assist each other with contributions from savings. Even more than the assistance, it is the perception and change in attitude from "this is my problem" to "this is our problem" that has made the most impact. This has built trust within the group no matter what the ethnicity, tribe, clan, or social standing. People are reaching across traditional barriers to help one another. A CIO explained that the cooperatives help members to be able to solve their personal and community problems and that when they come together to do these things, they all own the projects, and feel that "it is not the problem of a Gonja man or Konkomba man, it is all of ours."

Working together during emergencies, Tales from Taali Cooperative

In Taali Cooperative, the members recount two experiences where they have been able to help each other in times of urgent need. In one instance, members rallied together during an emergency to help another member when a bush fire threatened his house. The cooperative members rapidly notified each other and were able to save the house. They testified that if there were not in the cooperative, they would not have been able to organize so quickly and to save the house. In another incident, a member of the cooperative stood accused of something he was innocent of, and was going to be arrested. The cooperative described how they banded together and all went to the police to support him in a peaceful manner. In the end, the man was not arrested. In both cases, the cooperative acknowledged it was not only the joint ownership of an individual's problem that unified the farmers, but also the organizational capacity that enabled them to act swiftly.

Sogon 1a, for example, said that before the cooperatives, they used to only be able to offer labour support to each other, but now with contributions, they are able to financially help each other. Kulpi Cooperative embodies a change in social ties by saying: “We the members of the group do see and consider ourselves as one and for that matter, members in the average and above income levels do loan and assist weak ones.”

FIGURE 6

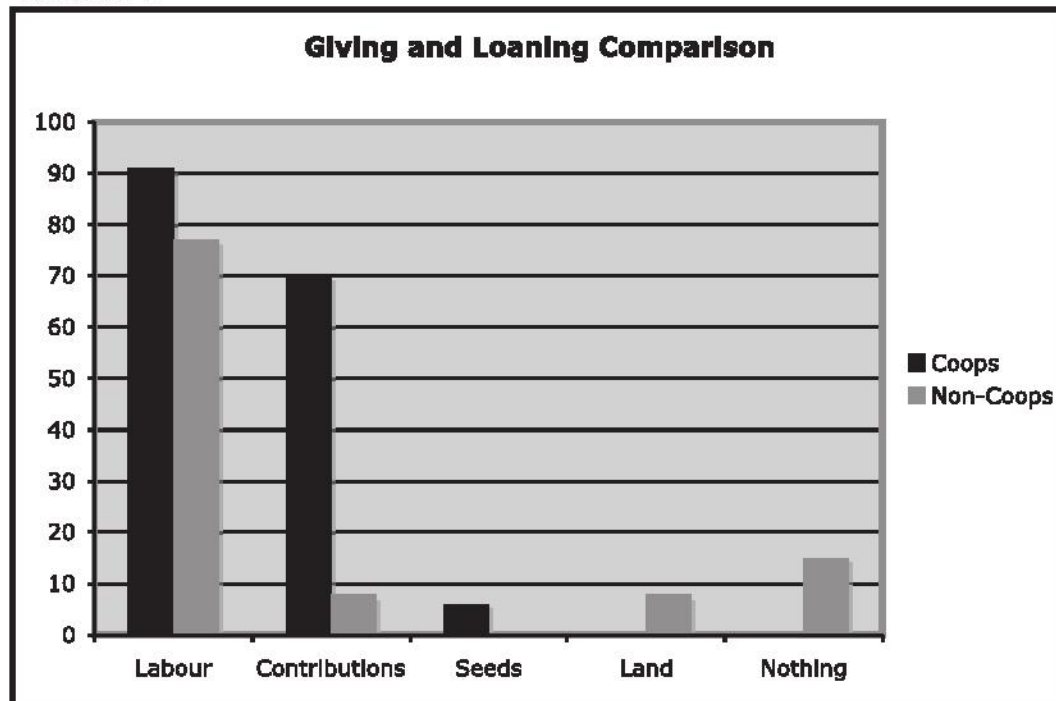


Figure six highlights the differences between the cooperatives and non-cooperatives quite clearly. The most major difference in what is given or loaned to one another is seen with the contributions something that is promoted and supported by the cooperative structure. Members reported that when there are funerals, or someone is sick, they no longer have to struggle to find people to support them, as there is already a group in place that has an economic basis.

But an economic basis, and the availability of money is not a reason on its own why cooperatives give and loan each other more than the control group. They support each other because they trust each other, and have built that trust through the cooperative activities and shared economic activity. Members also discussed that they knew it was in the group’s best interest to ensure that all members were able to participate equally. This

“If someone is poor- they might steal. Things are improving now... (an example) with that store, if there is to be a problem (conflict) no one wants to run and leave the store, so they get the man causing the problem to stop because everyone has something to lose from conflict.”
~Taali Cooperative

Elders and Chiefs in Kpandai noted this relationship, saying that “poverty levels ranked very high at first, and because of poverty there was conflict.” The cooperatives address both of these elements through unifying people behind a fundamental development project: “The cooperative is an institution that brings us together and has diversely improved our livelihood”²² Cooperative members noted that as their community works in a unified fashion, then everyone has a stake in the development, and therefore in maintaining the peace.

Virtually all cooperative and control groups interviewed agreed that conflicts escalate into violence when they are not resolved early enough. Although some specific reasons for conflict emerged during the discussions, such as land, women/cheating, or water, it was emphasized that it was not the subject that was the precursor for conflict, but the lack of preventative actions. There was no major difference in how conflicts are solved; both groups reported that they are brought to a discussion with the Chiefs and elders. The only differences were that the cooperative groups mentioned the involvement of the peace animators, and said that if the conflict were between any cooperative members, the cooperative would also be involved.

4.2 Leadership and Development

“Because the poor have weak social networks and they are excluded from mechanisms that allow their voices to be heard....cooperatives can play an important role in building trust and norms for coordinated actions to extend people’s freedom and to exercise choice by creating institutional structures that in turn create capabilities”²⁴

The cooperative mission statement from Ninnab farmers co-operative in Tonayili states: “To bring unity and development towards the future through the co-operative principles”. There are many aspects of the cooperative structure and operation that promote leadership and development, and also create an enabling environment to build social capital. The cooperative structure creates a space to encourage leaders to grow, and members to be active participants in their own development choices. It provides a safe space for all members to explore their own development ideas.

Politics

The fieldwork for this report was carried out in the months leading up to the 2009 National Election. There was a tense atmosphere about the elections, as many people were worried about violence breaking out. Interestingly, when cooperatives were asked about whether or not there would be any violence in their area, all reported either “no” or “we pray there won’t be”. When asked if there would be any conflict in Ghana, they responded equally “they couldn’t know”, “we pray for peace”, or “yes, but not here”. When asked where there would be conflict, the cooperatives usually pointed to another neighboring area, or Tamale. *“There might be violence in Tamale because they are not united there. Idleness in Tamale makes violence. Here people are busy with the fields. No struggle for power.”* Although the cooperatives have helped the perception of different people who are living together to better understand and work together, the same cannot be said about tolerance to people living outside.

“[The Cooperative] has changed their perception of different tribes. If a man is charged with a crime, and it’s a Chala man, we do not mention the name, only that it’s about the person, not the tribe.”
~Mbowura Cooperative

When asked whether or not they discuss politics in the cooperative, the vast majority (seventy-two percent) reports that they do not. Of the remaining twenty eight percent, sixteen percent sometimes discuss politics, and twelve percent do discuss politics, but focus on educating each other about peace. All of the cooperatives had heard about the Peace Animators, although there were several cooperatives that had never met them.

4.1.7 Relating Peace and Development

The United Nations *Report on the Prevention of Armed Conflict* links development assistance with conflict prevention and recommends that: *“[T]he primary focus of preventive actions should be in addressing the deep-rooted socioeconomic, cultural, environmental, institutional, political and other structural causes that often underlie the immediate symptoms of conflicts”* Kofi Annan also asserts that he had *“launched a number of initiatives to foster a culture of conflict prevention...based on the premise that sustainable development and long-term conflict prevention are mutually reinforcing objectives”*

“If you are in a community with no peace, you cannot also develop”
~Peace Animator, Chamba

Many cooperatives identified that working together has led to an increase in their ability to develop as a group, and as a community. They also noted the connection between building peace and continued development. Peace and development are interconnected as often one is dependent on the other: it is necessary to have peace in order to develop, and it is also necessary that people are moving out of poverty to maintain peace.

means that if one were suffering, or in need of support, they would all seek to solve the issue for the betterment of the person and the entire group.

Negative Social Capital

The building of social capital does not always produce positive outcomes. This can be especially true when social capital is built upon sharing difficulties, or something negative (for example “We have no clean water” or “We all live in poverty”). If individuals and groups are not equipped with the capacity to solve or work out their problems, then social capital can be built with negative outcomes. Feelings of hopelessness, despair, and the compounding sentiment that “there’s nothing we can do to change our situation” become a basis for the bond between people. This was apparent in some of the control communities, and became especially clear when comparing the attitudes and perceptions to the cooperatives. Both groups shared similar problems in their community; however, the cooperatives had a more effective way of utilizing their social capital as individuals and as a group to better their situation. This, in turn, builds more reinforcing social capital. This act of leading development is further explored in the leadership and development section of the report.

4.1.5 Bridging: Peace Building

The cooperatives have helped to bridge across ethnic boundaries, and created an atmosphere of active peace. This kind of peace distinguishes itself as it is not simply about the absence of conflict or violence, but rather that communities are actively involved in bridging divides and building a peaceful environment.

“If you look at places where there are cooperatives and they are working together, where they are made up of different tribes, they understand peace A LOT BETTER than others.”
~Chamba Peace Animator

The past SPO of the EC asserted that the biggest impact of the cooperatives was *“the integrated nature of the communities irrespective of ethnic affiliation. These communities were initially polarized after*

“Some conflicts start as a result of people not meeting frequently. If I have something (an issue) with you and we don’t meet, how do we solve it? But now, because of the cooperatives, the people come together often and discuss them, [and] then they realize their mistake and their problem so that they can see how they can solve them”
~Chamba Peace Animator

the 1994 ethnic conflict and would not work together due to mistrust. Most of the cooperatives are now composed of members of different ethnic backgrounds and they work together for the good of the community and for members.”

One of the CIOs explains also that relations within communities are now *“very very very cordial in the sense that SEND came into the system with the idea that it was after the conflict. By then it was very difficult for the Gonja man to sit with a Konkonba man, Now they are close neighbours. Once there is no unity, then they don't do anything together.”*

4.1.6 Relating Unity and Peace

One of the most successful programs that SEND Ghana has implemented has been training Peace Animators in each community. This work is fully documented in the assessment done by the Christian International Peace Council. This assessment praises the work of the peace animators and highlights their positive impact on the communities. The report, however, does not go into depth about the role that the cooperatives have played in this process. A peace animator in Chamba testifies to the differences she has seen in communities with cooperatives: *“[In Cooperative Communities] the people come together...if you look at the places where there are no cooperatives, they aren't getting along.”*

The cooperative has provided more than just a place to discuss their work with soybeans, it has provided a venue for members to vent, advise, and talk about problems that they have. These issues are often problems that they share as a community, but there are also issues between members. Members may represent different tribes or ethnicities, which then allows the cooperative to be a practice ground for discussing peace.

“Cooperatives help to build 'stakes in stability' by providing economic opportunities during and after conflict and by rebuilding the social capital and trust needed to provide a sense of collective identity and shared destiny”

In Wudormeabra Cooperative area there has been a serious issue with land between the farmers there and the next village. The dispute about who was to farm on which land escalated to a point where one farmer (a cooperative member) was determined to just go and farm on the land without solving the problem beforehand. This could have been a potentially disastrous situation in an area where conflicts over land can easily intensify. When the Cooperative became aware of the issue they discussed the issue together during

“They are better friends. They are united and have brought various ethnic groups together. Ethnic groups weren't on good terms before. Peace animators have made a big difference”.
~Kpandai Leaders

“Coops have brought them together since the conflict in 91/92. Because of this Coop, they sit together, the leaders.”
~Kpembe Cooperative Leaders

their meetings an advised the farmer that it was important to be proactive and solve the problem before beginning to farm. Some members of the Cooperative then went with the farmer to the see the Chief who was able to sort out the dilemma. The cooperative structure encourages its members to assist each other and presents an opportunity for organized dialogue.

Emmanuel of the Lungni Cooperative reflects on how the Community perceives the Cooperative. Lungni Cooperative has two ethnic groups: Basari and Konkonba.



struggling to see the ways and the strategies so that they can also form the same cooperatives that we did. [They admire] the way that we live among each other, and the way that we associate ourselves among each other”

“They (the community members) see the way we move and they admire that we move in pairs, our members. So any time they see us, they admire us, the way we are moving and moving in groups. [When] we all meet outside somewhere, we joke so that when they see us, they will also join. Because of that, some of them have even started to come from their own groups and also behave in that way. Because they [do] have not any unity among them, they couldn't do it. So they are

Taali Cooperative, which is comprised of two ethnic groups, stressed the unity and peace between the Dagombas and Konkonbas in the cooperative. They emphasized the informal bonds that have been built between members, explaining that they now visit each other, and will even help each other with contributions if someone is sick: *There is now peace among them (konkonbas and dagombas). They work together. Years ago there was a big conflict, always seeing each other from afar. With the Cooperative they now eat together, and call together. Other community members don't do the same now, although are starting to imitate the cooperative.*

In cooperatives where there is not more than one ethnic group, there has still been change. CIOs and peace animators report that the cooperatives have unified between clans, especially with reference to the Chamba region cooperatives, *“[t]he Konkonbas from different clans are getting along better even though they're from the same tribe”.*