GROUPS AS A MEANS OR AN END? SOCIAL CAPITAL AND THE PROMOTION OF COOPERATION IN GHANA

Abstract

In the past two decades there has been a growing emphasis within the international development industry on promoting group activity. This paper charts how interpretation of the loose concept of social capital has shaped donor and NGO discourses on, and their preoccupation with, groups. Donors are using blueprints of group cooperation in an asocial and aspatial manner that ignores local specificities of place, space and cultural context. An empirical case is examined that demonstrates how donor discourse is reinterpreted, translated and even rejected by players at different spatial scales. The reasons for the continued donor preoccupation with groups in the face of local resistances are explored.

Introduction

This paper is concerned with competing discourses and actions around grass-roots group developmental activities and associated concepts of social capital. Group developmental activities seem to lie at the heart of multilateral and bilateral donors' recent attachment to social capital and their application of social capital concepts as a development tool. "Group based projects in general are increasingly being accepted as a means to advocate organizational capabilities of poor people", a response to state and market failures in the provision of essential public goods (Weinberger and Jutting, 2001:1392). Local Development Groups (LDGs) are widely conceived by donors as a means of building on local traditions of organisational life - 'good culture' - in poor countries, and thereby finding a route to more ordered (and efficient)

imaginaries of development, challenging and reconfiguring local political and economic relations. However, there are substantial differences between donor conceptions of groups' developmental potential (and its sub-text of efficient delivery) and how these conceptions are translated, reinterpreted and rejected in different ways at different spatial scales along the development chain linking donors to the grass-roots. This issue has not received adequate attention in recent analyses of international development discourse.

The discourses on groups have been reinforced by crude studies of the nebulous concept of social capital. These equate the term to the number of community groups in a locality, with the assumption that more groups result in greater social capital. It might be argued that social capital is a useful concept for development, simply because it brings the social context to the foreground (Fukuyama, 2001). However, the evidence we examine in this paper shows how the social context is ignored in practice, supporting the view of Fine (2002:797) who emphasises that "social capital is ahistorical and asocial, so it is complicit with mainstream economics". Furthermore, we suggest that the concept of social capital being applied by donors and many NGOs is also frequently used in an aspatial manner. We take the case of recent donor activity around LDGs and their grass-roots impact in Ghana to illustrate our perspective that space, place and cultural context, through their interplay with local political economy, may play an important role in determining whether group formation occurs in the first place, whether formation leads on to actual group developmental activities, and whom within and outside the group reaps benefits in the short and the longer term.

The term 'group', like 'community', suggests a notion of togetherness: common aims and a potential for concerted action. But just as the concept of 'community' is no

longer accepted at face value, the fashion for working with groups needs careful examination. Indeed, donor and NGO attachment to formal community groups may be a distraction from development initiatives, rather than an important mobilising component. Much more attention must be given to the geographical, cultural and political contexts in which civil society develops and groups are embedded and have to operate. As Bebbington (2000) argues, a spatialised understanding is needed whereby people are not simply viewed as detached recipients of external assistance, but as active and knowing agents in their own well-being. However, donor preoccupation with simplistic 'blueprints' of groups are seen by some commentators to be firmly wedded to and embedded in a neo-liberal project which has homogenization and rapid disbursement of funds as its prime target and, indeed, in its most damning interpretation (Hearn, 1999; Townsend et al., 1999: 49), may actually require cultural misreading and spatial blindness.

Our study focuses on Ghana, a heavily donor-dependent country. Here, since the mid 1990s, a homogenising discourse around the country's rich traditional associational life and the consequent potential central development role for civil society organisations seems to be being promoted by donors (led by the World Bank) and accepted by most local NGOs. However, the realities on the ground are highly complex due to the diversity of social, cultural and political contexts and the specifics of location. In particular, this paper examines the spatial nature of rurality in shaping forms of cooperation. Drawing on a case study from our joint and individual qualitative research studies over the last six years in Ghana (including interviews with beneficiary groups, non-beneficiaries, community-based organisations (CBOs), local and international NGOs, district administrations and other government staff), we show that development groups initiated or supported by donors and their local agents

are prone to fail in particular places, because local (geographically and historically specific) conditions are unconducive to their sustenance. Where groups are sustained their survival can be similarly attributed to place-specific factors such as common cultural norms, ethnicity and local gender relations, the ability to access resources and the long-term presence of committed and entrepreneurial individuals (whose actions are embedded in their particular social context and experiences).

With respect to these issues, this paper sets out to explore two major questions: how have the interpretations of social capital shaped donor discourses and preoccupation with groups; and how does space, place and cultural context shape how the discourse on groups is translated, reinterpreted and rejected in practice. Greater understanding of both these issues is used to explore the reasons why donors are not more responsive to space, place and cultural context: the limited geographical imagination of donor discourses around LDGs is a major theme. The paper examines these questions at a range of spatial scales. The first section explores the discourses found amongst donors and international organisations around groups and social capital. This is followed by an examination of how donor discourses of group development are interpreted at a national scale and sub-national/regional scale, taking the example of Ghana. A case study is used to demonstrate how place, space and culture in specific localities can influence the way development intervention is shaped, manipulated and even rejected. We return to the issue of donor responsiveness to space and culture at the end of the paper.

Donor discourses on social capital and group developmental activities: the limits to donor geographical imagination

Although the development preoccupations of the World Bank and other policy makers have changed over the last fifty years, the tendency to define development problems as 'natural' rather than political (Mitchell, 1995:139), and thus to ignore issues of powerlessness and social inequality were, for much of this time, a constant backdrop. From this perspective, their increasing interest in the developmental potential of social capital over the last decade might seem an encouraging step forward: a new recognition of the potential role of local society in overcoming developmental hurdles. Indeed, social capital has become one of the central organising themes in global development work, warmly welcomed by donors as a means of harnessing underlying social forces and energy in society and thus correcting for state and market failures by improving welfare and performance (Barr and Toye, 2000; DeFilippis, 2002; Mayer and Rankin, 2002). Within this paradigm, membership of groups is commonly argues as being crucial to building trust and social cohesion (Weinberger and Jutting 2001: 1395)

However, contemporaneously, the local development group (like the image of the African woman burdened by loads and the child on her back) seems to have become imagined by donors as an object that exists apart from the discourse that describes it, to be used and manipulated to construct the idea of a self-contained object, ripe for, and worthy of, support and transformation (Mitchell, 1995: 148; Schroeder 1999: 5,6). Mitchell (1995:149), following Chatterjee (1993), argues that development discourse practices a "necessary self-deception", so that donors ignore their own central role in shaping configurations of power within the country they are supposedly developing: "*detached   discourse wishes to present itself as a detached*

centre of rationality and intelligence. The relationship between the West and non-West will be constructed in these terms…… Development discourse needs an object that appears to stand outside itself'" (ibid: 156). The object of development is then co-opted as development agencies reinscribe critical discourses (such as the need to engage with civil society) with new political meanings, so that they can "claim a commitment to progressive ideals without significantly altering many of their basic practices" (Schroeder, 1999: 133).

The preoccupation with group formation is widely evident in Bank and other donor reports of the later 1990s. Harriss (2002b:493) suggests the 1997 World Bank publication 'Social Capital, the missing link' marks the start of this trajectory, which gathered pace very rapidly. The 1998/99 World Development Report (World Bank, 1998), for instance, has a section (p. 121) "Working through local channels and earning people's trust": this focuses almost exclusively on working through local groups. Group membership is directly equated with social capital: *"To measure the density and importance of social connections in rural Tanzania in 1995, researchers asked households to list the groups they belonged to…They then constructed an index of social capital incorporating various aspects of membership…. Villages rich in social capital had higher incomes than those with little. They were also much more likely to use fertilizer, agrochemical inputs, and improved seeds.*" (World Bank, 1998:121).

The reality of donor interest in group formation seems to have become much more firmly tied to the potential for groups to allow rapid disbursement of funds rather than the growth of social capital. In many projects across the world there are quotas for group formation and a 'scramble for groups' consequently ensues (e.g. Mishra et al., in press; Quirk, 2003: 156-61; both writing about India; Joshi, 1998, on

Nepal). The gap between rhetoric and reality is particularly evident in micro-finance programmes which have been growing in popularity since the mid-1990s (Mayer and Rankin 2002: 805). Where donors commonly emphasise the positive side of social capital within (virtuous) groups by focussing on trust and empowerment, , implementing agencies at the local level (such as local NGOs and district administrations) are more likely to acknowledge culturally-defined sanctions and shame as the crucial attributes for group sustainability and the meeting of (donor established) targets (Porter, 2003).

Both donors and grass-roots organisers, moreover, often ignore broader dimensions of group formation: notably, firstly the exclusive nature of groups, which can increase inequalities within communities and even within groups themselves (especially when programmes are captured by local elites and/or their clients), and secondly, those elements of social capital which lie partially or wholly outside formal groups (Mayoux, 2001; Weinberger and Jutting, 2001; Conning and Kevane, 2002; Harriss 2002a:9). The tendency of donors to pursue 'development' while exhibiting extreme blindness to local politics and inequalities is hardly new, of course (see Ferguson's 1990study of the impact of the World Bank and other donors in Lesotho).

There is growing evidence both within the West African sub-region and beyond it that donor pressures for group formation can have untoward and unanticipated consequences. The micro-relations of trust and power which work both within, between and outside groups are of crucial significance in shaping the positive and/or negative trajectories of their wider impact (Mercer 1999; Mayoux 2001; Hickey, 2002). Even when groups survive and there are positive economic consequences, there may be subsequent problems when their achievement is seen as a threat to community structure. In Sierra Leone, for instance, an FAO project which

organised women vegetable growers into groups to send vegetables down to Freetown led to considerable internal differentiation among the groups and a backlash within the community which took the form of a witch hunt (Momsen, 2001, citing Bode, 1995 and two other cases, one in Guyana, another in Sri Lanka). Gideon (2001), reporting on women's health groups in Chile, points to particular difficulties around sustainability of women's groups which rely on unpaid labour, even if they are self-initiated: women may lose the energy to maintain commitment over a long period, because of their family responsibilities and paid work commitments. Many groups simply use community labour power to get jobs done, and fail to find means by which they can integrate with the formal sector.

Some effort is made to address this kind of criticism in the World Development Report 2002 (World Bank, 2002), which explicitly notes the discrimination faced by those denied access to networks, and the potential for this to happen for particular groups such as the poor, isolated people, and ethnic minorities (174-5). However, the rider that "in such cases there is a clear need for good formal institutions", which is developed to a limited extent in the following sections (176-7), arguably does not adequately address these issues, as the constraints on access are both structural and spatial, and there is a need for access to informal institutions as well.

Returning to the first of the two questions we set out on page 2, namely how the interpretations of social capital have shaped donor discourses and preoccupation with groups, it would seem that social capital has been simplistically (and conveniently) conceptualized by donors as the productive value of 'togetherness': the whole as greater than the sum of the parts. The concept of the 'group' supports this notion of togetherness: common aims and a potential for concerted action, while also

enabling more deep-seated donor concerns to maintain control. The LDG has thus been constituted as an object by which local development can be managed (and control maintained) by donors while promulgating notions of 'partnership', another currently popular term in the development lexicon. Unlike other related but broader concepts which may also permeate development discourses, such as social class, nation or community, the local development group appears to constitute a more manageable, cohesive entity. Through our case study we will show how this potential has been tapped into in Ghana not only by donors, but also by International NGOs, local NGOs and by national and local government, all of which are, ultimately, highly dependent for their survival on donor funds and consequently mindful of the accountability that donors require of them.

Our case study not only charts how donors and other have pursued the LDG as a development tool in Ghana, but focuses on the way geography inserts a powerful, yet seemingly unanticipated, complication into this process. Throughout the discussion a major theme will be the limited geographical imagination of donor discourses concerning LDGs and their consequent failure in certain locational contexts in Ghana. It can be argued that this is directly attributable to limitations of the social capital literature which has not only failed to give adequate consideration to the importance of history (a now widely accepted criticism) but also neglects the crucial significance of geography. We suggest that the potential to build social capital is highly dependent on locational context, in ways that have been little explored in the literature. Agro-ecological conditions, associated prevailing livelihood practices and opportunities, population densities, remoteness, proximity to smaller and larger urban centres, transport accessibility, (temporary, seasonal and permanent) migration patterns, and a range of other (sometimes highly localized) economic or socio-cultural

factors such as female seclusion, gender relations and matri- or patrilocality, have the potential to either support or destabilize social relations in simple or complex ways, predisposing people to accept or reject group projects. Building trust (and so-called social capital) commonly hinges on conscious calculation and habitual action: developing an intimate knowledge of people's character, personal and family circumstances, being able to monitor their actions and test them gradually over time, and, most critically, knowing where to find them if trust is misplaced and sanctions have to be imposed. We can hypothesise that cooperation between non-family groups and group action in response to external development interventions is likely to be stronger where local options are limited by local agro-ecological conditions and conditions favour close and regular interactions. All of the factors listed above have an inherently spatial component which may either favour or disfavour group action. We explore the way such factors interact to shape patterns of cooperation in different regions of Ghana in subsequent sections of this paper.

Donors' preoccupation with group formation in Ghana

This section explores how donor discourses around social capital have shaped development interventions in Ghana. Preoccupation with development through community groups has been widespread among donors and NGOs in Ghana for many years (village community organizations were the focus of Ghana's early 90s IDA-funded Agricultural Sector Investment Project, for instance), but has become more pronounced over the last decade. *"Non governmental organisations (NGOs) and community groups have specific roles in brokering communication between the state and people"* a DFID Ghana country strategy paper (November 1998: 4) observes, subsequently pointing to the many civil society organisations, including Church-based

groups, which deliver services in Ghana. Ghana's state decentralisation progamme (in place since 1988) has strongly encouraged this emphasis on locally based development, which has come increasingly to be seen as simply working through LDGs.

In recent years most NGOs in Ghana have focussed the majority of their activities on groups. NGO work with grass roots organisations is presented by donors as a crucial component in the strengthening of liberal democracy and democratic development, both widening and deepening the possibilities for citizen participation and simultaneously representing the interests of marginalised communities, campaigning on their behalf (Mercer, 2002). In practice (in response to donor demands), numbers of group members and loan recovery have become more prominent NGO targets in Ghana than real improvement in living conditions or participation. To quote merely from their own published reports, one local NGO in northern Ghana puts "promote group organisation and development" first among the specific objectives in its constitution. Another local service NGO's northern office lists among its projections for 1998, "groups will be made to undertake compulsory saving to help them mobilize funds for the future" and assesses that "loan-recovery for the twenty (20) groups XXX manages was as high as 95%" (annual report, 1997), while a small INGO in northern Ghana boasts, "over the whole year we have worked with 80 groups" (annual review, 1998).

Experience in the micro-credit sector in Asia seems to have a particularly strong impact on donor ideology about groups in Ghana, as elsewhere in sub-Saharan Africa, despite the fact that there is now a substantial literature which queries the overall impact of such programmes for women (see www.id21.org/getweb/s6cjh1g1.html - last accessed 30 January 2003). The Grameen bank in Bangladesh, in particular, is

still commonly held up as a successful model, though the importance of peer pressure is explicitly recognised in this context (World Development Report, 1998:125; 2002: 174). In Ghana the application of such Asian models has been attributed by local academics to a lack of confidence in local ideas and identified as a factor which actually undermines local potential for change (Porter, 2003). Senior figures in major local NGOs talk about being "rolled over" by donors because they lack the formal evidence (i.e. support from academic writings in international publications) to support their local perspectives.

The World Bank and government agencies appear to have developed a perspective that they must work with pre-formed groups, on the (often correct) basis that groups will otherwise simply be formed in order to capture funds. There is logic in the perspective that those who have already formed and participated in groups are more likely to participate in new donor-supported groups specifically focussed on development. This has been supported by empirical work in Chad and Kashmir/Pakistan (Weinberger and Jutting, 2001) and in southern Ghana (Lyon, 1999).

Ghana is widely recognised and presented as a country with a rich traditional associational life (Atingdui et al., 1998), and thus might well be expected to present a fertile seedbed for donor group-based initiatives. However, important spatial distinctions can be drawn, for instance between northern and central Ghana and the coastal zone. This shapes how the discourse of groups affects interventions on the ground in each region. These distinctions are arguably inadequately recognised by both donors and NGOs. We briefly outline these broad regional differences and the spatial pattern of donor intervention in Ghana before moving on to a detailed case study in the coastal region.

In the 1980s and 90s northern Ghana became the site of the majority of international and local NGO activity in Ghana, because of its chronic poverty and limited infrastructural development. (In the colonial era, this region was viewed principally as a labour reserve for southern gold mines and cocoa farms.) Initially assistance was focused on basic service delivery, though following the mid 1990s ethnic disturbances many NGOs expanded their focus to citizenship and ethnicity (Mohan, 2002). Most NGOs working in northern Ghana now focus a majority of their activities on groups. There are many such associations: groups for agro-processing, revolving credit schemes with goats, groups for money literacy and income generation and so on. Many of these programmes are focussed on women and some involve membership groups as large as 150.

Central Ghana exhibits rather different local cultural, political and economic contexts from both northern Ghana and the coastal savannas. Much of the central area - notably the Ashanti and Brong Ahafo Regions which form the Akan heartland - is richer than the north: it includes major maize and export cocoa producing zones, gold mining and timber production, and has more developed communications and infrastructure. This is a region capable of substantial community mobilisation without external support, related to its history of opposition to central government and the tradition of demonstrating group support through funeral attendance (Dennis and Peprah, 1995). NGO activity has been very limited in the region (Kyei, 1999) because donor support for interventions is focused on Ghana's poorer districts.

Further contrast is offered by the coastal savanna region where there has also been little NGO involvement, despite the fact that there are considerable pockets of poverty. There is much dependence here on semi-substance farming and artisanal fishing and some areas are arguably as poor as northern Ghana. In recent years a

number of donor-led initiatives have extended into this zone (which is facing serious environmental problems) and a few International NGOs which had previously concentrated on northern Ghana have begun to operate more extensively here. Additionally, quite a few local NGOs have come into existence, though by comparison with northern Ghana their numbers remain comparatively low. Again, group-based activities have commonly been central to the development initiatives set in motion.

In the following section we draw attention to the diverse experiences of group formation in this latter region, the coastal zone, to show the way LDGs appear to have been shaped by (and help shape further) interactions of local culture and political economy in individual places. While our discussion so far has shown how donors (and consequently both local and international NGOs - who mostly depend on donors for their survival) have adopted a uniform concept of cooperation in groups, the following section demonstrates how attempts to implement this aspatial blueprint have been rejected or adapted.

Case study: Ghana's Village Infrastructure Project and Intermediate Means of Transport (IMTs)

This case study emphasizes that even within regions, spatial differences in terms of rurality, distance from urban centres, local economy, history of government and donor intervention and ethnicity can influence the potential for LDGs to form and survive. The case study explores support for and resistance to group formation in a rural transport context and its effects on local development. The broad donor development context is provided by the country-wide Village Infrastructure Project, established in the second half of the 1990s, which is described first. The linked action research

project (led by one of the authors of this paper) involved the Ghana Ministry of Agriculture's Village Infrastructure Project Coordinating Unit as a collaborating institution.

The Village Infrastructure Project (VIP) is a World Bank funded programme focussed explicitly on rural community groups and associations in pilot locations across the country. Its design draws extensively on experience of infrastructure projects in other countries with no evidence of building on local forms of groups in its planning phase. Project components include rural water infrastructure, rural transport (including village tracks and trails and Intermediate Means of Transport (IMTs) i.e. bicycles, push trucks, hand carts, motorcycles, power tillers etc.), post-harvest infrastructure (e.g drying facilities) and institutional strengthening focussed on the district assemblies. While previous programmes had relied more on existing groups, new groups could be eligible for assistance in this programme, providing they register formally and have "satisfactorily completed appropriate training in group dynamics and management through a partnership NGO". A further requirement is evidence of group savings at a "commercial bank".

We focus here on those cases of groups in the Central Region buying Intermediate Means of Transport (IMTs) through the VIP. From the outset, there have been identified problems around "group formation, dynamism and cohesion" in the VIP (Anchirinah and Yoder, 2000:ii), particularly in those cases where groups have been established for the purpose of receiving funds, and in those groups that share equipment and maintenance. There were many unsuccessful groups which failed to achieve any local improvements from the equipment supplied, because the group could not keep together to organize maintenance and servicing and it was often simply abandoned. Successful groups were identified in the VIP where farmers had

established the groups themselves, such as *nnoboa* (joint farm labour) work groups

Interviews with 150 farmers in two districts in Central Region for the related transport action research project (Porter, 2002; Porter, in press) similarly found a common view among both women and men that group ownership of equipment would only be feasible if members were drawn from the same family/household, because otherwise there would be too many disputes over the use of the equipment. Negative attitudes to groups focussed around potential quarrels: *"I would not consider group ownership because…. it always includes quarrelling."* (young woman, Assin-Aworabo). *"You would not get it [the IMT] whenever you need it"* (woman, Gomoa-Sampa). Husbands tended to support this view, not wishing to see themselves drawn into village disputes: *"if there is trouble arising she would come to me"* (young husband, Aworabo). Indeed, in the subsequent implementation component of the action research when transport equipment was offered to villagers on credit, we found that only five pieces of IMT out of 70 were purchased by groups. One of these cases was in a small village (Gomoa-Abora), where most people are related and two groups purchased and managed equipment together. Moreover, the five groups have proved no faster than individuals in paying for their equipment. When we held review meetings with villagers in the five villages after a 16-month monitoring period, four out of the five village reviews still came out strongly in favour of individual as opposed to group activities. Four of the five villages, it should be noted, are villages away from a good paved road. Only Gomoa-Abora, mentioned above, has a paved road (recently built). This is a point to which we return later. All were settlements located at some distance from the coast i.e. non-fishing settlements.

Despite this apparent resistance to groups in Central Region, district assemblies and administrative officers in both the action research study districts have favoured group loans, specifically because of the pressure applied to defaulting individuals by the group. They argue that loans to individuals are difficult because of the need for collateral and guarantors. They are particularly positive about the reliability of women's groups in meeting repayments because of the application of sanctions. VIP staff, meanwhile, argue that on a large project like VIP, groups are necessary, not just because of the size of the project, but in particular because VIP are focussing on the "poorest of the poor", and individuals could not afford IMTs (meeting with VIP staff, Accra, March 2000). At the same meeting, however, a Ministry of Agriculture representative from another department suggested that in the agro-processing field, individuals operated and managed the equipment better than groups, *"although project staff find groups easier to manage"*. By August 2000, one of the two District Chief Executives from the study districts was expressing some disillusionment with group work in the VIP. He was finding the VIP regulations regarding using long-standing groups operating their own account "*too difficult*" and suggested that the project would work better through individuals. Essentially, very little had been achieved in his district, despite the availability of project funds, because groups could simply not be found.

When we subsequently held a workshop on our related action research project to review progress with a wider group of participants, academics, government staff and NGOs in July 2002, government and NGO attachment to groups was still strongly in evidence, despite the clearly expressed negative attitude of villagers to group formation for development projects: *"formation of strong groups is needed"* (staff member, Feeder Roads Department); *"women's groups can guarantee credit… already existing women's groups can easily be contacted for the use of IMTs... women's groups can guarantee for credit facilities"* (NGO regional project officer), *"women's groups can influence others to use IMTs"* (government officer), *"women's groups are a force to be reckoned with. They can easily move to NGOs for funding. Repayment is guaranteed"* (NGO staff member). One small discussion group at the workshop listed the following group advantages (presented by a government staff member): *"As a group, can influence one another to adopt the IMT; can easily organise their members for training and education; can guarantee for credit and ensure repayment; as a unified front can easily approach local and international NGOs for support."* At local government level, however, there was some expressed bemusement that groups were patently NOT working in Gomoa district. One district officer spoke out at the workshop in evident frustration: *"Why can't it work here with*

groups?" - he received no response. The net result was that, since so few groups had been formed, the district could not achieve its targets for intervention under the VIP: development in this arena remained, essentially, on hold.

Discussion: space, place and competing discourses around group formation

Donor discourse has a powerful influence on countries like Ghana which are heavily dependent on donor funding. As we have illustrated, the preoccupation with forming groups is found amongst both donors and NGOs and is supported by government. However, our review of the incidence of group formation in Ghana suggests important spatial distinctions in the extent to which dominant donor discourse around the value of groups for local development has been accepted or resisted by communities. We have paid particular attention to coastal Ghana where resistance to prevailing donor discourse around the value of groups seems to be particularly strong and the net result has been wastage of funds which have been made available.due to rapid group disintegration, capture of funds by individuals who have manipulated groups for their own ends, and a wider failure to gain access to the development funds which would otherwise be available to this region. It is now useful to set this regional experience back in its broader national context, first focusing on local community attitudes and local context, then on NGO and donor perspectives at sub regional, regional and national scales.

Community perspectives:

 In order to understand patterns of resistance and compliance to donor discourse around groups in Ghana we need to consider a range of possible influencing factors, including specific agro-ecological conditions and their impact on prevailing livelihood opportunities and practices, related migration histories, the likely impact of remoteness, transport accessibility and proximity to urban areas, varying histories of NGO intervention, and other cultural factors which may predispose people to favour

or disfavour group action. We do this for our three agro-ecological study regions in turn.

The widespread existence of active LDGs in northern Ghana appears logical in the context of that region's relative remoteness, its associated lack of livelihood opportunities and its relatively long history (by Ghanaian standards) of NGO intervention. In the many remote rural areas of this region (particularly those areas away from the paved road and without regular transport links to distant places), local inhabitants can usually build up detailed knowledge of one another: they are able to assess strengths and weaknesses, and to gauge the likelihood of family support and recompense in cases where trust in an individual proves misplaced. In remoter, less accessible locations like this there is often more opportunity to build up the intimate knowledge of people's personal circumstances and character which both enables trust and the power to impose sanctions. Seasonal agricultural migrations may occur, but they tend to involve specific groups from specific places who return home at regular intervals. Groups may thus work in these locations because individuals know what their fellow members are doing, and soon hear if they are facing financial problems which may cause them to renege on group commitments. Knowing where people live, which church they attend, having frequent contact with or knowledge of other members of their family, can all help create confidence in the sustainability of a potential group enterprise. In any case, transport is usually irregular and expensive, so a quick get-away by an individual wishing to escape group sanctions will be difficult to effect.

In this context, when an NGO arrives with the promise of largesse, and this is predicated on group formation, the pressure to cooperate will commonly be intense. If some livelihoods improve even marginally as a result – particularly those of more

powerful community members – the group is likely to be sustained, or at least a semblance of group action maintained whenever the potential for external assistance appears on the horizon. Given the shortage of other local options, benefits from the group become part of an overall livelihood strategy and there can be strong peer pressure on individuals to cooperate. Additionally, in northern Ghana there may be social (as opposed to economic) benefits for women from group formation since cultural constraints can limit their activities and travel to distant places: our research findings are supported by studies elsewhere showing that group operations may allow women a good excuse to meet and even occasional opportunities for travel to NGO offices at district and regional headquarters (Townsend et al., 1995).

In Brong Ahafo and Ashanti livelihood opportunities are far greater than in the northern regions and thus the imperative to form groups from this perspective seems lower. However, there is much evidence in this region that groups have been a traditional component of the rural livelihoods repertoire. Relationships are often built up carefully over time, especially in remoter rural areas, so that community mobilization, including associated group formation, is feasible. Nnoboa groups, for instance, are formed by groups of farmers to undertake working parties at labour bottleneck periods, and many other groups may emerge from time to time. Thus, although there has been much less NGO intervention in this region, because of its perceived comparative wealth, traditional group formation is common. Consequently, when NGOs do intervene, we might hypothesise that interest in LDGs is likely to be sustained, especially in remoter rural areas.

In this respect, however, it is interesting to note the observations by Dennis and Peprah (1995:47) in Techiman, district capital of Brong Ahafo in central Ghana. They have recorded the crucial role of indigenous women's trader associations in

Techiman market in allowing a massive expansion of the foodstuffs trade, noting the fluidity at the margins of these associations and the crucial importance of reputation and connections as an entry point. They observe, "it will be difficult for externally funded women's groups to replicate the flexibility and the range and depth of support provided for their members" by the Techiman market Yam Traders' association and point out that externally established credit groups police their members and control their access to other organizations much more rigidly. The setting up of processing groups which "do not have a commitment to socially support their members in times of crisis [in the way traditional Techiman trader associations do] raises questions about the possible contribution of such initiatives to sustainable income generation, and what supplementary networks may be necessary for poor women in more isolated communities…" (ibid: 48). Their comments indicate that in the Brong Ahafo region, despite the existence of vibrant indigenous groups, externally funded interventions aimed at creating new groups are taking only a partial view of how traditional groups work. Their conclusion (ibid: 48) is worth quoting in full: "*External funders may have learned the 'wrong' lesson from indigenous trading associations. They have not replicated their wide social provision for members, but they have learned that it is less risky, and repayment rates are better, if credit is provided for trade rather than agricultural production, in spite of their stated objectives. The development of appropriate strategies for providing support to non-traders and processors may be arrested by this focus.*" This example shows the importance of understanding how people's actions are embedded in their livelihood practices, and the need to recognize that livelihood practices, honed by local environmental and social conditions, have to be seen in the round: they include not only the economic component of income generation but the complex web of social networks, institutions, regulation and

individuals which supports it. We will return to this issue of the divergent understanding of donors and communities regarding what group operations entail later in this section.

The coastal savanna zone, where much of our research was conducted, provides other lessons. In more accessible areas, and particularly those areas close to major cities and in settlements along major highways, populations are fluid, people come and go with the farming and fishing seasons and according to other non-seasonal opportunities which become available. 'Straddling' the urban-rural divide has intensified as a feature of life in this part of Ghana since the first introduction of SAPs in 1983. Group formation is likely to be more difficult in these more accessible locations within the coastal belt because individuals can far more easily disappear into a distant suburb or to another town where fellow group members and creditors cannot find them without considerable effort. Although there is probably a tendency for urban proximity to undermine cooperation around Kumasi and other major towns in the central belt too (though less so in the north since the three regional capitals are relatively small), it seems to be a particular feature in and around large coastal towns, especially the Accra-Tema conurbation. It tends to take longer to build relationships of trust in these relatively mobile communities where, even if families are well established, family identities are in a state of flux as individuals come and go, precisely because personal interactions are more diffuse and regularly interrupted by temporary migrations.

In addition to this broad pattern of rural-urban mobility there are substantial migrations of fishermen and their wives and families as the fishing fleets move up and down the West African coast – from Abidjan to Lagos and beyond. Not only do these migrations further destabilize the potential for developing trust and sanctions; such

national and international migrations must also make it particularly difficult for the kind of spatially-based groups favoured by donors to become established and develop the necessary link to local NGOs in order to obtain funding for specific activities. Particular examples of group failure were given by villagers concerning susu (non-formal rotational group saving and lending schemes). In coastal fishing villages like Dogo in Gomoa district and Ada Foah in Dangbe East district this has turned many residents against group schemes in general (village interviews, January 1997). It has possibly been a major cause of loss of trust in group enterprises among inhabitants of many other settlements in coastal Ghana .

Despite these problems, even in the coastal zone, groups may work in particular circumstances. In the case study, family bonds were sufficiently strong to overcome the potentially disruptive influences of urban proximity and allow some group IMT purchase in one settlement. The four other IMT study settlements were located inland, off the paved road (between 8 and 25 kms distant), on bad roads with relatively poor access to transport. They thus might have been expected to provide contexts relatively favourable to cooperation. However, the widespread reluctance to undertake NGO-promoted group activities among the Fanti, even in less accessible areas, may lie in regional historical experience of defaulting from groups described above. As one NGO project officer put it, *people analyse projects in the frame of their previous experience*.' (discussion group, Accra, February 2001). In some cases communities may not have suffered actual bad experiences, but the mere publicity that cases of abscondment receive often seems sufficient to deter moves towards group activity, despite pressures for group formation from NGO staff. This reluctance may be encouraged by the greater self-reliance and choice that people have

due to the history of cash cropping in this region, as well as the lack of sanctions available to stop them.

NGO and donor perspectives:

Spatial considerations are also important when reviewing NGO and donor perspectives on groups. Although donor, government and NGO discourse about the need for communities to form groups had become ubiquitous across Ghana by the late 1990s, that discourse had been promoted far longer in northern Ghana than southern Ghana. Not only is NGO experience of working with LDGs better established in northern Ghana, some NGOs may themselves be less convinced about group potential in the south. Despite the seeming reluctance to join groups in many Fanti coastal communities, it is true that most NGOs go along with donor requirements. Nonetheless, a lack of confidence in the approach was evident in discussions with some NGO staff and is well summarized by the following statement: "*we* [environmental NGO] *recognise the need for groups - then translated to the individual level later. We have to tell individuals to form a group because the work must be of community benefit.*" (Director, environmental NGO, Accra). Another environmental NGO working in southern Ghana has begun to move from a focus on community lands to family-lands in project development, recognising the diversity of interest within "communities": this has led to a change from supplying community nurseries to supplying family holdings with trees. However, family group activities may fail to operate precisely because it is so difficult to impose harsh sanctions on deviant members or because they fail to address gender inequalities within the family (Molyneux, 2002). Kin-based groups also, by definition, bar non-family members.

However, donors fail to see how their interventions are being re-interpreted and how groups actually function in practice. Local gender relations, for instance may have a critical influence on group potential. Most development groups tend to have a (mostly) unpaid executive - leader, secretary, treasurer - which plays an important supervisory role. In Ghana, as elsewhere in low income countries, most of the executive tends to be literate males: women may be excluded explicitly on the basis that they lack writing and accounting skills. This often then prevents women gaining equal benefits from group activities and may ultimately disadvantage group progress (Lyon, 2003) unless individual strong and committed women emerge as leaders.

Regarding required longevity; the local development group is commonly expected by donors to exist for a substantial period as a stable entity, through the (frequently slow) period of project planning and eventual inauguration to actual activities on the ground, to maintain its membership and its external alliances. Benefits may simply take too long to emerge, when measured against other livelihood options, and may have been misrepresented by NGOs and District staff or misconstrued by groups. Moreover, in Ghana's traditional non-formal groups there is often a tendency for non-kin based associations to shift membership, focus, rules and external alliances fairly rapidly in response to changing social, economic and political conditions in a way which is not anticipated by donors in LDGs. This ties in with Dennis and Peprah's concerns about attempts to promote LDGs in Techiman. Similar dynamism and fluidity among non-formal groups has been observed in Tanzania (de Weerdt, 2001).

Decisions to cooperate in LDGs are shaped by both conscious calculation and habitual action, sometimes by unquestioning compliance or obedience. Cleaver (2001:51) points out in a slightly different but related context, "non-participation and

non-compliance may be both a 'rational' strategy *and* an unconscious practice embedded in routine, social norms and the acceptance of the status quo". As our research shows, within groups the interplay of power and control in hierarchical relations, financial incentives/penalties, long-term reciprocity and the role of tradition is likely to be dependent in very considerable part on specific prevailing socio-cultural conditions in particular places. 'Rules of the game' have to be established and this takes time: groups initiated by donors are focussed on the benefits of association.

As local participants - district authorities, implementing NGOs and group members themselves - may recognise, the crucial factor ultimately is likely to be the power of surveillance and censure, but this component may be the one most difficult to graft artificially. Indeed, particular problems in a development context seem to stem from donor's inadequate conceptualisation of sanctions in theorising around social capital and the potential of group action. As we have illustrated in our case study, grass-roots development workers are often far more aware than donors that group enterprises involve relationships which may incur social costs both for members and for non-members: peer pressure, loss of trust, and exclusion of the poorest and most vulnerable. It is not necessarily a win-win scenario and while direct and indirect costs (time, money, materials, argument etc.) are likely to be incurred at an early stage, direct and indirect benefits (income, information, facilities etc.) may take some years to become visible (Weinberger and Jutting, 2001). Again, as our regional review has emphasized, the ability to impose sanctions is likely to vary spatially, with urban proximity causing particular potential difficulties (an observation supported by Freidberg (2001) with reference to problems of collaboration around Bobo-Dioulasso, Burkina Faso).

Aryeetey and Appiah (1995:4) reviewing some informal associations in Ghana make the point that the survival of groups seems very dependent on *"the extent to which prevailing local norms and values regarding group formation and action are taken into account"*. Our findings similarly suggest there are specific cultural factors at work which will constrain or encourage group formation and operations and that these both exhibit and reflect spatiality. This conclusion echoes much earlier work by Lewis (1976) which drew similar attention to spatio-cultural factors in group formation in Ivory Coast.

These cultural norms (such as reciprocity, keeping verbal agreements, obedience to particular types of authority) differ not only between countries and agro-ecological regions, but may vary within individual regions between urban and rural areas, and according to wealth, educational level, gender, and past experience of group activities. Activities are firmly embedded in local, spatially specific, cultural (and politico-economic) conceptions and attitudes: these may bring intra-group solidarity or they may encourage contestation and disharmony. There are often thus fundamental disjunctions between what donors expect of groups and what groups can be realistically expected to achieve (in specific cultural, economic and political contexts) and between donor and grass-roots perspectives on how groups will operate on the ground. However, the net development result of failures at group formation and associated rapid disbursement of funds in coastal Ghana is probably to further encourage concentration of development funds in northern Ghana, where there is greater willingness to work in groups according to donor requirements.

Conclusion: social capital, groups and the West African context

This paper has shown that there are well established discourses concerning promotion of group activities that are highly attractive to donors and are underpinned by interpretations of flexible concepts such as social capital. These discourses have considerable power over policy interventions, particularly in countries such as Ghana which are highly dependent on donor funding

Our empirical study of a World Bank sponsored development project in Ghana shows that in practice donor discourses are re-interpreted, translated and even rejected by different players, operating at different spatial scales. Space, place and cultural context, through their interplay with local political economy, have been important in shaping the potential for LDG formation in Ghana and the subsequent achievements of LDGs. Groups seem to work better in areas of central and northern Ghana than in the coastal zone, though for different reasons. We suggest that in the north it is lack of alternative livelihood opportunities and long-standing work by some NGOs which has favoured group formation and survival, whereas in the Akan heartland of Brong Ahafo and Ashanti, group mobilisation is more a reflection of communitarian sympathies and tradition, rather than external intervention. It is important, however, to recognize the limitations of many of these indigenous organizations when remodeled by donor interventions. In parts of coastal Ghana (and probably elsewhere) the requirement for pre-formed groups and working through groups may be actually diverting development efforts by local NGOs away from assistance to those individuals and traditional non-formal groups most needful of support.

There are now many examples across Ghana – including northern Ghana - of projects not meeting their expected outcomes as membership of formal groups decline when the subsidies from NGOs are removed. Such groups typically attract those who

are primarily interested in the subsidy, rather than in pursuing cooperative enterprises. Problems usually ensue rapidly around the issue of ownership and the responsibilities of group members. In part, this may be due to the common focus on rapid group formation, given numerical targets among donors keen to achieve rapid disbursement of funds without adequate attention to the potential for sanctions to operate and keep groups in order. The issue of group ownership and action is one which thus needs much more careful consideration.

As we have illustrated, the preoccupation with forming groups is found amongst both donors and NGOs. It could be argued that elite-based NGOs may be helping to delude both donors and grassroots constituencies, in their desire to obtain donor funding. There appears to be a common attitude that, if donors want groups, then let them have them, whether appropriate or not. Groups in such cases provide little more than a rhetoric of local control and bottom up participatory development: the end result may be to waste development funds and to further distract and disillusion those poor communities which have been subjected to development. This ties in with Tvedt's view (1998) that strengthening NGOs may actually serve to weaken civil society. Despite some individuals within NGOs questioning the preoccupation with groups, there is an overwhelming lack of attention to the way NGOs, local government and the groups they sustain and support are individually embedded in their local contexts, in place and space. NGO activities are strongly donor driven in Ghana, however, so the tendency to work principally through groups in the same standard approach without considering spatial differences continues.

The concept of 'the group' may make local development more manageable for outsiders: less messy, more controllable, less prone to individual whim and defection since the group is responsible for the conduct of its individual members. It provides a

counterfoil to accusations of high-handedness, lack of participation. But in adopting the rhetoric of the group, donors have become inflexible in new ways. The 'group' concept has been removed from its local embeddedness in what Bebbington (2000) refers to as 'livelihood practices' and reconstituted as a development tool for universal application. Not surprisingly, the take up and impact of group activities has been highly variable. Local people in particular places, subjected to new definitions of what group membership entails and the benefits it may or may not confer, will react in different ways, according to the potential within their current livelihood practices and resources to incorporate this new opportunity and in accordance with their historical experiences. If it suits them, even in the very short term, they may run with it. In many cases, as our review of coastal Ghana indicates, they run with it at most only so long as easily accessed benefits can be extracted and before any long-term problems kick in. If the likelihood of punishment for non-payment of loans etc. is too high, however, for instance in areas proximate to large population concentrations so that group members can easily defect without detection, or there is a highly mobile population as in the case of fishing settlements, the carrot offered by group membership will probably be insufficient to outweigh the dangers of loss. Local NGOs will try to persuade communities that there is potential benefit in membership of a group, because they themselves are judged and rewarded on their ability to deliver numbers. In remote rural areas of northern Ghana, where local livelihood options are highly restricted, donor groups represent one of the few opportunities to improvement, and NGOs have proved their worth in the past as one of the few routes available to accessing external resources within the region, the NGO-run group is more likely to be joined and, even if the benefits are only marginal, adopted longer term.

Finally, we must to return to the broader issues around the common donor attachment to building social capital through group activities, and their seeming lack of attention to space and place, and to ask a more basic question

Are groups seen by many donors, not merely in terms of their practical advantages, as a means of disbursing funds rapidly with some semblance of equity, and the likelihood of achieving adequate accountability, but also in social engineering terms? We have linked donor emphasis on groups in Ghana in this paper to donor conceptualizations of a homogenous Ghanaian culture, rich in associational life, which is ripe for enhancement through local development group action. But this cultural misreading is arguably only part of the story. It could be viewed as an important component in a deliberate attack on 'community' as traditionally constituted: a contribution to an emerging system of global governance (Hearn, 1999; Townsend et al., 1999: 49, Porter, 2003). Peck and Tickell (2002: 390) propose that there has been "selective appropriation" of "community", social capital discourses and "the mobilization of the 'little platoons' in the shape of (local) voluntary and faith-based associations": part of a "deliberate stretching of the neoliberal policy repertoire" with linkages to complex extensions of national state power through devolution and decentralisation. This is a reading which those working in Ghana and other heavily donor-dependent countries at least need to ponder. If it is correct, we should not expect donors to become more responsive to space, place and cultural context.

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