

Excellence from Ghana: two young graduate students about their research and the benefits of exchange programs

Hamdiah Alhassan and Theodora Asiamah are doctoral students enrolled in the Ghanaian-German Center for Development Studies at the University of Ghana, which is jointly run by ZEF and the Institute of Statistical Social and Economic Research (ISSER) in Accra.

Hamdiah, can you tell us something about your research topic?

I am conducting research on solid waste management in the Tamale Metropolitan Assembly in Ghana. In this region especially, there is a problem with the way waste is disposed on landfill sites. The people cannot accumulate or assimilate the amount of waste that is produced, and there are difficulties with transporting the waste to the landfill sites.

What could be solutions in your view?

There are different ways to reduce waste or to reuse it through recycling. It could be done with economic incentives as a motivation for people to separate the waste at source or to minimize production. Most of the produced waste is organic. If we are able to separate it at source, we can use the material to produce compost, which will in the long run help to reduce urban food insecurity. With plastic, there could also be a system of supermarkets paying their customers a small amount of money when they return their used plastic or water sachets. Lastly, we need to change people's attitude towards the environment. Accra is full of people disposing their waste indiscriminately into water courses, with bad consequences for human health. When the environment is clean, the people will be healthier, and in the end it will be better for the economy.

Theodora, what is your research about?

I am conducting my PhD on demand for savings and insurance services by poor urban households in the Greater Accra Region of Ghana. In Ghana, the financial services for this group are very poor. People with low incomes have problems obtaining loans and credits and there is a supply constraint. We have to think about a framework for providers of micro insurances for savings and lands.

Do you have any experience in the banking sector?

I previously worked for two banks. When I was working in Ashaiman, which is a poor community in Ghana's capital Accra, I realized that most people are marginalized from mainstream banking activities. The banks don't have matching products, although they seem to be open for everybody. But most of the marginalized don't understand the forms, the procedures; they don't fit in. This problem

motivated me to do research in that area. The providers are not focusing on poor and low income people. This makes rational economic sense because you want to invest more where your returns are high and less where your returns are low. But for the people it is a big issue. They cannot save their money and they keep it at home with a high risk of losing it. So they get poorer. The same applies to insurance companies, which favor salaried workers and the high net-worth population. The demand and the willingness to engage in insurance are there, so why don't they reach out to the poor? I think we have to look at the transaction costs in reaching the poor and how to reduce transaction costs and enhance outreach through policies.

Both of you spent two months at ZEF for research. What were the benefits?

Theodora: I got a lot of useful contributions from ZEF researchers during the proposal workshop. It made me shift the focus of my research, looking more into the supply side literature. This way, the problem of access to savings and insurance is easier to solve because there is the need for savings and insurances, but the demand, the willingness to pay for it, is very low. I think with my experience I will come up with something new. I also found a lot of literature that will be useful for my research work.

Hamdiah: I enjoyed similar benefits. I have had access to plenty of research articles and literature that I would not have had in Ghana. This has helped me to improve my research. And the visit changed my view towards the attitude of lecturers to students. Here, they listen more to ideas and shape interests, something that I will take back to Ghana. I received good feedback here at ZEF, found a lot of literature and got support from a researcher who works in the same field. She gave me materials and books and showed me various ways to go on with my research.

What are the benefits of ISSER and ZEF Cooperation?

Hamdiah: We are both married and have children. In Ghana, PhD studies usually last up to six years, with a longer period of travel outside of Ghana. This would be impossible for us. But with this cooperation, the supervisors are motivated and available to help us to finish on time. Besides, by coming to Germany I had access to plenty of literature. I have gained international work exposure and received input from different areas. Within two months, I gained a lot. So when I go back to Ghana, I will be able to continue my research and be with my family, children, and my husband.



Hamdiah Alhassan and Theodora Asiamah

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