

# Profile of Key Aspects of the Socio-Cultural Life of Communities in Northern Ghana (1983–2023)

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## ABSTRACT

This study explores the socio-cultural dynamics and the role of banking institutions in the Northern Region of Ghana, focusing specifically on the Tamale and Sagnarigu Metropolises. Employing a positivist philosophy, the research utilizes a qualitative approach, guided by an exploratory design as outlined by Creswell (2014). The study implements stratified sampling to ensure a diverse representation of perspectives, gathering data through interviews and focus-group discussions. Content analysis, narrative analysis, and documentary analysis are employed to analyze the collected data comprehensively. The findings indicate that banks in Ghana play a pivotal role in fostering financial inclusion and community development. Specifically, they contribute to the socio-cultural life of the region by expanding their branch networks, supporting essential infrastructure projects, and providing scholarships that enhance educational opportunities. However, the study also highlights gaps in implementing Corporate Social Responsibility (CSR) initiatives among private banks, particularly concerning their engagement with local governance and cultural practices. In conclusion, the research underscores the significant impact of banking institutions on the socio-cultural fabric of Northern Ghana and emphasizes the need for banks to enhance their CSR strategies. Recommendations suggest that banks should continue to strengthen their CSR initiatives by integrating sustainable practices and expanding their support for education, thereby fostering a more inclusive and culturally sensitive approach to community development. This study provides valuable insights for policymakers, bank managers, and researchers interested in the intersection of finance, culture, and social responsibility in emerging economies.

**Keywords:** Socio-Cultural, Communities, Northern Ghana, Life.

## INTRODUCTION

Northern Ghana, comprising regions such as the Northern, Upper East, and Upper West regions, boasts a rich and diverse socio-cultural heritage. Communities in these areas are largely agrarian, with deep-rooted traditions that influence their governance, family structures, belief systems, and social relations. While modern influences have gradually impacted these communities, the core aspects of socio-cultural life remain strong, contributing significantly to their identity. This paper explores key aspects of the socio-cultural life of these communities over the past 40 years, providing a lens through which to understand their continuity and change. This paper profiles the key socio-cultural dynamics that have shaped the lives of communities in Northern Ghana from 1983 to 2023. The region's unique socio-cultural life encompasses governance systems, family structures, rituals, belief systems, and economic livelihoods, all of which are intertwined with both modern and traditional influences. Using historical and contemporary analyses, this paper examines how these socio-cultural factors have evolved, highlighting their significance in shaping the development trajectory of Northern Ghana.

## Problem Analysis

Hevi et al., (2018). posited the context of Africa, prior research has generally found a positive association between corporate social responsibility (CSR) and financial performance but no correlation has been established between CSR and the socio-cultural life of the people Hevi et al., (2018). There has been research

on the financial performance relationship throughout Africa (Mansaray et al., 2017), as well as country-specific studies in Nigeria (Gololo, 2016), have been able to identify the impact of financial performance on the CSR of some selected banks in the Nigerian society. Kenya (Gichohi, 2016), and South Africa (Chetty, Naidoo & Seetharam, 2015; Nyeadi, Ibrahim, and Sare, 2018). While various research has been undertaken throughout the world to investigate the nature of the link between CSR and financial success, one truth remains that the argument remains unresolved. Based on the findings of past continental, cross-country, and country-specific research, empirical findings on the link between CSR and financial performance have produced varied outcomes. The majority of research discovered a positive relationship between CSR and financial performance. Some studies in Asia, for example, have discovered a favorable association between CSR and financial success (Khan & Tariq, 2017; Xie, 2019) Other European studies found a positive relationship between CSR and financial performance (Crifo, Marc-Arthur, & Pekovic, 2016; Buckingham, 2012; Karagiorgos, 2010), while previous North American studies found a positive relationship between CSR and financial performance (Mentor, 2016; Giannarakis et al., 2016; Jackson & Hua, 2009).

## **Problem Statement**

Insufficient Research on Socio-Cultural Life of Communities in Northern Ghana (1983–2023)

## **Research Question**

What accounts for the insufficient research on the Socio-Cultural Life of Communities in Northern Ghana (1983–2023)?

1. What are the key aspects of the socio-cultural life of people in northern Ghana?

## **Research Objectives**

To investigate the factors contributing to the insufficient research on the Socio-Cultural Life of Communities in Northern Ghana (1983–2023).

1. To profile key aspects of the socio-cultural life of communities in northern Ghana.

## **LITERATURE REVIEW**

The traditional chieftaincy system remains central to the governance structures of many communities in Northern Ghana. Chiefs and elders play pivotal roles in the administration of justice, land allocation, and conflict resolution. Historically, the chieftaincy institution served as both the political and spiritual authority within the community. Chiefs are seen as custodians of the land and as intermediaries between the living and the ancestors. Despite the introduction of formal governance structures after Ghana's independence in 1957, the influence of traditional authorities remains strong, especially in rural areas. Chiefs still wield considerable influence in the resolution of conflicts, distribution of communal resources, and maintenance of cultural practices. Studies by Lentz and Nugent (2000) emphasize the resilience of chieftaincy in modern-day Ghana, highlighting its adaptability in the face of political, social, and economic change.

Since the 1990s, local governance reforms have sought to integrate traditional rulers into modern political frameworks, especially through District Assemblies. However, the relationship between the chieftaincy institution and local government has been marked by tension, with chiefs often feeling marginalized. The resilience of the chieftaincy system demonstrates its ability to navigate the complexities of modern governance, with traditional leaders maintaining their relevance as moral and cultural custodians.

Family structures in Northern Ghana have historically been characterized by extended family units, often organized along patrilineal lines. Families are large, with several generations living together in compounds. The extended family system serves not only as a unit of kinship but also as a support network for economic and social life. This form of social organization ensures that members contribute to the communal welfare, while also maintaining a collective identity. Marriage, which is often polygynous, reinforces family ties and is a key factor in expanding social networks. Despite the increasing influence of Western and Christian values

promoting nuclear family structures, the extended family remains the dominant form of social organization in Northern Ghana. Within these family structures, gender roles are clearly defined. Men are traditionally seen as breadwinners and landowners, while women manage the household and engage in subsistence agriculture. However, recent studies show an increasing shift in gender dynamics. Research by Awumbila (2006) suggests that economic pressures and educational opportunities for women have led to a redefinition of gender roles within the family, particularly in urbanized areas. Northern Ghanaian communities are deeply spiritual, with religious beliefs playing a significant role in shaping their worldview. Traditional religious practices involving the veneration of ancestors, spirits, and deities remain prevalent, even as Islam and Christianity have gained prominence.

In rural areas, traditional beliefs are closely tied to land and nature. Libations and sacrifices are common in seeking protection from ancestors or ensuring the success of harvests. Such practices are often presided over by traditional priests or elders who act as spiritual intermediaries. The continuity of these practices demonstrates the resilience of indigenous belief systems despite external influences. The rise of Christianity and Islam in Northern Ghana over the past century has had a profound impact on the socio-cultural landscape. These religions have introduced new ways of life, particularly regarding education, healthcare, and gender relations. Yet, they coexist alongside traditional beliefs, resulting in a pluralistic religious environment where individuals often observe both traditional and modern religious practices. Agriculture is the mainstay of economic life in Northern Ghana, with communities largely dependent on subsistence farming, particularly the cultivation of millet, sorghum, maize, and yam. However, there has been a gradual diversification of livelihoods, with the introduction of cottage industries, livestock rearing, and, more recently, service-oriented jobs. The "grass economy," which involves the use of various grasses for handicrafts, roofing, and animal feed, is an important aspect of livelihood for many communities in Northern Ghana. This sector has evolved from a purely subsistence activity into a source of income generation, particularly for women, who are the primary actors in these activities. Studies by Sulemana (2020) highlight the increasing role of women in the grass economy as part of broader efforts to empower women economically in Northern Ghana. Climate change has progressively impacted the agricultural practices of Northern Ghana. Erratic rainfall patterns and prolonged dry seasons have disrupted traditional farming cycles, leading to food insecurity and economic vulnerability. Communities have adopted various coping mechanisms, including the introduction of drought-resistant crops and water conservation techniques.

## **Theory**

### **Social issue Life cycle theory**

In line with the legitimacy theory, firms engage in various social issues as one of the ways to gain a good reputation. Maignan and Ferrell (2004) and hence maintain legitimacy. Following Mahon and Waddock's (1992) proposition, social issues follow a predictable evolutionary trajectory. However, the number of stages through which the social issue evolves may differ from author to author; for instance, (Ackerman, 1975) suggests three stages of social issue development whereas (Mahon and Waddock, 1992) identify four. Nevertheless, most social theorists agree that a social issue progresses from the time in which the issue was unthought of through a period of increasing awareness and expectation of action. This is usually followed by a period when new standards for dealing with the issue become embedded in the normal functioning of the company (Nasi et al., 1997). The most influential form of the life cycle theory was developed by (Ackerman, 1975) in his book on social challenges to business. He discovered several instances of the evolution of responses of business organizations to social issues. He also found that these responses evolve through three stages: policy, learning, and commitment.

During phase one (policy development), the social issue is first initiated by top management and becomes a top management concern. At this stage, top managers formulate a policy to deal with the specific social issue, although at this early stage there is little or no emphasis on enforcing the policy, perhaps because, first, the expectations of society are not seen as a priority to the organization. Secondly, there might be little governmental regulation to pressure the enforcement of the policy. Thirdly, managers do not have sufficient skills or understanding to deal with social issues during the early stages of policy development. Finally, there is little positive incentive to implement the company's social policy. At this stage, the assumption is that no

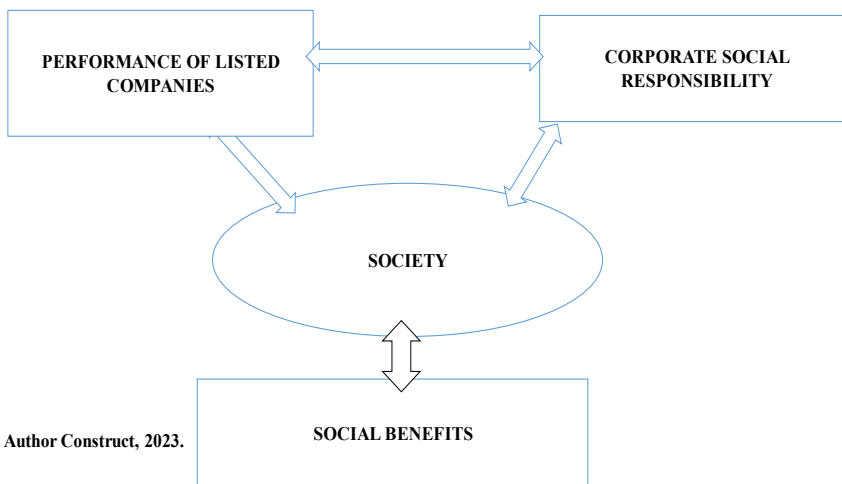
CSR organization, communication, or activity is undertaken by the firm.

Phase two, the learning stage, is characterized by the implementation of company policy, probably involving friction between various specialists and line managers. The resistance and crisis often encourage operation managers to adopt the new policy. At this particular stage, it is assumed that CSR communication, organization, and activity are at a low level. At the commitment stage, the organization’s responsiveness to social issues is integrated into ongoing business decisions and becomes the responsibility of line managers. During this stage, practices related to social issues are often implemented and performance appraisal criteria begin to embrace social issues. Analysis of the three phases of the social issue life cycle suggests that firms’ social responsiveness is not a one-day endeavor but rather it is a process. It begins with the transition of organizational behavior from mere lip service to concrete action, increased organizational commitment to social action and how to deal with it, to increased standardization of the responses to social and environmental issues at the operational level (Ackerman, 1975). In line with the evolution of social issues, firms have identified with the stakeholders’ engagement. During this stage, firms are well organized, communicate about CSR with their stakeholders, and the activities are lasting in nature. As such there are different levels of stakeholder engagement, as described by stakeholder theory.

**Gap in Theory**

Social issue life Cycle Theory (Gap), While Social Issue Life Cycle Theory provides valuable insights into the emergence, evolution, and resolution of social issues within organizations and society, it tends to focus more on describing the stages of the life cycle rather than explaining the underlying processes and mechanisms driving these dynamics. There is a need for more research to explore the factors that influence issue emergence, the strategies organizations use to address social issues at different stages of the life cycle, and the outcomes of these strategies for both organizations and society.

**CONCEPTUAL FRAMEWORK FOR THE STUDY**



**Research Area:** Northern Ghana

Case Stratification (Banks in Northern, Upper East, and Upper West regions of Ghana) and Case Unit

Research Philosophy: Positivists

Research Approach: Qualitative Approach

**Research Design:** Exploratory Design (Creswell, 2014).

Research design is concerned with clearly specifying what the researcher wants to find out and how best the inquiry can be done Babbie (2016). The choice of a research design depends on what the research intends to find and the best design suitable for the task is then selected.

**Sampling Size:**

The number of respondents is  $n= 300$

**Sampling Procedure:** Stratified sampling

Qualitative studies such as the current one usually follow non-probability sampling and for the purpose of the study, the focus is on non-probability sampling. Saunders et al., (2016) identify quota, purposive, volunteer, and haphazard sampling.

**Data Collection:** Interviews, Focus-group interviews

The process of collecting data requires the use of techniques relevant to the study being carried out to ensure that the results of this process assist in answering the research questions of the study. In the case of this study, the relevant technique will be the in-depth interview. To ensure the interviews will be conducted at the ease of the participants for maximum data collection, a technique of rapport will be employed as propounded by Prior (2017). Data will be collected directly from participants.

**Data Analysis:**

The data analysis for this study will be the thematic analysis method. Creswell & Poth (2018) state that one strategy for analyzing data is to prepare and organize it for analysis such as presenting it in textual form. For this study, data will be collected through audio-recorded interviews. The audio interviews will then be transcribed, a process of moving data from audio to text.

**FINDINGS AND DISCUSSIONS**

The first research objective is to profile the events and activities that took place, it was revealed that Profiling the socio-cultural life of communities in northern Ghana from 1983 to 2023 involves examining several key aspects that have shaped the region's social, economic, and cultural development over the past four decades. Northern Ghana, a historically underdeveloped region, has experienced significant transformations due to urbanization, migration, conflict, and changing economic dynamics. Below are key aspects of the socio-cultural life during this period, with relevant references:

**Traditional Leadership and Social Organization**

Traditional leadership, through the chieftaincy institution, has remained central to social and political life in northern Ghana. Chiefs play significant roles in dispute resolution, local governance, land allocation, and maintaining cultural practices. While colonial and post-independence modernization efforts sought to reduce the influence of chiefs, the chieftaincy system has persisted and even adapted to changing political climates. Chiefs remain important symbols of cultural heritage and are vital in shaping communal identities (Lentz & Nugent, 2000; Awedoba, 2006).

**Migration and Urbanization**

The past 40 years have seen increased migration from northern Ghana to the southern parts of the country, driven by economic disparities, droughts, and conflicts. The 1980s, particularly the 1983 famine and the expulsion of Ghanaians from Nigeria, contributed to a massive rural-to-urban migration. This migration has led to the creation of diaspora communities in southern cities like Accra and Kumasi, as well as increased urbanization in cities like Tamale. Migrants often send remittances home, which support the local economy, while also adopting urban lifestyles that influence traditional practices (Songsore, 2003).

**Religious Practices and Changes**

Islam and traditional African religions have historically dominated the religious landscape of northern Ghana. Over the past four decades, the rise of Pentecostal and charismatic Christianity has also been notable,



particularly in urban areas. Islam remains the predominant religion in northern Ghana, especially in areas such as Tamale and Wa, while Christianity has seen significant growth, including among communities that previously adhered to indigenous beliefs. The spread of religious education (Islamic schools) and missionary activities has contributed to changes in religious practices and identities (Levtzion, 2000).

### **Conflict and Peacebuilding Efforts**

The region has witnessed episodes of ethnic and chieftaincy conflicts, particularly in the 1990s and early 2000s, such as the Dagbon chieftaincy crisis. These conflicts have often revolved around land disputes, political power, and ethnic tensions. Peacebuilding initiatives have been critical in resolving these conflicts, with local and international NGOs, as well as government interventions, playing crucial roles. The 2002 murder of Ya-Na Yakubu Andani II, the Dagbon king, was a significant event that led to years of tension between the Abudu and Andani royal families, but efforts at reconciliation have been ongoing (Lund, 2003).

### **Livelihood and Economic Changes**

Northern Ghana has historically been an agrarian society, with subsistence farming being the dominant livelihood. However, economic changes over the past few decades, including droughts, the introduction of cash crops, and the expansion of the informal sector, have transformed the region. Agricultural activities have been heavily influenced by climatic changes, particularly droughts in the 1980s and 1990s, leading to food insecurity and economic migration. There has also been growth in small-scale businesses and trade in cities like Tamale, driven by improved transportation infrastructure and market systems (Benneh, 2001).

### **Education and Gender Roles**

Access to education has improved significantly, but gender disparities persist, especially in rural areas. The introduction of policies aimed at reducing the educational gap between the north and the south, such as the Northern Scholarship Scheme, has increased enrollment rates. However, traditional gender roles continue to influence access to education for girls, with early marriage and domestic responsibilities being major barriers. The past two decades have also seen increased attention to gender equality and women's empowerment, with local and international NGOs working to improve women's access to education, healthcare, and economic opportunities (Abdulai, 2017).

### **Cultural Festivals and Traditions**

Cultural festivals remain an important aspect of life in northern Ghana, serving as a means of preserving heritage and promoting unity among different ethnic groups. Festivals such as the Damba Festival, Bugum Chugu, and the Kobine Festival continue to be celebrated with enthusiasm. These festivals serve as platforms for showcasing traditional dance, music, and crafts, and also play a role in reinforcing social bonds. However, urbanization and globalization have introduced modern elements into these celebrations, including the use of digital media for promotion and the involvement of state and non-state actors in organizing events (Brukum, 1998).

### **Health and Social Services**

The healthcare system in northern Ghana has made progress since the 1980s, but challenges remain. Efforts to improve maternal and child health, tackle malaria, and provide clean water have yielded some results, but the region still lags behind the southern part of Ghana in terms of access to healthcare. NGOs and international organizations have played significant roles in supplementing government efforts by providing clinics, health education, and resources for disease control. The 1980s and 1990s saw devastating effects from diseases like guinea worm, but concerted efforts, including the work of the Carter Center, eradicated the disease by the early 2000s (Shiffman, 2007).

### **Findings and Discussion**

The results of the study have been discussed by relating them to existing literature in line with the study

objectives,

### **Migration and Urbanization**

Finding: Increased rural-urban migration has significantly affected both the social structure and the economic landscape of northern Ghana. Migration, driven by factors such as economic hardship, limited access to resources, and climate change, has led to a population shift towards urban centers, especially Tamale. The migration from rural to urban areas has had a dual impact. On one hand, it has led to increased urbanization, which has driven economic growth in urban centers like Tamale. On the other hand, it has strained resources, exacerbated urban poverty, and weakened the social fabric in rural communities (Songsore, 2003). Urban migrants often send remittances back to rural areas, thus helping to alleviate poverty, but the erosion of the rural labor force presents challenges to agricultural productivity.

### **Traditional Leadership and Governance**

The chieftaincy institution remains a crucial aspect of governance and social organization in northern Ghana. Chiefs continue to hold significant influence over land distribution, dispute resolution, and cultural preservation. Despite the formal introduction of democratic governance, traditional leadership has adapted to coexist with modern political structures. Chiefs play a dual role, functioning as both cultural custodians and key actors in local governance, particularly in rural areas where state institutions may have less presence. Studies show that the resilience of the chieftaincy institution in northern Ghana is a reflection of the people's desire to preserve their cultural heritage amidst political and economic changes (Awedoba, 2006).

### **Impact of Education and Gender Roles**

The Finding revealed that Access to education in northern Ghana has improved, but significant gender disparities persist. While overall literacy rates have increased, girls in rural communities still face obstacles such as early marriage and domestic responsibilities. Educational policies, including scholarships and infrastructure development, have boosted school enrollment rates. However, traditional gender roles continue to limit girls' access to education, particularly in rural areas. Efforts to promote gender equity through NGOs and government initiatives have made some progress, but entrenched social norms present ongoing challenges. Research highlights that gender disparities in education are not only about access but also about the quality of education received by girls, which affects long-term socioeconomic mobility (Abdulai, 2017).

### **Economic Development and Livelihoods**

The Findings indicate that agriculture remains the backbone of the economy in northern Ghana, but climate change and economic restructuring have forced a shift towards diversification into small-scale enterprises and trade. The agricultural sector in northern Ghana has been challenged by periodic droughts and soil degradation, exacerbating poverty levels. To cope, many households have diversified their sources of income by engaging in petty trade, small-scale mining, and services in urban areas. Additionally, remittances from migrants have become a key livelihood strategy. This trend reflects broader structural changes in the economy, where the informal sector has expanded significantly, although this has not necessarily led to sustainable economic development (Benneh, 2001).

### **Cultural Preservation and Modernization**

The findings highlight those cultural festivals such as the Damba, Bugum Chugu, and Kobine festivals have remained vibrant, but modern influences, including technology and globalization, have transformed their organization and execution. Cultural festivals continue to serve as platforms for the preservation of northern Ghana's heritage, but modern media and technology have reshaped how these festivals are celebrated. Social media, for example, has provided a new avenue for promoting these events to wider audiences, including the diaspora. Despite these changes, traditional values still underpin these festivals, reinforcing social cohesion and a sense of belonging. The inclusion of political actors and external organizations in these festivals has, however, raised questions about commercialization and loss of traditional authenticity (Brukum, 1998).

## Health and Social Services

The Finding shows that healthcare services in northern Ghana have seen improvements, but gaps in maternal and child health, as well as access to clean water, persist, especially in rural areas. NGOs and international organizations have made substantial contributions to improving healthcare, particularly in rural northern Ghana. Programs aimed at improving maternal and child health, malaria prevention, and access to clean water have yielded positive results. However, these improvements have been uneven, with many remote areas still lacking adequate health infrastructure. Studies emphasize the need for more equitable distribution of health resources to ensure that rural populations benefit from the same level of care as those in urban centers (Shiffman, 2007).

According to Baskin (2006), the level of corporate responsibility in developing economies is more comprehensive than widely perceived. However, it is observed to be less integrated into business strategy, less widespread, and less politically influenced compared to most high-income nations (Visser et al., 2007). In the context of Ghana, Ofori (2007) acknowledges the perspective held by Ghanaian managers, who perceive community engagement as encompassing not only corporate philanthropy but also strategic initiatives aimed at addressing the diverse needs of the communities in which businesses operate.

## Financial Inclusion

ABSA Bank: expanded branches into underserved areas, ensuring broader access to banking services. Stanbic Bank, Promoted digital financial inclusion through mobile banking initiatives. Access Bank, implemented digital financial inclusion initiatives targeting entrepreneurs. United Bank for Africa (UBA), extended banking services to rural communities. CAL Bank, introduced mobile banking services to reach a wider audience. Zenith Bank provided microfinance services and expanded branches into rural areas. The study revealed that Community Development ABSA Bank, Funded infrastructure projects and supported local businesses, fostering economic growth. Standard Chartered: Invested in community development projects, including healthcare initiatives. Republic Bank, Supported infrastructure funding and healthcare projects. G.T. Bank Engaged in healthcare and sanitation programs to improve community health—Prudential Bank, invested in water and sanitation facilities for better living conditions. Zenith Bank, Supported healthcare and educational infrastructure development. Education and Youth Empowerment Standard Chartered, Ran financial literacy programs and supported education. UBA Supported educational programs and youth empowerment initiatives. G.T. Bank, Provided scholarships and funded school infrastructure projects. Fidelity Bank, Offered financial literacy programs and scholarships. Prudential Bank Offered scholarships and capacity-building programs for education. Zenith Bank supported educational initiatives including infrastructure development. Environmental Sustainability Stanbic Bank, focused on reducing carbon footprints and promoting renewable energy. ecobank, Conducted environmental sustainability projects like tree planting and waste management.

Support for Small and Medium-Sized Enterprises (SMEs) Access Bank: Provided access to finance and capacity-building programs for SMEs. Fidelity Bank, Supported SMEs and entrepreneurship development. CAL Bank, Promoted entrepreneurship through financial education and support for SMEs. Philanthropy and Humanitarian Aid, Fidelity Bank, provided disaster relief and humanitarian aid during crises. Republic Bank, engaged in community development projects, including healthcare initiatives. Ethical Practices and Governance, Republic Bank, enhanced corporate governance and adhered to ethical business practices.

**ABSA Bank (1983-2023)**, ABSA has expanded its branches into underserved areas, ensuring more people have access to banking services. Community Development Projects, the bank has been active in funding infrastructure projects and supporting local businesses, contributing to economic growth and stability in the region. Standard Chartered (1983-2023), financial Literacy Programs: Standard Chartered has focused on improving financial literacy, which is crucial for empowering individuals to make informed financial decisions. Support for Education and Healthcare, the bank has invested in educational initiatives and healthcare projects, improving the overall quality of life for the local community.

Stanbic Bank (2003-2023), Sustainability Initiatives, Stanbic Bank has implemented projects aimed at reducing its carbon footprint and promoting renewable energy, showcasing its commitment to environmental



sustainability. Digital Financial Inclusion: The bank has promoted financial inclusion through mobile banking and financial literacy campaigns, making banking services more accessible. Access Bank (2003-2023) Support for SMEs, Access Bank has provided financing and capacity-building programs for SMEs, fostering entrepreneurship and economic development. Digital Financial Inclusion The bank has also focused on digital initiatives to bring banking services to a wider audience, particularly entrepreneurs. Fidelity Bank (2003-2023), Financial Literacy and Education, Fidelity Bank has implemented financial literacy programs and provided scholarships, demonstrating its commitment to education. Support for SMEs and Humanitarian Aid: The bank supports SMEs and provides disaster relief and humanitarian aid, playing a critical role in community resilience and development. Republic Bank (2003-2023), Community Development: Republic Bank has funded infrastructure and healthcare initiatives, enhancing the well-being of local communities. Corporate Governance, The bank emphasizes ethical business practices and corporate governance, ensuring trust and integrity in its operations.

United Bank for Africa (1983-2023), Financial Inclusion, UBA has extended banking services to rural communities, significantly contributing to financial inclusion. Support for Education and Youth Empowerment, the bank supports educational programs and youth empowerment initiatives, investing in the future generation.

### Respondents Views

1. *The computers were donated at the right time to the University for work. Using the computer with the internet is faster and easy to use for work. Also, Work is now made simple for those lucky enough to get the newly donated computer from ABSA. Furthermore, computers also improve teaching and learning in universities.....(KI, TaTU)*
2. *To re-enforce its commitment to sustainability principles and commemorate the bank's 10 years of sustainability, Access Bank Ghana has climaxed its week-long activities from November 5 to 9, by donating hundreds of recycled school bags to pupils in deprived schools across the country....(FG, Savelugu)*
3. *'Financing a Sustainable Future,' the week was aimed at reminding all employees of the crucial role they have to play in creating a sustainable future for the bank and the communities in which it operates. It was also used to encourage them to engage in activities that would positively impact the environment and touch lives, leaving positive memories on people...(KI, Gyengbeyiri)*

### CONCLUSIONS

1. From 1983 to 2023, northern Ghana has undergone significant socio-cultural changes, shaped by migration, economic transformations, conflict, and urbanization.
2. The study reveals that banks in Ghana have significantly contributed to financial inclusion, community development, and education by expanding branches, supporting infrastructure projects, and providing scholarships.
3. They have also engaged in environmental sustainability efforts and supported small and medium-sized enterprises (SMEs) through various financial and capacity-building programs.
4. The banks have enhanced their corporate governance and ethical standards, actively contributing to disaster relief and humanitarian aid during crises.

### RECOMMENDATION

1. Banks should continue to strengthen their corporate social responsibility initiatives by further integrating sustainable practices and expanding support for education, community development, and

small and medium-sized enterprises while maintaining rigorous ethical standards and transparency in their operations.

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