

## MEMBERSHIP

The membership of the Association presently stands at 1,462 individuals and corporate members who mobilize savings from their clients, table 1 below. A recent national membership campaign however identified 4,050 potential Susu collectors already operating in the sector.

**Table 1: GCSCA Membership Data  
Dec 2010**

NUMBER OF SOCIETIES	GCSCA MEMEBRSHIP							
	LOCATION			TOTAL MEMBERSHIP NATION WIDE (T (X+Y+Z))	GENDER OF COLLECTORS		GENDER IN PERCENTAGE	
	URBAN (X)	PERI-URBAN (Y)	RURAL (Z)		MALE (M)	FEMALE (F(T-M))	% OF MALE MEMBERSHIP OF TOTAL MEMBERSHIP (M/(M/S*100))	% OF FEMALE MEMBERSHIP OF TOTAL MEMBERSHIP (F/(F/S*100))
							%	%
GREATER ACCRA	300	55	0	355	313	42	88.17%	11.83%
ASHANTI REGION	272	36	21	329	270	59	82.07%	17.93%
WESTERN REGION	86	56	12	154	132	22	85.71%	14.29%
NORTHERN REGION	92	8	4	104	92	12	88.46%	11.54%
EASTERN REGION	77	30	17	124	117	7	94.35%	5.65%
BRONG - AHAFO REGION	82	31	19	132	110	22	83.33%	16.67%
VOLTA REGION	55	20	5	80	66	14	82.50%	17.50%
CENTRAL REGION	57	46	9	112	91	21	81.25%	18.75%
UPPER WEST	47			47	39	8	82.98%	17.02%
UPPER EAST	25			25	19	6	76.00%	24.00%
<b>TOTALS</b>	<b>1093</b>	<b>282</b>	<b>87</b>	<b>1,462</b>	<b>1249</b>	<b>213</b>		

## CLIELE BASE

The GCSCA as at December, 2010 had a client base of 372,805 made up of 229,729 females and 143,079 males throughout the Country table 2 below. An amount of GH¢66,286,183.71 was mobilized into the Banking institutions during 2010.

Each Susu Collector has an average of 300 clients and mobilizes about GH¢3,000<sup>1</sup> per month. For the GCSCA this amounts to an average monthly total savings mobilization of about GH¢4,386,000.00 per month making an average total annual mobilization of funds by registered Susu Collectors in Ghana GH¢52,632,000.00. Assuming a total potential membership of 4,050 is considered this amounts to potential average monthly total savings mobilization of about GH¢12,150,000 per month and an annual fund mobilization of GH¢145,800,000 by the GCSCA. This represents a significant percentage of broad money in the Ghanaian economy, indicating that building the capacity of GCSCA members will enable them to play a significant role in mopping up excess liquidity.

**Table 2: Clientele and Savings Mobilized by Dec. 2010**

CLIENT BASE							
CLIENTEL (GENDER)		TOTAL CLIENT BASE	SAVINGS MOBILIZED BY GENDER/YEAR (GH¢)			AVERAGE DAILY DEPOSIT PER CLIENT 'GENDER' (AV(S/C/342))	
MALE (CM)	FEMALE(CF)	(C'(CM+CF))	MALE (A)	FEMAL (B)	TOTAL SAVINGS MOBILIZED (S(A+B))	MALE (O(A/CM/366))	FEMALE (Q(B/CF/366))
52,102	70,341	122,443	9,543,876.00	16,103,345.67	25,647,221.67	0.50	0.63

<sup>1</sup> GH¢1.50 is equivalent to US\$ 1.00.

40,411	52,345	92,756	8,923,875.77	10,003,326.18	18,927,201.95	0.60	0.52
17,742	35,892	53,634	3,987,654.10	6,301,672.22	10,289,326.32	0.61	0.48
6,622	10,232	16,854	632,876.32	1,765,400.00	2,398,276.32	0.26	0.47
5,502	8,656	14,158	505,876.43	1,608,763.38	2,114,639.81	0.25	0.51
9,801	18,976	28,777	799,987.10	1,894,654.33	2,694,641.43	0.22	0.27
3,320	9,562	12,882	530,653.09	879,321.55	1,409,974.64	0.44	0.25
5,991	12,987	18,978	795,906.99	980,111.07	1,776,018.06	0.36	0.21
907	5,973	6,880	234,709.43	445,654.43	680,363.86	0.71	0.20
678	4,765	5,443	102,654.33	245,865.32	348,519.65	0.41	0.14
143,076	229,729	372,805	26,058,069.56	40,228,114.15	66,286,183.71		