

RESEARCH ARTICLE

Saving the ‘indigenous banks’: moral politics of economic sovereignty in Ghana’s 2017–19 financial crisis

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Abstract

Nine Ghanaian private banks collapsed during the country’s 2017–19 financial crisis. Apart from public audits that revealed liquidity problems and large portfolios of non-performing loans, the crisis generated vibrant debate on ‘indigenous banks’ as integral to national economic sovereignty. At the centre of these debates was a contested central bank-led project to inject equity in five struggling Ghanaian banks through a special purpose vehicle (SPV), Ghana Amalgamated Trust (GAT). Set against the historical dominance of foreign banks in West Africa and Ghana’s recent history of political fault lines, this article explores the moral discourses and popular discontents of harnessing an SPV – a device typically used to isolate financial risk – for a desire for African economic sovereignty. Drawing on banking archives, public debates and fieldwork in a private bank selected as a benefactor of the SPV, I focus on the contests of value that emerge when costly banking sector reforms meet a critical public that doubts the sincerity of politicians and bankers as economic ‘reformers’. Arguing that ‘indigenous banks’ became a moral category that embedded abstractions of finance in a nationalist discourse of affect and sentiment, this article illuminates the long history of centring domestic ownership of financial infrastructures in postcolonial African economic policymaking.

Résumé

Neuf banques privées ghanéennes ont périclité pendant la crise financière du pays entre 2017 et 2019. En dehors des audits publics qui ont révélé des problèmes de liquidité et d’importants portefeuilles de prêts non performants, la crise a suscité un vif débat sur les « banques indigènes » comme partie intégrante de la souveraineté économique nationale. Au cœur de ces débats se trouvait un projet contesté, mené par la banque centrale, d’injecter des capitaux dans cinq banques ghanéennes en difficulté par le biais d’un véhicule ad hoc (SPV, de l’anglais Special Purpose Vehicle) baptisé Ghana Amalgamated Trust (GAT). Sur fond de domination historique des banques étrangères dans l’histoire récente de lignes de faibles politiques en Afrique de l’Ouest et au Ghana, cet article explore les discours moraux et les

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Contemporary Indigenous Issues Economic Sovereignty

**Robert J. Williams, Robert T.
Wood, Jonathan Parke**



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Contemporary Indigenous Issues Deni Leonard, Kathleen DesMaisons, 1996 **Public Policy, Contemporary Indigenous Issues** Deni Leonard, 1996 **Decolonizing Feminist Economics** Gisela Carrasco-Miró, 2025-03-28 Despite the urgency to understand how other cultures encounter the West in academic and political spheres feminist economics has yet to tackle critiques from postcolonial and decolonial feminists about Western centric modernism in the field This book introduces a decolonizing approach to feminist economics offering insights that move beyond the boundaries of modern Eurocentrism The author explores the relationship between colonialism capitalism heteropatriarchy and ecological degradation while offering critical feminist and decolonizing tools By investigating global struggles the author illuminates our hijacked present and imagines a decolonizing feminist economic landscape that is under transformation Transdisciplinary and innovative this book fills a vital gap by exploring the interplay between decolonization and feminist economics challenging the growth logic capitalism and Western centrism and imagining new possibilities for more just futures

Sovereign Entrepreneurs Courtney Lewis, 2019-04-10 By 2009 reverberations of economic crisis spread from the United States around the globe As corporations across the United States folded however small businesses on the Qualla Boundary of the Eastern Band of Cherokee Indians EBCI continued to thrive In this rich ethnographic study Courtney Lewis reveals the critical roles small businesses such as these play for Indigenous nations The EBCI has an especially long history of incorporated citizen owned businesses located on their lands When many people think of Indigenous owned businesses they stop with prominent casino gaming operations or natural resource intensive enterprises But on the Qualla Boundary today Indigenous entrepreneurship and economic independence extends to art galleries restaurants a bookstore a funeral parlor and more Lewis s fieldwork followed these businesses through the Great Recession and against the backdrop of a rapidly expanding EBCI owned casino Lewis s keen observations reveal how Eastern Band small business owners have contributed to an economic sovereignty that empowers and sustains their nation both culturally and politically **American Indian Politics and the American Political System** David E. Wilkins, Heidi Kiiwetinepinesik Stark, 2011 This book is a lively and accessible account of the remarkably complex legal and political situation of American Indian tribes and tribal citizens who are also U S citizens David E Wilkins and Heidi Kiiwetinepinesik Stark have provided the go to source for a clear yet detailed and sophisticated introduction to tribal sovereignty and federal Indian policy It is a valuable resource both for readers unfamiliar with the subject matter and for readers in Native American studies and related fields who will appreciate the insightful and original scholarly analysis of the authors Thomas Biolsi University of California at Berkeley American Indian Politics and the American Political System is simply an indispensable compendium of fact and reason on the historical and modern landscape of American Indian law and policy No teacher or student of American Indian studies no policymaker in American Indian policy and no observer of American Indian history and law should do without this book There

is nothing in the field remotely as comprehensive usable and balanced as Wilkins and Stark's work. Matthew L. M. Fletcher, director of the Indigenous Law and Policy Center at Michigan State University College of Law, Wilkins has written the first general study of contemporary Indians in the United States from the disciplinary standpoint of political science. His inclusion of legal matters results in sophisticated treatment of many contemporary issues involving Native American governments and the government of the United States and gives readers a good background for understanding other questions. The writing is clear, not a minor matter in such a complex subject, and short case histories are presented plus links including websites to many sources of information.

Choice *Cultural Heritage Communities* Luigina Ciolfi, Areti Damala, Eva Hornecker, Monika Lechner, Laura Maye, 2017-08-15 Cultural heritage communities of interest have increasingly expanded from cultural heritage professionals to volunteers, special interest groups, and independent citizen-led initiative groups. Digital technology has also increasingly impacted cultural heritage by affording novel experiences of it; it features in a number of activities for all the aforementioned groups as well as acting as support for visitors to cultural heritage centres. With different degrees of formality and training, these communities are increasingly defining and taking ownership of what is of value to them, thus reconfiguring the care, communication, interpretation, and validation of heritage. Digital technology has played a crucial role in this transformative process. In a fully international context, cultural heritage practitioners, community champions, and academics from different fields of study have contributed to this book. Each chapter brings to the fore the multiple relationships between heritage communities and technologies as a focus of study and reflection in an inclusive way. Contributions touch upon present and future opportunities for technology as well as participatory design processes with different stakeholders. This book brings together ideas from different disciplines, cultures, methods, and goals to inspire scholars and practitioners involved in community heritage projects.

GATT Negotiations, Economic Sovereignty in Jeopardy, 1991 **Routledge International Handbook of Internet Gambling** Robert J. Williams, Robert T. Wood, Jonathan Parke, 2012 Internet gambling is a rapidly growing phenomenon which has profound social, psychological, economic, political, and policy implications. As jurisdictions around the world grapple to understand the best way to respond to Internet gambling from a commercial, regulatory, and social perspective, the Handbook of Internet Gambling consolidates this emerging body of literature into a single reference volume. Its twenty chapters comprise groundbreaking contributions from the world's leading authorities in the commercial, clinical, political, and social aspects of Internet gambling.

MultiCultural Review, 1999 *Hybrid Sovereignty in the Arab Middle East* Gokhan Bacik, 2008-07-02 This book provides readers with a fresh analysis of the Arab state by using a new theoretical framework, hybrid sovereignty. Hybrid sovereignty is used as an analytical tool to explain the survival of traditional patterns and forms of authority within the formal modern statehood. The author looks at various issue areas to make his argument: citizenship, the issue of minorities, electoral engineering, the failure of central rule, tribalism, and the lack of impersonal bureaucratic mechanism. He concludes that, based on the problems at

state society level boundaries of statehood the Arab state can be identified as hybrid sovereign *Contemporary indigenous issues* , **Choice** ,2002 *Cornell University Courses of Study* Cornell University,2007 Transnational Law & Contemporary Problems ,2012 **The Oppression and Liberation of Modern Africa** Stuart Fowler,1995

Contemporary Issues in Social Sciences Jonah I. Onuoha,Julius Obeta Clement Ozioko,1995 **Blackshield and Williams Australian Constitutional Law and Theory** Anthony Blackshield,George Williams,2010 The fifth edition of Australian Constitutional Law and Theory Commentary and Materials has been thoroughly rewritten Each chapter has thoroughly reviewed by both authors with fresh choices made for extracts to bring the book up to date for new materials and scholarship The commentary has also been rewritten to provide clearer explanation of concepts and case outcomes Major new developments have been included by cutting back existing material to focus in more tightly on the key constitutional issues Also available is the new Abridged edition click here for details Major cases added since the last edition include Attorney General Cth v Alinta Ltd Bennett v Commonwealth Betfair Pty Ltd v Western Australia Clarke v Commissioner of Taxation Forge v Australian Securities and Investments Commission Gypsy Jokers Motorcycle Club Inc v Commissioner of Police K Generation Pty Ltd v Liquor Licensing Court Lane v Morrison Pape v Commissioner of Taxation R Bancoult v Secretary of State for Foreign and Commonwealth Affairs No 2 Roach v Electoral Commissioner Sweedman v Transport Accident Commission Telstra Corporation Ltd v Commonwealth Thomas v Mowbray White v Director of Military Prosecutions the Work Choices Case Wurridjal v Commonwealth and XYZ v Commonwealth As this list indicates the fifth edition includes the groundbreaking 2009 decision in Pape as well as the other key decisions of this year such as Clarke K Generation Lane and Wurridjal Significant changes in this new edition include A rewritten first chapter to provide a more accessible introduction to the subject A rewritten and restructured chapter on characterisation to make this difficult area more accessible and to produce a more logical flow of concepts and material The separation out of the material on the trade and commerce power into a new chapter on the economic powers Major changes in the chapter on Indigenous peoples such as to reflect the United Nations Declaration on the Rights of Indigenous Peoples and the Apology to Australia s Indigenous Peoples Changes to reflect legislative amendment in areas like citizenship law Rewritten material on federalism especially in regard to fiscal federalism due to the Intergovernmental Agreement on Federal Financial Relations in force from 1 January 2009 New material on the defence power as it relates to terrorism and national security New material on the executive such as in regard to the Crown and the nationhood power The division of the material on the separation of judicial power into three chapters titled Separation of Judicial Power Judicial and Non Judicial Detention and The Judicial Process Revision of the material on human rights such as to reflect the national charter of rights debate and the enactment of the Victorian Charter of Human Rights and Responsibilities Minutes of Evidence with Appendices Grande-Bretagne. Select Committee on Overseas Aid. Subcommittee B.,1970 **Minutes of Evidence: Scotland** Great Britain. Commission on the

Constitution,1971 Journal of Anthropological Research ,2009

This book delves into Contemporary Indigenous Issues Economic Sovereignty. Contemporary Indigenous Issues Economic Sovereignty is an essential topic that needs to be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into Contemporary Indigenous Issues Economic Sovereignty, encompassing both the fundamentals and more intricate discussions.

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