
Exit Poll on the Introduction of the New GH¢2 Banknote

**A Study Conducted By the Research Department of the National
Commission for Civic Education (NCCE)**

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Baron Y. Amofo
Deputy Chairman (Programmes)

Executive Summary

The *Exit Poll on the Introduction of the New GH¢2 Note* was carried out by the National Commission for Civic Education in all the ten regions of the country.

Objectives of the Poll

The main objectives of the poll were:

- To establish the level of knowledge of the community members who attended the fora.
- To find out which aspects of the education on the new Two Ghana Cedi banknote needed further clarification during the remaining campaign.

Socio-Demographic Characteristics

There were more men (55.2 per cent) at the fora compared to women (44.8 per cent) and most of the respondents were within the age bracket of 30-39 constituting 26.3 per cent. Respondents with basic education qualification had the highest response rate of 36 per cent. Most of the respondents were traders/businessmen 25 per cent and fishermen 20 per cent and 5.2 per cent were unemployed.

Purpose of the Fora

Over 90 per cent of the respondents were able to remember that the meeting was about the introduction of the new GH¢2 banknote. The majority of respondents (95.8 per cent) saw the introduction of the new currency as a necessity because it would make business transactions easier and convenient which was indicated by 54 per cent of the respondents, another 27 per cent of the respondents also noted that it would help to keep the one and five cedi notes clean as pressure on them will reduce while 11 per cent felt it would serve as an intermediary between the GH¢1 and GH¢5 cedi notes.

More than 50 per cent of the respondents (57.1 per cent) who did not see the need for the introduction of new notes were of the opinion that it was a waste of resources and 31.4 per cent felt the existing notes in circulation were adequate.

First Education on the New Cedi

According to three hundred and sixty-five, representing 60 per cent out of the six hundred respondents, the fora was their first education on the new notes. Thirty-nine per cent (39 per cent) had had prior education on it. The sources of the education indicated by these respondents were the media, 26 per cent, the National Commission for Civic Education (NCCE), 10.3 per cent, Bank of Ghana, 2.5 per cent, and Information Services Department, 1.2 per cent.

Features of the GH¢2 Note

Most of the respondents were able to identify the features of the currency. A significant proportion of respondents (92.8 per cent) identified where the blind recognition mark could be located. Seventy-nine point seven per cent also identified the security thread and a small proportion of 36.8 per cent could

point out the iridescent printed figure. Over 70 per cent of the respondents were also aware that the subsequent issues of the notes would not bear the commemorative text.

Keeping the Cedi Clean

On the issue of keeping the notes clean it was evident that majority of respondents were resolved to push the clean note agenda. Most of the respondents 79.7 per cent said they would do this by not crumpling the notes, 77 per cent also said they would avoid handling the notes with soiled and wet hands. Another 44.3 per cent stated that they would keep the notes appropriately, while a small proportion of 22.3 per cent would like to keep excess money at the bank as a means of keeping the notes clean.

Video and Audio Recording

A little below fifty per cent of respondents (44.3 per cent) confirmed that the recorded jingle was aired at the forum out of which more than ninety per cent of them found it to be useful. More than 60 per cent were also satisfied with the information they had received at the fora

Lessons Learnt at the Fora

Respondents indicated that they learnt various lessons at the fora. Over a quarter of the respondents (27.85 per cent) learnt about keeping the cedi clean. Eighteen point three per cent said they learnt about the features of the note, while 10.3 per cent mentioned the introduction of the new two cedi note,

CHAPTER 1

Introduction and Methodology

1.1 Background

The Bank of Ghana embarked on a re-denomination exercise in July, 2007 to solve the country's economic and political problems such as high inflation and exchange rate. This however is not the first time Ghana has embarked on a re-denomination exercise. Re-denomination exercise had taken place in 1965 and 1980.

To ensure the effectiveness of the currency reform, and improve upon the cash management in Ghana, the Bank of Ghana commissioned the review of the cash cycle in July, 2009. The review brought to light that the GH¢1 had taken up the role of the three old bank notes namely the ¢5,000, ¢10,000 and ¢20,000. This had resulted in undue pressure on the GH¢1 and also not helped in the promotion of the clean cedi policy by the Bank of Ghana. The clean cedi policy is to make sure only clean notes devoid of counterfeit remain in circulation..

On February 25, 2010, the Bank of Ghana released a press statement on the introduction of the GH¢2 banknote in May 2010. The mandate therefore fell on the National Commission for Civic Education (NCCE) to sensitize all stakeholders on the introduction of the GH¢2 banknote. NCCE's role was to organize a public education programme through direct community contact.

The Direct Community Contact fora were therefore organized in at least two communities each in all the one hundred and seventy (170) districts in Ghana. An exit poll was conducted at one community forum in each of the sixty (60) selected districts. This report presents the results of the exit poll conducted at the public education fora held during the month of May, 2010.

1.2 Objectives of the Exit Poll

The exit poll was implemented to assess the effect of the communication carried out at the fora organized by the Commission in the sixty selected districts. The specific objectives include the following:

- To establish the level of knowledge of the community members who attended the fora.
- To find out which aspects of the education on the new Two Ghana Cedi banknote needed further clarification during the remaining campaign period.

1.3 Methodology

The exit poll was implemented nationwide covering all the ten regions of the country. A sample of six hundred (600) respondents was chosen in sixty (60) Metropolitan/Municipal/District Assembly areas. Ten (10) questionnaires were administered at the end of a forum in a community in each district, two research assistants administered five questionnaires each.

The main instrument used for the exercise was the structured questionnaire. The first section captured the socio-demographic background of the respondents and the second focused on the views of participants on the introduction of the two Ghana cedi banknote.

The selection of respondent was done randomly to capture opinion leaders, both sexes, the youth, as well as traditional and religious leaders present at the forum.

CHAPTER 2

Socio-Demographic Background of Respondents

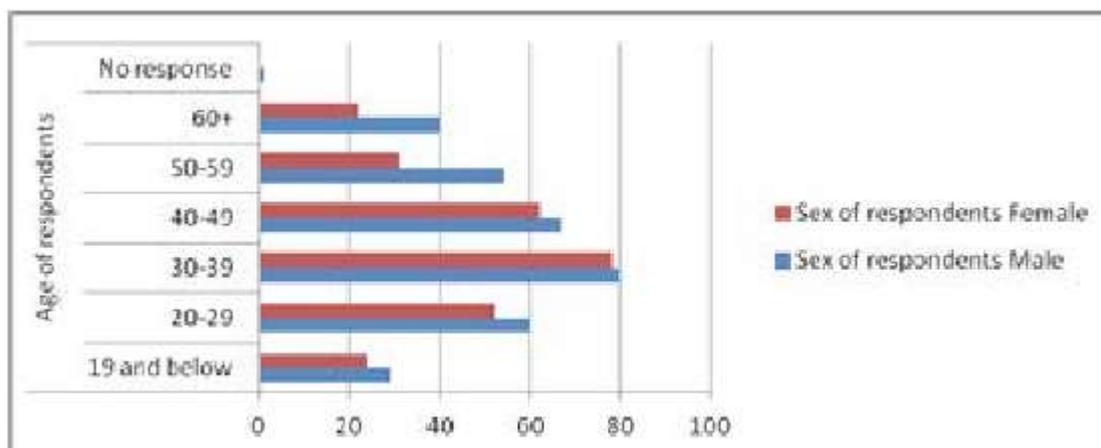
2.1 Introduction

This section looks at the socio-demographic background of the respondents. This will help to determine the different kinds of people who attended the forum to enable the Commission to stay on course with the education programme. As such information on age, sex, education attainment, marital status, occupation and religious belief were sought from respondents.

2.2 Age And Sex Distribution of Respondents

On the whole, respondents comprised person of all age groups. Out of a total of 600 respondents, the age group 30-39 had the highest response rate with 158 (29.3 per cent) respondents, the age group 40-49 and 20-29 came second and third respectively with 129 (21.5 per cent) and 112 (18.7 per cent). In addition, 85 (14.2 per cent) respondents were from the age group 50-59 whereas the least respondents came from those of 19 and below with 53 (8.8 per cent). Only 1 (.2 per cent) person did not respond to this question. With the sex of respondents, out of the 600 respondents, there were 331 males representing 55.2 per cent and 269 females representing 44.8 per cent.

Chart 2.1: Age and Sex of Respondents



A cross-tabulation of sex and age of respondents above shows that all the age groups have a higher response rate for male compared to females with the highest male respondents coming from the 30-39 age group with 80 (50.6 per cent). The age groups 40-49 and 20-29 came second and third respectively with 67 (51.9 per cent) and 60 (53.6 per cent). However, one male did not provide his age during the administration of the questionnaire.

On the other hand, the highest female respondents were from 30-39 age group representing 78 (49.4 per cent) followed by 40-49 age group and 20-29 with 62 (48.1 per cent) and 52 (46.4 per cent) respectively. The least respondents fell within 19 and below age category with 24 (45.3 per cent).

2.3 Educational Background of Respondents

Respondents were asked to state their highest educational attainment which will help in comparing their views on issues according to their educational background for better understanding of their response.

Table 2.1: Educational Background of Respondents

Educational Background	Frequency	%
No Formal Education	98	16.3
No Formal Education But Can Speak and Write in English and / Vernacular	29	4.8
Basic (Primary, Middle , JHS etc)	216	36.0
Secondary (SHS, Trg. Col., Voc etc.)	163	27.2
Tertiary Institutions (Poly. , Univ.etc)	87	14.5
Any Other	5	.8
No Response	2	.3
Total	600	100.0

Table 2.1 above shows that out of a total number of 600 respondents interviewed, 471 (78.5 per cent) said they had received some kind of formal education (comprising of the basic, secondary, tertiary, and others) whereas 127 (21.1 per cent) had no formal education (comprising of those in the “no formal education” and “no formal education but can speak/write English /or vernacular” categories)

However, 29 (4.8 per cent) respondents with no formal education said they could read and write in English/vernacular. In contrast, majority of the respondents who had received some formal education had only completed their Basic education and they formed 216 (36.0 per cent) of the total number of respondents. Second highest attainment group was secondary school leavers which comprises of SHS, Training college, vocational etc with 163 (27.2 per cent), followed by tertiary 87 (14.5 per cent). Five (0.8 per cent) respondents had educational qualification that could not be captured under the education levels categorized in the questionnaire. These were placed under the “others” group and among them were adult education. Only 2 (.3 per cent) of the respondents did not state their highest educational attainment.

A critical analysis of the educational background and sex of the respondents shows that 100 (46.3 per cent) of female respondents had basic education, 66 (40.5 per cent) had secondary education and 24 (27.6 per cent) had tertiary as their highest educational level. On the other hand, 60 (61.2 per cent) had no formal education but can speak and write English/vernacular. In regards to the number of male respondents, 116 (53.7 per cent) had basic education, 97 (59.5 per cent) had secondary education and 63 (72.4 per cent) had tertiary education as their highest. As compared to the 17 (58.6 per cent) of the female respondents who had no formal education, 38 (38.8 per cent) of the male respondents had no formal education

2.4 Occupational Background of Respondents

The poll sought to find out the occupational background of the respondents. For the purpose of this survey, the various occupations in Ghana were categorized into eight groups.

Table 2.2: Occupation of Respondents

	Frequency	%
Student	70	11.7
Farmer/Fisherman	122	20.3
Teacher/Lecturer	58	9.7
Civil/Public Servant	61	10.2
Professional	28	4.7
Trader/Businessman	150	25.0
Unemployed	31	5.2
Artisan	39	6.5
Any Other	40	6.7
No Response	1	.2
Total	600	100.0

Table 2.2 shows that the highest number of respondents, 150 (25.0 per cent) of the total respondents were traders/businessmen. Farmers/fishermen were the next predominant occupation with 122 (20.3 per cent), students followed with 70 (11.7 per cent), Artisans such as masons, dressmaker, hair dressers constituted 39 (6.5 per cent). Those in the professional group were 28 (4.7 per cent), the unemployed were 31 (5.2 per cent), while only 1 (.1 per cent) person couldn't mention an occupation he/she belongs to. 40 (6.7 per cent) respondents were in occupations other than the ones listed and they form the "any other" category these included pastors, chiefs etc.

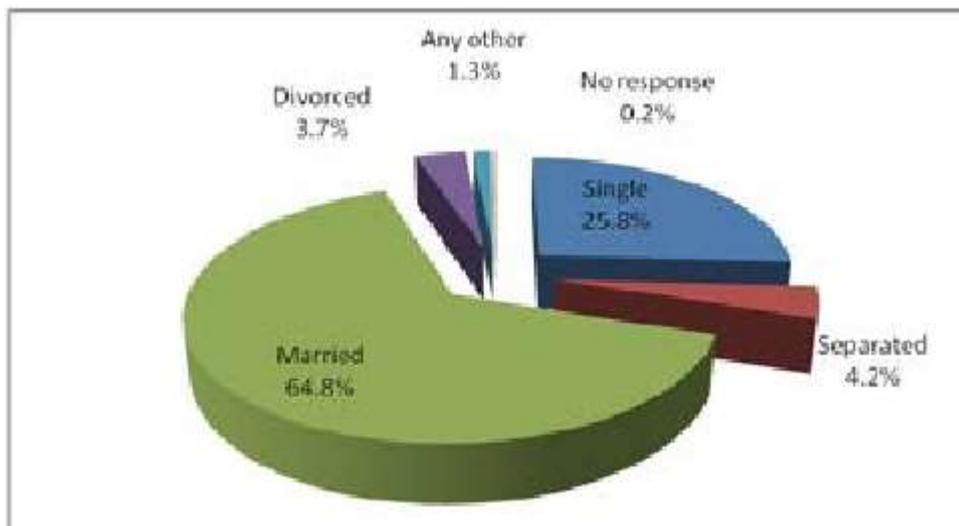
Analysis of the occupation and sex showed that, the occupational group of traders/businessmen is dominated by women with a number of 102 (68.0 per cent), the professional group recorded the least number of female respondents of 11 (39.3 per cent).

Men dominated the farmers/fishermen with 80 (65.6 per cent) respondents, 48 (32.0 per cent) of the male respondents were traders/businessmen, 43 (61.4 per cent) were students as compared to 27 (38.6 per cent) for females, also 13 (41.9 per cent) of the males are unemployed as against the female with 18 (58.1 per cent).

More than half, that is 41 (58.6 per cent) of the respondents within the age group "19 and below" were students. A high number of respondents aged 30-39, 55 (36.7 per cent), indulge in trading or businesses. In addition, for respondents within the age group 50-59, 34 (27.9 per cent) of them were farmers/fisherman. It can also be stated that a high number of respondents who are unemployed are found in the age group 30-39 with 9 (29.0 per cent).

2.5 Marital Status of Respondents

Chart 2.2: Marital Status of Respondents



In trying to find out the marital status of respondents, it was realized that majority 389 (25.8 per cent), of the total of 600 respondents were married. 155 (25.8 per cent) were single, 25 (4.2 per cent) were separated and 22 (3.7 per cent) were divorced. 8 (1.3 per cent) respondents were in a status not covered by the first four categories mentioned above. They fall under the “any other” category and among those in the group were the widowed. Only 1 (.2 per cent) person did not state her/his marital status.

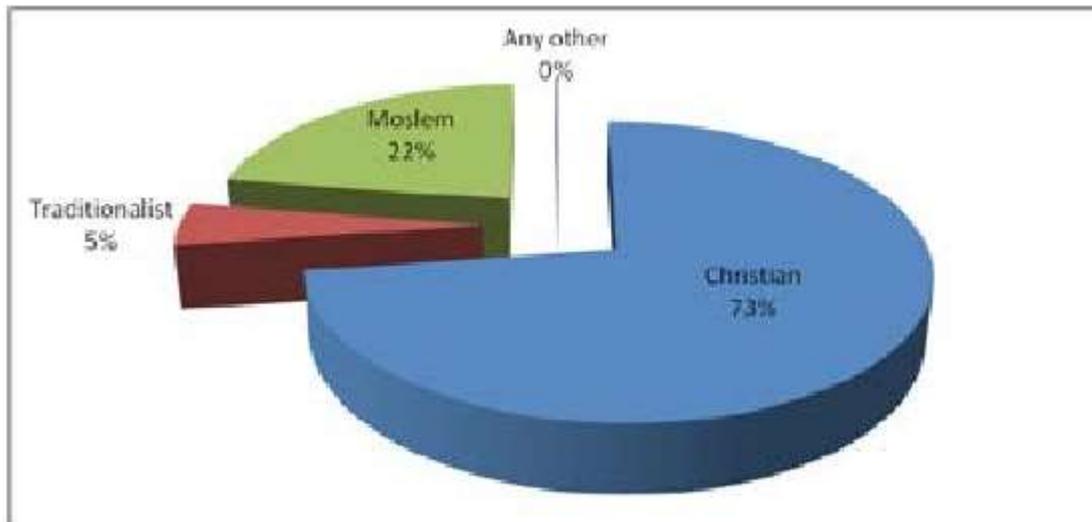
An analysis of the marital status and sex of the respondents shows that 165 (42.4 per cent) of the female respondents were married, 66 (42.6 per cent) were single, 16 (64.0 per cent) were separated and 14 (63.6 per cent) were divorced, however only 1 (100 per cent) did not provide his/her marital status. In comparison, 224 (57.6 per cent) of the male respondents were married, 89 (57.6 per cent) were single, 9 (36.0 per cent) were separated and 8 (36.4 per cent) were divorced.

This poll reveals that, majority of the respondents 123 representing 31.6 per cent who were married, were from the age group 30-39, 20-29 age group had the highest number of single respondents of 68 (43.9 per cent), also the highest number of those who were divorced were within the age groups 30-39 and 50-59 with 6 (27.3 per cent) each.

2.6 Religious Background of Respondents

The 1992 Constitution of Ghana guarantees the right of any person to form personal religious beliefs according to his/her own conscience or join any religious denomination of their choice. In Ghana however, there are three main religions, namely Christianity, Islam, and African Traditional Religion.

Chart 2.3: Religious Affiliation of Respondents



The figure above shows that out of the total of 600 respondents, 436 (72.7 per cent) were Christians followed by Muslim with 134 (22.3 per cent) and traditionalists with 29 (4.8 per cent). 1 (.2 per cent) respondents did not fall under any of the three main religions. This was classified under “others”. Religion such as Buddhism fell under this category.

A cross tabulation of the regions shows that Ashanti Region had the highest number of respondents being Christians with 76 (17.4 per cent), followed by the Eastern Region with 61 (14.0 per cent). Also 54 (40.3 per cent) respondents in the Northern Region were Muslims followed by Upper West Region with 17 (12.7 per cent).

CHAPTER 3

Respondents Understanding of the New Cedi Note and its Benefits

3.1 Introduction

The National Commission for Civic Education (NCCE) prior to the introduction of the new two Ghana cedi note carried out intensive education throughout the country on the currency. Thus this section captures respondent's understanding of the new currency and the benefits to be derived from the introduction of the new notes.

3.2 Purpose of the Forum

The main purpose of the forum was to create awareness of the introduction of the new GH¢2 note. It was therefore heartwarming to note that an overwhelming majority of respondents (582), representing (97 per cent) were able to mention the introduction of the new currency as the purpose of the forum. A small proportion of 10 (2.7 per cent) however said it was on the re-denomination of the cedi, while 2 (0.3 per cent) indicated reducing the money in circulation as the reason for the meeting.

Across the regions, Ashanti had the highest number of respondents 90 (15 per cent) who said the forum was about the introduction of the new GH¢2 note. This was followed by the Northern Region 69 (11.5 per cent), Greater Accra 68 (11.3 per cent), Eastern 64 (10.7 per cent), while the rest of the regions recorded below 50 respondents. The Volta and Eastern regions reported 5 and above response rate for re- denomination of the cedi. Eastern and Greater Accra regions had the same number of respondents 1 (1.4 per cent) who mentioned reducing the money in circulation.

A cross tabulation of the purpose of the forum against the educational background of respondents revealed that majority of the respondents with basic education qualification 207 (55.6 per cent) were able to remember the purpose of the forum which was the introduction of the new note, next was those with secondary educational background 160 (27.5 per cent). The rest of the educational categories recorded below 100 respondents and those with no formal education were 96 (16.5 per cent) with the least being no formal education but can read and write in English category 28 constituting (4.8 per cent).

Re- denomination of the cedi was stated by only 8 (3.7 per cent) respondents in the basic education category which was also the only category that had above 3 respondents. The lowest was again those with no formal education but can read and write in English category 1 (3.4 per cent). This seems to suggest that the fora organized by the commission targeted both the literate and non literate and it was beneficial to all respondents.

3.3 Period of Issuance of the New Cedi Note

The new note was to be issued in May 2010 to commemorate the centenary birthday of the first president Dr Kwame Nkrumah. It was evident that respondents were well-informed of the period as over 80 per cent of them, 494 (82.3 per cent), were able to state the correct period, May, 2010. A small minority of less than 10 per cent of the respondents, 56 (9.3 per cent), indicated July, 2010, with only 13 (2.2 per cent) mentioning June, 2010 as the period the new note would be issued.

It was also noted that respondents of all the educational categories recorded over 50 per cent who stated May, 2010 with the exception of those with no formal education but can read and write in English which had 22 respondents representing the lowest in the entire educational categories.

The next with a high response rate went for March 6, 2010. The secondary education group had 16 (28.6 per cent) respondents which was the highest in all the educational groupings, followed by the tertiary group 11 (19.6 per cent) then the no formal education categories with 9 (16.1 per cent) respondents. The no formal but can read and write in English category reported the least number of 4 (7.1 per cent) respondents.

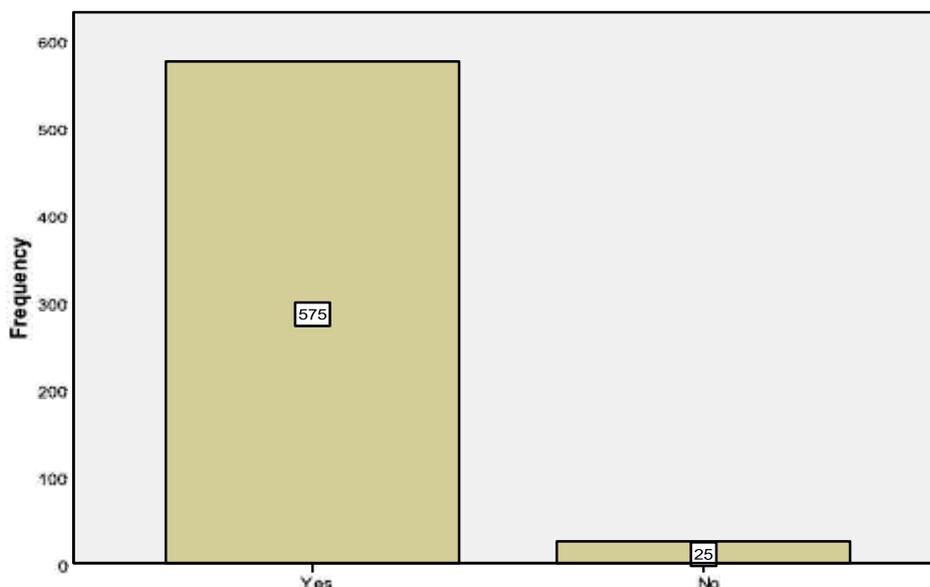
With regard to June 2010, it was only respondents with basic education who had 8 (3.7 per cent), the rest were less than 5 respondents. Similarly it was only respondents with secondary educational qualification who had above 5, 10 (2.5 per cent) mentioning July, 2010.

3.4 Necessity of the New GH¢2 Banknote

Following the introduction of the new bank notes in July, 2007 as a result of the re-denomination exercise, the GH¢2 note was conspicuously missing, creating a gap between the GH¢2 and GH¢5 notes. This created a problem in business transactions. It was therefore important to find out from respondents whether the introduction of the GH¢2 note would satisfy their demand for an intermediary note between the GH¢1 and GH¢5 notes and also facilitate business transaction.

It was quite revealing to note that a great majority of respondents 575 (95.8 per cent) were of the view that the introduction of the new note was necessary as against 25 (4.2 per cent) who did not see the need for it as indicated in chart 3.1 below.

Chart 3.1: Opinion on the Necessity of the New GH¢2 note



Indeed, across all the occupational categories none reported below 50 respondents who did not see the need for the introduction of the new note. The trader/businessman and fisherman category reported the highest number of respondents 141 (94 per cent) and 117 (95.9 per cent) respectively.

Respondents came up with a number of reasons why they felt the new currency was a necessity. As shown in table 3.1 below, as many as 537 (54.5 per cent) reasoned that it would make business transactions easier and more convenient, while 272 (27.6 per cent) who were concerned about the Clean Note policy were of the opinion that it would help keep the GH¢1 and GH¢5 notes clean as pressure on them would be reduced.

Table 3.1: Reasons Why You Think the Issuance of the New GH¢2 Note is Necessary

	Frequency	%
To Create an Intermediary Note Between the One and Five Ghana Cedi Notes	109	11.0
Help Keep the One and Five Ghana Cedi Notes Clean as Pressure on them Would Be Reduced.	272	27.6
Make Business Transactions Easier and Convenient	537	54.5
To Commemorate the Centenary Celebration of Dr. Kwame Nkrumah	8	0.8
Any Other	59	5.9

Another 109 (11 per cent) of the respondents also saw it as an intermediary between GH¢1 and GH¢5 notes, while an insignificant number of 8 (0.8 per cent) respondents said it was to commemorate the centenary birthday of Dr. Kwame Nkrumah.

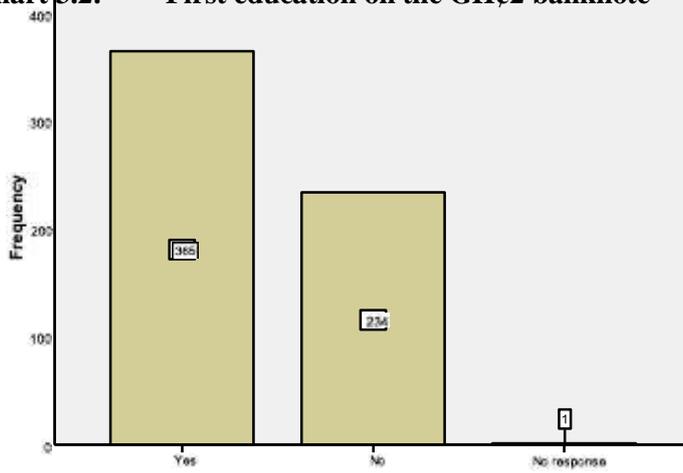
Of the 25 respondents who were not enthused about the introduction of the new currency, more than half of them 20 (57.1 per cent) perceived it to be waste of resources and 11 (31.4 per cent) held the view that the existing denominations were adequate.

3.5 Education on the GH¢2 Note

With the increase in the number of radio and television stations all over the country, broadcasting in both English and the local languages, it was therefore necessary to find out how resourceful Ghanaians are in seeking information. Hence, respondents were asked if they have had any prior education on the new currency.

As captured in chart 3.2 below, it was remarkable to note that more than a quarter of the respondents 234 (29 per cent) had previous knowledge on the new note, while for the majority of 365 (60.8 per cent) respondents, it was their first education. The respondents with prior knowledge had the education from various sources, 156 representing 26 per cent had the education from the media, National Commission for Civic Education (NCCE), 62 (10.3 per cent), Bank of Ghana, 15 (2.5 per cent), and Information Services Department, 7 (1.2 per cent). This shows that the proliferation of the media in the country is impacting positively on the lives of Ghanaians.

Chart 3.2: First education on the GH¢2 banknote



CHAPTER 4

Features of the GH¢2 Banknote

4.1 Introduction

An integral concern to the Bank of Ghana is to sustain the credibility of the banknotes and also eliminate the increasing flow of counterfeits in the country.

The poll therefore ascertained from the participants their knowledge on the security features on the new GH¢2 banknote. The issue about security feature, when well understood by the participants would help reduce the major problem facing the Bank of Ghana at the moment which is counterfeiting.

4.2 Respondents' Knowledge of the Images Seen On the Currency When Held Against the Light

The forum educated the participants on the features of the GH¢2 banknote and among the key features on the new cedi note is the watermark with highlighted "2". It was therefore important to find out from the respondents what they can see on the currency when held against the light.

The respondents were to mention only one image they can see when the GH¢2 banknote was held against the light and the result is presented in table 4.1 below.

Table 4.1: One Image on the GH¢2 Banknote When Held Against the Light

Tetteh Quarshie	294	49
Cocoa Pod	133	22.2
Dr. Kwame Nkrumah	108	18
The highlighted "2" of the Denomination	61	10.2
No Response	4	0.7
Total	600	100

Of the six hundred (600) respondents interviewed, 294 (49 per cent) rightly mentioned Tetteh Quarshie, another 133 (22.2 per cent) also mentioned cocoa pod and only 61 (10.2 per cent) rightly said the highlighted "2" of the denomination. However, 108 (18 per cent) respondents were not able to state the answer correctly and mentioned Dr. Kwame Nkrumah as one of the feature one can see on the currency when held against the light. Only four (0.7 per cent) respondents did not give an answer to this question. In all, only four hundred and eighty-eight (81.3 per cent) respondents were able to rightly mention the features one can see when the GH¢2 banknote is held against the light and these are the image of Tetteh Quarshie, the cocoa pod and the highlighted "2" of the denomination.

A cross analysis with the sex of respondents revealed that 278 (84.1 per cent) male respondents were able to rightly mention the images seen when held against the light. Only 50 (15.1 per cent) male respondents wrongly mentioned Dr. Kwame Nkrumah. Out of the two hundred and sixty-nine female respondents, 210 (78.1 per cent) of them were able to rightly state one image they can see on the

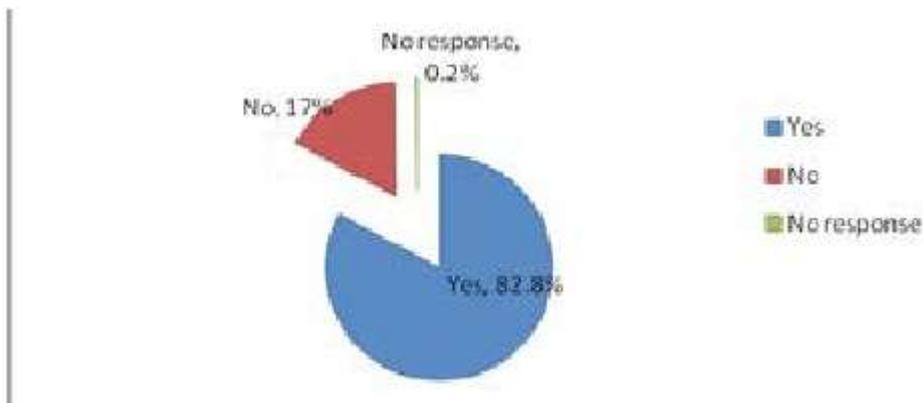
new cedi note when held against the light. Only 58 (21.6 per cent) of them were not able to do so and wrongly mentioned Dr. Kwame Nkrumah.

Over seventy per cent of both male and female respondents who were able to rightly mention the feature they can see on the GH¢2 banknote when held against the light means the participants were well informed at the forum.

4.3 Respondents' Understanding of the Commemorative Text

The commemorative text is a very important feature on the currency, and needs to be understood by the participants in order to avoid unpleasant situations where subsequent issues of the currency would be seen as counterfeits by citizens. For this reason, it was intended to find out from the respondents if they understood what the commemorative text is all about and chart 4.1 illustrates the result.

Chart 4.1: Idea of Whether There Would be a Difference in the First and Subsequent Issues of the Note



The chart above depicts that 497 (82.8 per cent) respondents said 'yes', there would be a difference between the first issue and subsequent ones. One hundred and two (17 per cent) respondents said 'No' there would be no difference in the first and subsequent issues of the note. Only 1 (0.2 per cent) person did not respond to this question.

A significant percentage of eighty-two point eight implies the education has gone down well with the participants and further issues of the currency would auger well with the public.

A regional analysis reveals that 67 (95.7 per cent) respondents in the Eastern Region said 'yes', there would be a difference, this was followed by respondents in the Volta Region where 57 (95 per cent) of them said 'yes', there would be a difference. In Greater Accra however, only 47 (67.1 per cent) respondents in that region confirmed that there would be a difference between the first issue of the GH¢2 and subsequent ones.

However, when respondents were further asked to state what the difference would be, only seventy per cent of the six hundred respondents were able to state correctly the commemorative text as a difference. Table 4.2 below shows the response given by the respondents who said 'yes' there would be a difference and what the difference would be.

Table 4.2: If Yes, What Would be the Difference?

	Frequency	Percentage
The Commemorative Text	420	84.5
The Watermark With Highlighted '2'	30	6.1
Blind Recognition Mark	29	5.8
Security Thread	16	3.2
No Response	2	0.4
Total	497	100

Of the respondents who said 'yes', 420 (84.5 per cent) of them correctly stated that subsequent issues of the note will not have the commemorative text. Also, 30 (6.1 per cent) of them wrongly mentioned the watermark with highlighted '2'. Those who mentioned the blind recognition mark as the difference were 29 (5.8 per cent) and the least were those who mentioned security thread 16 (3.2 per cent). Two (0.4 per cent) respondents who said yes there would be a difference between the first issuance of the GH¢2 banknote and subsequent ones did not give any response as to what the difference will be.

4.4 Respondents' Knowledge of the Blind Recognition Marks

A main feature of any currency is the universal nature, and for the two Ghana cedi banknote to satisfy this feature, it must be universal to all, including the visually impaired. It was therefore prudent of the Bank of Ghana to add a feature on the currency for the blind to identify the currency as Two Ghana cedi note.

Respondents were asked to state the position of the two dots on the new bank note. The breakdown is presented in table 4.3 below.

Table 4.3: Position of the Blind Recognition Mark on the GH¢2 Banknote

	Frequency	Percentage
Two Dots on the Upper Right-Hand Corner of the Note	557	92.8
Two Dots on the Upper Left-Hand Corner of the Note	16	2.7
Two Dots on the Bottom Right-Hand Corner	13	2.2
Two Dots on the Bottom Left-Hand Corner	3	.5
Don't Know	1	.2
No Response	10	1.7
Total	600	100.0

From the table, 557 (92.8 per cent) respondents rightly stated the position of the blind recognition marks as two dots on the upper right-hand corner of the note. Thirty-two (5.4 per cent) respondents were not able to rightly state the position of the two dots on the currency. Of this, 16 (2.7 per cent) said the two dots can be found on the upper left-hand corner of the note, 13 (2.2 per cent) also said it can be found on the bottom right-hand corner and only 3 (0.5 per cent) stated the position of the two dots as the bottom left-hand corner. Ten respondents did not respond to the question and one of the respondents clearly did not know the position of the two dots on the currency.

A significant percentage of ninety-two point eight (92.8 per cent) of the total number of respondents who were able to state the position correctly is a clear indication that the universal nature of the currency would be achieved.

A cross analysis with region shows that all respondents in the Volta (60) and Western (60) regions were able to correctly state the position of the blind recognition marks which is two dots on the upper right-hand corner of the note. The next highest was respondents in the Eastern region, 69 (98.6 per cent) of them rightly mentioned the position of the blind recognition mark. In the Upper West Region, 25 (83.3 per cent) of them also mentioned correctly the position of the blind recognition mark.

4.5 Respondents' Knowledge of Other Features of the GH¢2 Banknote

Apart from the watermark with the highlighted '2' and the commemorative text, respondents were made to mention other features that can be found on the GH¢2 banknote. Presented in table 4.4 below are other features of the GH¢2 mentioned by the respondents.

Table 4.4: Other Features of the New Cedi Note

	Frequency	Percentage
Security Thread	478	79.7
The Blind Recognition Mark	463	77.2
An Embodiment of Dr. Kwame Nkrumah	441	73.5
Iridescent Printed Figure	221	36.8

The above table shows that as many as 478 (79.7 per cent) respondents mentioned the security thread as a feature. Four hundred and sixty-three (77.2 per cent) respondents mentioned the blind recognition marks. The third most mentioned feature was the embodiment of Dr. Kwame Nkrumah where 441 (73.5 per cent) respondents stated so. Two hundred and twenty-one (36.8 per cent) respondents rightly mentioned the iridescent printed figure which is the figure '2' in metallic gold color on the GH¢2 banknote.

However, 67 (11.2 per cent) respondents wrongly mentioned the Hologram as a feature which is not but a feature on some other higher denominations like the GH¢10, GH¢20 and GH¢50.

A cross analysis of other features of the new cedi note with whether the education organized by the NCCE was the first education attended by the respondent revealed that 268 (73.4 per cent) respondents who said yes this was their first education on the new banknote mentioned the embodiment of Dr. Kwame Nkrumah as a feature on the currency. For respondents who mentioned the blind recognition mark, 289 (79.2 per cent) of them said that was their first education on the currency whereas 173 (73.9 per cent) of them said the education attended was not their first education on the two Ghana cedi note.

CHAPTER 5

Overall Effect of the Forum

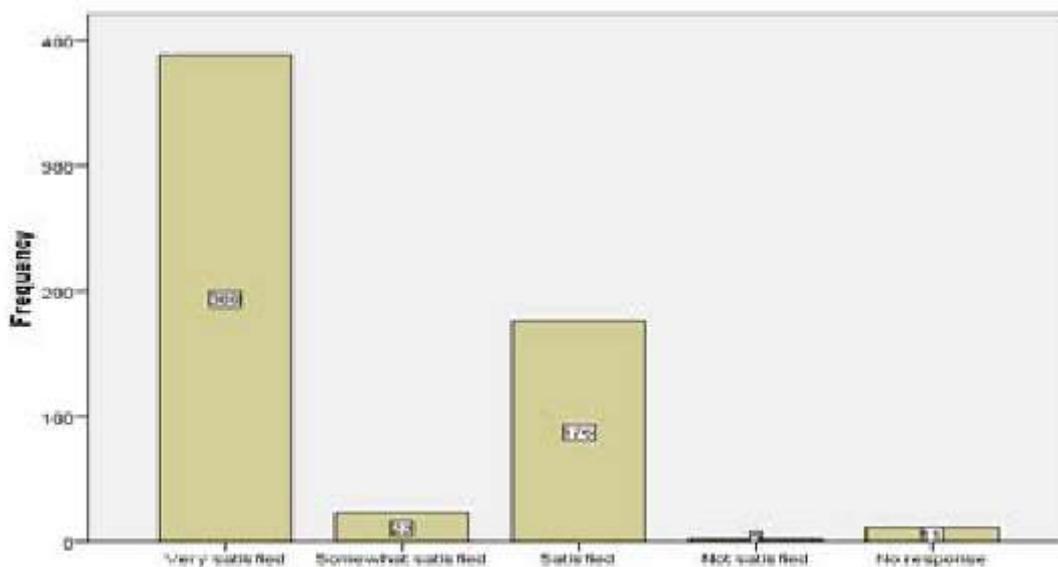
5.1 Introduction

The Commission opted for fora as the major means of educating the citizenry on the introduction of the New Two Cedi note. This exit poll therefore sought to deduce from the respondents as to the contribution of the forum to their knowledge base.

5.2 Satisfaction of the Forum

The poll sought to ascertain from interviewees their level of satisfaction with the forum. The chart provides the details. It will be noted that, more than half (388 representing 64.7 per cent) of the 600 respondents interviewed indicated that they were very satisfied. 23 (3.8 per cent) also were somewhat satisfied with 176 (29.3 per cent) stating that they were satisfied. 11 persons representing 1.8 per cent did not respond to the question.

Chart 5.1: Level of Satisfaction of the Forum



5.3 Roles in Keeping the Cedi Clean

It is worth noting that the Central Bank as part of its policy intends increasing sensitization on the need to keep the cedi clean. The education on the introduction of the new Two Ghana Cedi also focused just as in previous exercises on the need to ensure that the notes are well maintained.

When respondents were asked as to the roles they can play in keeping the cedi clean, 478 representing 79.7 per cent postulated that there is the need to avoid crumpling the note, following this admonition were 462 (77 per cent) who talked on the need to avoid handling notes with soiled and wet hands.

266 (44.3 per cent) suggested keeping the money appropriately with 134 (22.3 per cent) also preferring depositing excess money at the bank as a means of keeping it clean.

Table 5.1: Roles in Keeping the New Two Cedi Note Clean

	Frequency	Percentage
Avoid Crumpling The Note	478	79.7
Avoid Handling Notes With Soiled and Wet Hands	462	77
Keep Appropriately	266	44.3
Put Excess Money in the Bank	134	22.3
Any Other	30	5

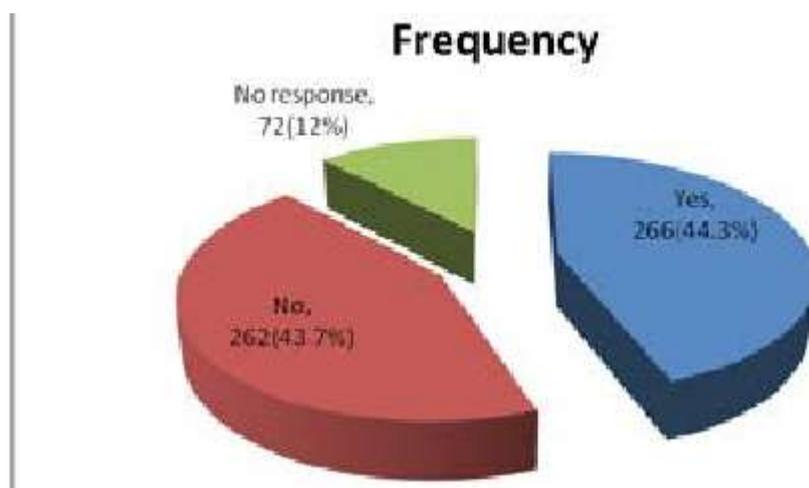
5.4: Airing of Recording at the Forum

Video and Audio recordings were provided as supplementary tools in the education exercise depending on the gadgets available to the officers. The audio was widely used in the communities as compared to the video. However, the unavailability of the gadgets denied participants in some communities access to the recording as a supplementary tool.

Respondents stated as to whether the video or audio recording was played at the forum they attended.

It is worthy to note that almost the same number of respondents who indicated that the recording was played (266 representing 44.3 per cent) at the forum also stated that it was not aired (262 representing 43.7 per cent).

Chart 5.2: Airing of Audio / Video Recording



5.5 Usefulness of the Recording

Of the 266 respondents who stated that a recording was played at the programme, more than half of them representing 56.4 per cent indicated that the recording was a very useful supplementary educational material. 92 (34.6 per cent) of the respondents who stated that the recording was played stated that it

was Useful. Those who said it was somewhat useful were 17 (6.4 per cent). The table below provides the rating of those who heard or witnessed the recording.

Table 5.2: Usefulness of Educational Material

	Frequency	Percentage
Very Useful	150	56.4
Somewhat Useful	17	6.4
Useful	92	34.6
Not Useful	7	2.6
Total	266	100

At the regional level, for those who said the recordings were very useful, the Eastern Region had the highest number of respondents numbering 33, with the Ashanti Region following with 30. The Northern Region followed with 22 respondents also stating same.

For those who said the recording was somewhat effective, Upper East Region topped with 4 interviewees stating so with the Brong Ahafo and the Eastern regions following with 3 responses each.

Also, the Brong Ahafo Region had the highest number of 25 respondents stating that the recording was useful with Greater Accra Region following with 18 respondents.

On the part of the 7 respondents who stated that the forum was not useful, 4 of them were from the Central Region, 2 from the Upper East Region whereas Greater Accra Region had 1 of such respondents.

Lastly, on the part of the 63 respondents who did not respond to the question, 17 of them were from the Northern Region, 15 from the Eastern Region with the Ashanti Region following with 10 respondents who did not respond to the question.

5.6 Lessons Learnt at the Forum

In ascertaining the success of the forum, respondents provided two lessons that they learnt. As indicated in table 5.3, a total of 1052 responses were provided of which majority (371 representing 35.3 per cent) of the responses were on the need to keep the cedi notes clean. With the majority stating this, it is a significant achievement as it is extremely expensive in printing new notes.

Following this were 197 responses (18.7 per cent) that were on the features of the new Two-cedi note. Besides, generally mentioning that they learnt about the features of the new note, specific mention was also made of some significant features on the note. 48 (4.6 per cent) of the respondents stated that they learnt that the note has the portrait of Dr. Kwame Nkrumah. The same number of responses 48 (4.6 per cent) also went for the blind recognition marks for the visually impaired. 46 (4.4 per cent) of the responses also centered on the commemorative text which is on only the first notes issued in recognition of the centenary celebration of the birthday of Dr. Kwame Nkrumah, 40 (3.8 per cent) was on the security thread with 22 (2.1 per cent) of the responses on the watermark with highlight '2', portrait of Tetteh Quarshie and the Cocoa pod. The iridescent printed figure '2' also had 12 (1.1 per cent) responses.

86 of the responses also centered on the main purpose of the forum as they indicated that they learnt about the introduction of a new Two Ghana cedi note. This is encouraging as for them; it was the period they got to know that a new note is to be introduced and that it is the Two Ghana cedi note. Find details in Table 5.3.

Table 5.3: Two Lessons Learnt at the Forum

	Frequency	Percentage
Learnt About the Introduction of the Two Ghana Cedis	86	8.2
Learnt About the Features of the Two Ghana Cedi	197	18.7
Learnt About the Watermark With Highlight '2', Tetteh Quarshie and the Cocoa Pod	22	2.1
Learnt About the Security Thread	40	3.8
Learnt About the Iridescent Printed Figure of '2'	12	1.1
Learnt About the Blind Recognition Marks	48	4.6
Learnt that the Note Has the Portrait of Dr Kwame Nkrumah	48	4.6
Learnt About the Commemorative Text	46	4.4
Keeping the Notes Clean	371	35.3
The Need to Use the Coins More to Reduce Pressure on The Notes	54	5.1
The New Note Will Enhance Business Transactions As It Serves as an Intermediary Between the One and Five Cedi Notes	21	1.9
Learnt that its Expensive to Print New Notes	21	1.9
Any Other	86	8.2
Total	1052	100.0

CHAPTER 6

Conclusion

The Commission undertook this exit poll to establish the level of knowledge of the community members who attended the fora as well as finding out which aspects of the education on the new Two Ghana Cedi banknote needed further clarification during the remaining campaign period.

It is not surprising that of the six hundred respondents; there were more males with 331 (55.2 per cent) as compared to females, as they were 269 (44.8 per cent).

Majority of the respondents were within the 30-39 year group with 158 (26.3 per cent). The age groups 40-49 and 20-29 followed with 129 (21.5 per cent) and 112 (18.7 per cent) respectively.

More than a third of the respondents were educated up to the Basic education level with 269 respondents representing 36 per cent. Following were those educated up to the secondary level constituting 27.2 per cent with 163 respondents. Ninety-eight of them constituting 16.3 per cent had not received any formal education.

Three hundred and eighty nine of the respondents constituting 64.8 per cent were married.

Majority of the respondents were either Christians or Muslims as they had 436 (72.7 per cent) and 134 (22.3 per cent) respectively.

Almost all the respondents could tell the purpose of the forum with 587 (97 per cent) of them stating that it was on the introduction of the new two Ghana cedi note.

Eighty-five point three per cent (494) of the interviewees rightly stated May, 2010 as the period for the introduction of the new note.

As to whether the introduction of the new note is necessary, all the respondents stated their view. Almost all the respondents 575 representing 95.8 per cent stated that the introduction was necessary with 25 stating otherwise. On reasons for responses as to whether the introduction is necessary or not, the reasons that the new note would help reduce the pressure on especially the one cedi note and make business transactions easier and convenient dominated in the suggestions. On the part of those who stated that the introduction was not necessary, their main reasons were that the existing denominations are adequate and that the introduction of the new cedi is unnecessary.

Three hundred and sixty-five respondents constituting 60.8 per cent stated that the forum was their first education on the introduction of the new cedi. The respondents, who stated that they knew about the introduction of the new note before attending the forum, stated that the Media and the NCCE had already given them a gist.

Up to 70 per cent knew that subsequent issues of the note will not have the commemorative text. 92.8 per cent knew where to locate blind recognition marks as a security feature. Seventy-nine point seven per cent (79.7 per cent) identified the security thread. Another thirty-six point eight (36.8 per cent) identified the iridescent printed figure.

Most respondents learnt that it was important to keep the Cedi clean. Seventy-nine point seven per cent (79.7 per cent) said they would do so by not crumpling the cedi. Seventy-seven per cent said they will avoid handling the cedi note with soiled or wet hands. Another forty-four point three per cent (44.3 per cent) said they would keep the cedi note appropriately. Twenty-two point three per cent (22.3 per cent) opted to keep excess money in the bank as a way of keeping the Cedi clean.

Forty-four point three per cent (44.3 per cent) of respondents said the recording was aired at the forum, and more than ninety per cent of the number said the material was useful.

When respondents were asked to mention two new things they learnt at the forum, many of them, almost a third, mentioned keeping the Cedi note clean. The next most mentioned item was the features of the new two Ghana Cedi note.

The result of the poll establishes that the NCCE undertook effective direct communication in the communities visited. Even for those who had previous education on the issues, NCCE was cited as the second most important source of that education with the media being the first most important source.

APPENDIX (A)
NATIONAL COMMISSION FOR CIVIC EDUCATION

QUESTIONNAIRE

TITLE: EXIT POLL ON THE INTRODUCTION OF THE TWO GHANA CEDI NOTE

(PLEASE BE ASSURED THAT YOUR RESPONSES WILL BE TREATED WITH UTMOST CONFIDENTIALITY. CONSEQUENTLY YOU NEED NOT PROVIDE YOUR NAME)

NAME OF INTERVIEWER.....

PLACE OF INTERVIEW.....

DISTRICT.....

REGION.....

DATE OF INTERVIEW.....

FOR OFFICE USE	EDITED BY		CODED BY		KEYED BY	
NAME:						
DATE:						

SECTION A
Socio-Demographic Data

1. Sex:

- i. Male ii. Female.....

2. Age:

- i. 19 and below..... ii. 20 – 29.....
iii. 30– 39..... iv. 40 – 49.....
v. 50 – 59..... vi. 60+

3. Educational Background: (Highest Attainment)

- i. No Formal Education
ii. No Formal Education (but can speak/write in
English and/or vernacular).....
iii. Basic (primary, middle, JHS etc.)
iv. Secondary (SHS, trg. Col., Voc. etc.).....
v. Tertiary institution (poly, univ. etc.).....
vi. Any Other (please specify).....

4. Occupation:

- i. Student ii. Farmer/ fisherman
iii. Teacher/lecturer iv. Civil/ public servant
v. Professional vi. Trader/ businessman
vii. Unemployed
viii. Artisan (specify)
ix Any other (specify).....

5. Marital Status

- i. Single ii. Separated
iii. Married iv. Divorced
v. Any other (specify).....

6 Religion:

- i. Christian ii. Traditionalist
iii. Muslim iv. Any other (specify).....

SECTION B

- 7.** What was the forum about?
- i. Redenomination of the cedi
 - ii. Introduction of the new GH¢2 note
 - iii. Changing the country's currency
 - iv. Reducing the money in circulation
- 8.** When will the GH¢2 note be first introduced?
- i. 6th March 2010
 - ii. May 2010
 - iii. June 2010
 - iv. July 2010
- 9.** Do you think the issuance of the GH¢2 is necessary?
- i. Yes
 - ii. No
- 10.** Give reasons for your answer
- i.
 - ii.
- 11.** Is this the first education you have had on the new GH¢2 note?
- i. Yes
 - ii. No
- 12.** If no, where did you first have the education from?
- i. Information Service
 - ii. Bank of Ghana
 - iii. NCCE
 - iv. Ministry of Finance
 - v. Media
 - vi. Any other (specify).....
- 13.** Mention one of the three images one can see on the new currency when held against the light.
- i. Tetteh Quarshie
 - ii. Dr. Kwame Nkrumah
 - iii. The cocoa pod
 - iv. The highlighted '2' of the denomination
- 14.** Will there be any difference between the first issuance of the GH¢2 note from the subsequent ones?
- i. Yes
 - ii. No
- 15.** If yes, what would be the difference?
- i. The watermark with highlight "2"
 - ii. The commemorative text
 - iii. Security thread
 - iv. Blind recognition marks
- 16.** What blind recognition marks can be found on the new banknote?
- Two dots on the:
- i. upper right hand corner
 - ii. upper left hand corner
 - iii. bottom right hand corner
 - iv. bottom left hand corner
- 17.** Which of the following are features of the new GH¢2 note?
- i. Security thread
 - ii. Iridescent printed figure
 - iii. The blind recognition marks
 - iv. Hologram
 - v. An embodiment of Dr. Kwame Nkrumah

18. What role can you play to keep the new GH¢2 note clean.

- i. Avoid crumbling the note
- ii. Keep appropriately
- iii. Avoid handling notes with soiled and wet hands
- iv. Put excess money in the bank
- v. Any other (specify).....

19. Was the video/audio recording on the GH¢2 note aired at the programme?

- i. Yes
- ii. No

20. If yes, how useful did you find the video/audio?

- i. Very Useful
- ii. Somewhat Useful
- iii. Useful
- iv. Not Useful

21. How satisfied are you with the information communicated at the forum.

- i. Very Satisfied
- ii. Somewhat Satisfied
- iii. Satisfied
- iv. Not Satisfied

22. Mention two new things you learnt at the forum?

- i.
- ii.....

APPENDIX (B)

Selected Districts

Ashanti Region

1. Adansi South
2. Amansie Central
3. Amansie East
4. Asante Akim North
5. Asante Akim South
6. Obuasi
7. Offinso South
8. Sekyere Afram Plains
9. Sekyere Central

Central Region

1. Assin North
2. Assin South
3. Awutu Senya
4. Mfantseman
5. Twifo Hemang Lower Denkyira

Greater Accra Region

1. Accra
2. Adentan
3. Dangme East
4. Dangme West
5. Ga South
6. Ledzokuku Krowor
7. Tema

Brong Ahafo Region

1. Jaman North
2. Kintampo South
3. Sunyani West
4. Tain
5. Tano North
6. Techiman

Eastern Region

1. Kwahu East
2. Kwahu North
3. Kwahu South
4. Lower Manya Krobo
5. Akyemansa
6. Suhum Kraboa Coaltar
7. Yilo Krobo

Northern Region

1. East Gonja
2. East Mamprusi
3. Nanumba North
4. Savelugu
5. Tamale
6. Tolon Kumbungu
7. West Gonja

Upper East Region

1. Bongo
2. Kassena Nankana East
3. Kassena Nankana West
4. Talensi Nabdam

Upper West Region

1. Lawra
2. Sissala East
3. Wa

Volta Region

1. Biakoye
2. Jasikan
3. Kadjebi
4. Ketu North
5. Ketu South
6. North Tongu

Western Region

1. Ahanta West
2. Jomoro
3. Nzema East
4. Sekondi Takoradi
5. Shama
6. Tarkwa Nsuaem