

Inequality and Inclusive Development in Ghana

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1. Introduction: The Relationship between Development, Inequality, and Politics

Inequality is the subject of vigorous debates in academic and policy circles because it invariably draws on moral sentiments about what constitutes a fair and just society. While there is general agreement that talent and hard work need to be rewarded, there is also a recognition that factors beyond an individual's direct control can and do shape their ability to fully exploit their potential (Nichols 2012). However, beyond a certain threshold, inequality can pose problems for social cohesion and political stability, which in turn has potentially negative impacts on quality of life measures, such as health, education, and public safety (Acemoglu and Robinson 2002; Muntaner and Lynch 1999; Russett 1964).

Inequality has a multiplicity of causes, dominant among them the inequitable nature of the development process itself. This idea is captured in the famous Kuznet or U-shaped hypothesis, "which postulates that income inequality first increases and then decreases during the process of development" (Campano and Salvatore 1988, p. 265). This hypothesis is empirically supported by historical evidence from the advanced capitalist democracies where the early years of the industrial revolution were characterised by extreme disparities in income and other measures of wellbeing, such as education, health, and access to social amenities. The desperate situation of the working classes during this period lent great force to analytical attacks on capitalism (such as Karl Marx's trenchant criticisms) as well as political mobilisations aimed at introducing social reforms. These eventually culminated in the establishment of welfare policies which eventually came to be closely identified in the West as entitlements of citizenship (Acemoglu and Robinson 2002; Marshall 1950).

However, not all countries have followed the U-shaped trajectory of the Kuznet hypothesis. Developing countries attempting to rapidly develop their economies have experienced the rising inequality which characterised the early years of the industrial revolution but have been unable to subsequently transition towards greater equity. Many factors have been advanced to explain this outcome, including

“productivity changes, differential savings behaviour, exploitation of workers”, among others (Robinson 1976, p. 437). The experience of developing countries shows that declining inequality cannot be automatically expected to occur as a country’s economy develops.

In particular, it is important to note that social redistribution often reflects differences in access to power rather than the inevitable outcome of the development process. In Europe, distributional policies that resulted in declining levels of inequality were instituted in response to the political mobilisation of the urban poor and the weakening of the elite’s hold on power (Marshall 1950). In contrast, many developing countries have found themselves in “autocratic disaster” situations, where “inequality is high, but there is no democratization or redistribution because civil society is not well organized” (Acemoglu and Robinson 2002, p. 184). This highlights the centrality of political factors in shaping the relationship between inequality and development.

The complex nature of inequality as well as the socio-political difficulties involved in its amelioration call for robust policy coordination in addressing it. The United Nation’s 2030 Agenda for Sustainable Development, adopted in 2015, represents an attempt to confront headlong some of the most intractable global problems in the modern era. Incorporating 17 Sustainable Development Goals (SDGs), the agenda “provides a shared blueprint for peace and prosperity for people and the planet, now and into the future”.¹

This chapter examines inequality trends in Ghana and attempts to address them as part of the country’s commitment to SDG 10, which seeks to reduce inequality within and among countries. As we shall show, while progress has been made in specific quarters, inequality in Ghana continues to grow, indicating that to achieve any transformative outcome, broad-based political mobilisation and assertive policy interventions are necessary.

2. The West African Context

Assertive political action is instrumental in the formulation and implementation of policies that have the potential for mitigating inequality. However, an Oxfam report in 2019 asserted that even by African standards, West African governments showed a marked lack of commitment to reducing inequality, concluding that

¹ The 17 Goals: Sustainable Development. Retrieved from <https://sdgs.un.org/goals> (accessed 25 November 2021).

inequality had reached crisis proportions in the region (Oxfam 2019). Ghana currently ranks as one of the most unequal countries in West Africa, with a Gini score of 42.6. Cape Verde (48.9) and Nigeria (45.9) ranked as the most unequal countries in West Africa, while Niger (34.4) and Mali (33) ranked as the least equal (see Figure 1 below). The same report ranked West African countries by their commitment to reducing inequality (CRI). Ghana ranked fourth out of 16 West African countries with a score of 0.28 against a regional score of 0.14. By contrast, Cape Verde ranked first with a CRI score of 0.38, while Nigeria ranked last with a score of 0.05 (Oxfam 2019, p. 6).

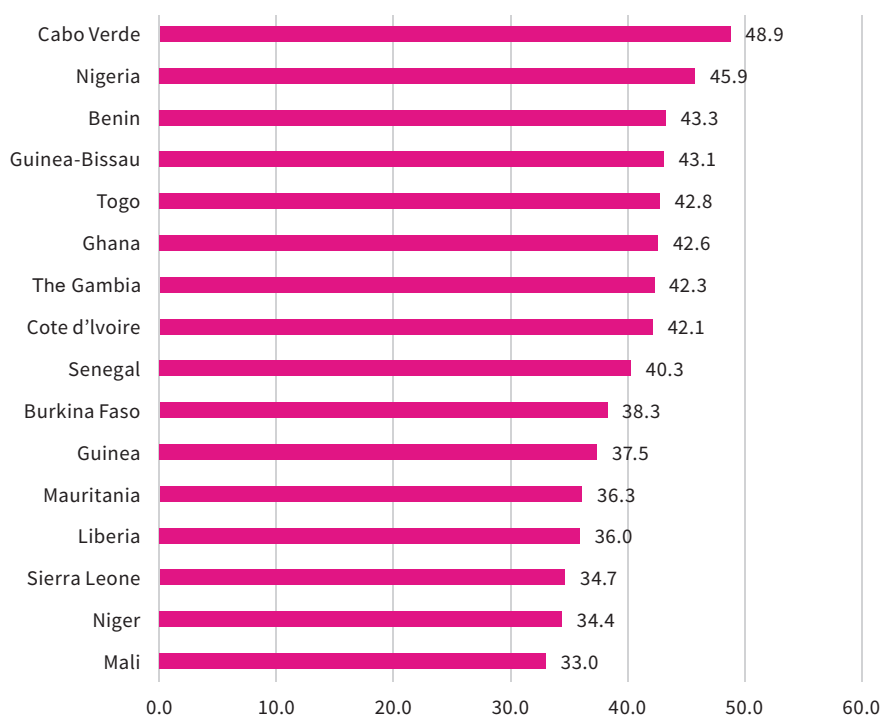


Figure 1. Average inequalities in West African countries, 2007–2017 (Gini coefficient). Source: Graphic adapted from Oxfam (2019).

The idea that political liberalisation was crucial for ushering in institutional reforms that, among other things, would lead to the reduction in inequality provided a powerful motivation for the wave of democratisation that swept through developing countries in the 1980s and 1990s. In Ghana and other African countries, democratisation occurred in the immediate aftermath of the structural adjustment

programmes (SAP), which eroded existing welfare policies such as subsidies on education and health (Boafo-Arthur 1999). However, increasing dissatisfaction with the negative impact of economic liberalisation resulted in the introduction of several policies aimed at mitigating the social cost of extreme exposure to market shocks.

This chapter provides an overview of inequality and inclusive development policies in Ghana. The next section examines the historical and political context for understanding inequality in Ghana. The fourth section outlines concrete contemporary manifestations of various dimensions of inequality in Ghana, while the penultimate section summarises selected policy interventions in Ghana's Fourth Republic. The chapter concludes with brief reflections on the prospects for building a more inclusive society in Ghana.

3. A Political Economy of Inequality in Ghana

This section examines the broad historical and political drivers of inequality in Ghana. Inequality in Ghana and other African states is often explained with reference to the differences in the experience of colonial rule across the continent. In general, settler colonies—such as South Africa and Zimbabwe, formerly Rhodesia—had high levels of inequality due to their extractive policies as well as the concentration of wealth in the hands of a small number of European settlers. On the other hand, non-settler colonies such as Ghana and Nigeria were characterised by lower levels of inequality because Africans largely remained in control of productive resources (Aboagye and Bolt 2018). However, the reality is much more complex than this broad differentiation would suggest. Differences in colonial experience certainly contributed to long-run outcomes in inequality, but there were important precolonial factors which shaped the trajectory of economic development in African colonies and subsequent patterns of inequality. For instance, customary regulations regarding access to land and labour boosted the abilities of some social groups to accumulate resources while severely constraining others, such as women, from taking advantage of the new economic opportunities which opened up with the advent of colonial rule (Amanor 2010; Austin 2005).

Although inequality in the Gold Coast (and later, Ghana) was strongly shaped by colonial rule, the effect of colonialism did not operate in a vacuum. The social and political legacies of the precolonial era established the broader context within which the economic forces unleashed by colonialism operated. One of the most far-reaching legacies of the precolonial period was the impact of the trans-Atlantic slave trade. Although the slave trade was abolished in the first decade of the nineteenth century, its impact reverberated across the Gold Coast and other West

African colonies for the rest of the century. Between the early and mid-nineteenth century, the British exercised an irregular jurisdiction on the Gold Coast which they justified as necessary for the enforcement of the abolition of the slave trade. This necessitated their increasing exercise of judicial authority, initially only limited to the perimeters of their forts along the coast, but which steadily extended further to the inland areas (Asante 2018).

One of the most important roles the proto-colonial administration played was the support of the so-called “legitimate commerce”, which emerged after the decline of the slave trade. This trade eventually led to the rise of a class of African traders, known as “merchant princes”, who exported agricultural commodities such as oil palm and rubber to Europe and imported basic consumer goods such as clothes and alcoholic beverages. The merchant princes constituted an elite group set apart from the rest of the African population by their European education, allegiance to the Christian faith, and enormous wealth. Around the middle of the nineteenth century, they had so much wealth that some of them even provided financial aid to the cash-strapped British administration. For instance, James Bannerman, an African merchant, had “expended upwards of £5000 in aiding the British Government” on the coast (Asante 2020).

This financial power also translated into political power, and from the middle of the nineteenth century until the Gold Coast was formally proclaimed a crown colony, African merchants served in high administrative capacities in the colonial government. By the turn of the twentieth century, when the colonial government became increasingly hostile, the African elite teamed up with the traditional rulers to form the first organised protest movements in the colony. Using the vehicle of the Aborigines’ Rights Protection Society (ARPS), they were able to successfully fight against the Crown Lands Bill which would have vested all “unused” lands in the colonial government (Asante 2020; Kimble 1963). However, even when they were excluded from government positions, they were able to leverage their contribution to government revenue through the payment of duties and rates to demand representation (Akyeampong 1994).

Nevertheless, the merchant princes constituted a tiny fraction of the Gold Coast population. Up to the early decades of the colonial period, inequality tended to be minimal because the economy was not very diversified. Moreover, commercial trade was limited to the coastal towns where the merchant princes resided. The large majority of the population was involved in subsistence agriculture and was largely insulated from the modern economy that was beginning to take root around the small sphere of European influence along the coast (Asante 2020; Kimble 1963).

The Gold Coast economy witnessed a revolution with the advent of cocoa production in the late nineteenth century. The cocoa economy benefited enormously from the successful battle waged by the ARPS against the Crown Lands Bill, which ensured that the control of lands remained in the hands of families or lineages. With land tenure firmly vested in families and stools, the colonial government was unable to bring to fruition its plans to attract foreign investment to develop large-scale plantations. Instead, the rapid growth of the cocoa economy was entirely dependent on the local entrepreneurial initiative which responded almost immediately to the cocoa boom.

In a matter of years, the cocoa frontier extended inland from the Eastern Districts to Asante, which was annexed to the Gold Coast at the turn of the twentieth century. As the cocoa economy developed, it unleashed powerful economic forces which transformed social relations, customary land tenure arrangements, and political development in the Gold Coast (Amanor 2010; Austin 2005; Hill 1961). By the second decade of the twentieth century, cocoa had become the backbone of the colonial economy, and issues such as the pricing and marketing of the commodity had become highly explosive political issues (Rhodie 1968; Austin 1987).

When the Gold Coast attained independence in 1957, the founding president, Kwame Nkrumah, embarked on a programme of rapid industrialisation under an import substitution framework to meet the dual goal of closing the development gap between Ghana and the West and reducing the stark social and spatial inequalities which characterised colonial policies (Asante 2021). His government also made heavy investments in education, health, and other social sectors (Osei et al. 2020) in furtherance of these goals. However, these were not enough to offset the legacies of the unequal regional distribution of resources and state investment during the colonial period.

Ultimately, fiscal constraints, political corruption, and growing dissatisfaction led to the overthrow of the Nkrumah government in 1966. Thereafter, Ghana underwent a period of acute political instability, with a rapid alternation of military and civilian regimes until the Provincial National Defence Council (PNDC) took over the reins of government in 1981. Under the PNDC's 11-year rule, Ghana implemented economic recovery and structural adjustment programmes (SAPs), which resulted in economic growth but led to serious hardships as the state rolled back subsidies on health, education, and agricultural inputs. Since the country's return to constitutional rule in 1992, successive governments have tried to balance the competing demands of market reforms and inclusive development (Boafo-Arthur 1999; Asante 2021). These

broad political economy factors have shaped the nature and trajectory of inequality since the early nineteenth century.

The period between the end of the slave trade to the early 1890s was marked by low inequality due to the fact that a vast majority of the population at this point were involved in the subsistence economy, but it is difficult to quantify the extent of inequality in the nineteenth century owing to a lack of adequate data. However, some progress has been made towards documenting the extent of inequality in the Gold Coast/Ghana since the 1890s. Drawing on a rich variety of sources including census data, income estimates from colonial blue books, and information from secondary sources, Aboagye and Bolt (2018) were able to create comprehensive social tables that “provide a straightforward way of estimating the distribution of incomes over social classes as they provide both the share in total population and an average income for each social class” (ibid., p. 8). Based on their social tables, they were able to provide a rigorous picture of the colonial social hierarchy, which was ordered as follows: (1) European government officials, (2) large-scale cocoa farmers, (3) cattle holders, (4) African government administrators and executives, (5) other government employees, (6) commercial workers, (7) medium-scale cocoa farmers, (8) skilled workers, (9) unskilled workers, (10) small-scale cocoa farmers, (11) petty traders, (12) domestic servants, (13) food crop farmers, (14) agricultural labourers, (15) fishermen, and (16) the subsistence group. Based on the social tables, Aboagye and Bolt (2018, 2021) were able to establish that inequality increased steadily between 1891 and 1960. Their data showed that inequality was relatively low from 1890 and 1930, with a Gini coefficient which hovered just above 0.4, until the early 1930s, when the upward trend began. By 1960, the Gini score was well above 0.5, but “account[ing] for . . . within-group inequality raises inequality on average by four percentage points throughout the period” (Aboagye and Bolt 2021, p. 11; see Figure 2 below).

On the whole, it is not clear from Figure 2 that the interventionist policies of the immediate post-independence era were able to reduce the rising levels of inequality. This is partly inevitable, given the fact that a large majority of the population was outside of the formalised economy. Moreover, important as it was, the rapid extension of social infrastructure that occurred in the years following independence was still not able to cause a sea change in the trajectory of inequality. Since then, inequality in the country has continued to increase, although estimates between 1960 and the mid-1980s are lacking.

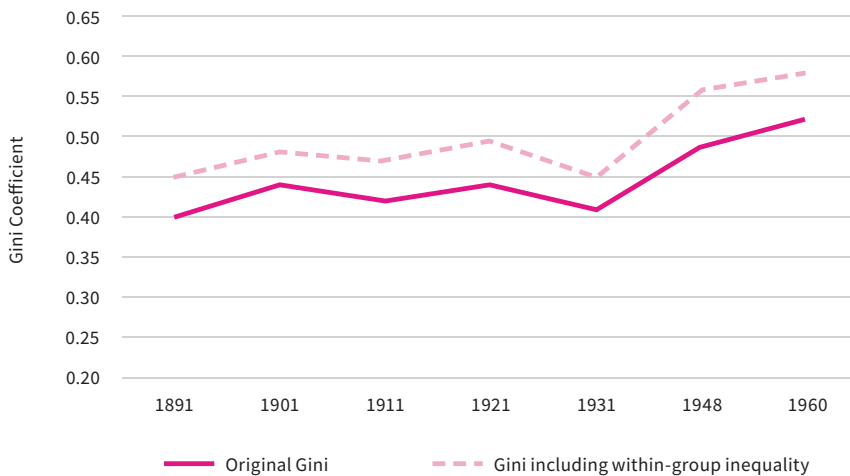


Figure 2. Income Gini coefficients, 1891–1960. Source: Graphic adapted from Aboagye and Bolt (2021).

The austerity policies that came with the imposition of structural adjustment ushered in another era of increasing inequality. Structural adjustment widened social disparities by vastly enhancing the gains reaped by the professional and ruling elites while everyone else experienced increasing hardships. Consequently, inequality resumed its sharp upward climb in the mid to late 1980s and continued on this trajectory until the turn of the twenty-first century. This process of worsening inequality has been further reinforced by the nature of structural economic change in Ghana. As Osei et al. (2020) explained, “structural change in Ghana had been characterised by a decline in the agricultural sector’s share in employment but the released labour ended up in relatively low productivity and informal sectors” (ibid., p. 15). The relatively minimal contribution of the manufacturing sector to national income is symptomatic of jobless growth. In the sections that follow, we shall provide a descriptive account of the varying manifestations of inequality in Ghana as well as policy interventions introduced to address it.

4. Manifestations of Inequality in Ghana

Inequality is self-perpetuating in the sense that its various manifestations tend to be interconnected and mutually reinforcing. For instance, the social dimensions of inequalities deepen the political and economic forms of inequality as they define

the scope or reach of access to opportunities and escape routes from poverty and deprivations.

4.1. Economic: Income and Asset Inequality

While income poverty has declined over the years in Ghana, scholars such as Osei-Assibey (2014) have observed, with concern, the widening gap between the different income brackets. Ghana, like most developing countries, shows a wide divergence between its income and consumption expenditure levels across localities and socio-economic classifications, as evidenced in the different rounds of Ghana Living Standard Surveys (GLSS).

The available data indicate an increase in real wages across all categories of income earners between 2005/2006 and 2012/2013 (Atta-Ankomah et al. 2020). The trend continued in 2016/2017, especially in the case of the bottom 10%, but there was a slight decline in the top 10% of income earners. This fact represents an important step towards closing the wage inequality gap. Atta-Ankomah et al. (2020) further observed that the decline in wage-based inequality may be due to the implementation of the Single Spine Pay Policy (SSPP), which sought to streamline the pay policy of government sector workers. The 2012/2013 and the 2016/2017 periods showed a significant decline in wages from paid employment.

The ownership of durable assets is used as a basis to ascertain household consumption and relative wealth. Atta-Ankomah et al. (2020) show that asset inequality followed a similar trend in 2005/2006, 2012/2013 and 2016/2017. While there were higher levels of asset inequality in 2005/2006 and 2012/2013, 2016/2017 saw a decline at the national level and in terms of the regional coefficient within the same period. The differences in asset inequality at the household level are largely due to differences in the gender composition of households rather than the differences between them (Atta-Ankomah et al. 2020). In this regard, asset inequality was lower among male-headed households than among female-headed households across the three periods. The trend of asset inequality declines was in tandem with the national trend where increases were observed in 2005/2006 and 2012/2013 with a reversed trend in 2012/2013 and 2016/2017.

4.2. Gender

There is ample evidence of gender inequality in education in Ghana (Senadza 2012). This is shown clearly by the UNDP's gender-disaggregated data of the human development index. In 2017, Ghana had a Gender Inequality Index (GII) value of 0.538, ranking 131 out of 160 countries in 2017 (UNDP 2018). Low political

representation and the comparatively low enrolment, retention and completion of secondary education by females were cited as key factors responsible for the low ranking. As has been noted by Lewin (2015, 2019), unhindered access to education substantially improves productivity and reduces the likelihood of falling into poverty, thereby reducing inequality. Enrolment at both the basic and the secondary level has therefore been a priority in policy and strategic planning. Policies such as the Free Compulsory Universal Basic Education (FCUBE) and the recent implementation of the Free SHS policy in 2017 further highlight the increasing attention paid to education. Much focus has also been given to the need to bridge the gender gap relating to enrolment, attendance, retention and attainment of final qualifications, that is, graduation or completion.

The Ghana Living Standards Survey Round 7 report 2015–2017 shows that the net school attendance rate at all levels of pre-tertiary education was slightly higher among males in 2005/2006. This situation, however, reversed to favour females in 2012/2013 and continued to widen in favour of women in 2016/2017. The school attendance rate saw incremental growth in 2012/2013 and 2016/2017 across the country. There were appreciable improvements at the primary, Junior High Schools (JHS), and Senior High School (SHS) levels for both gross school attendant rate (GRA) and net school attendant rate (NAR).

In terms of household dynamics, the structure of the household in terms of the access to and use of resources creates an economic differentiation between males and females. Oduro et al. (2011) note that there is a gender gap biased against women in the ownership of assets such as land, housing and livestock. With the exception of businesses, the incidence of asset ownership is lower among women compared to men. In addition to the gap in asset ownership, women tend to own assets that have a lower value compared to assets owned by men. Consequently, women are estimated to own a little over 1/3 of the gross household physical wealth. This, according to Deere et al. (2013), is driven by discriminatory inheritance practices and the nature of family customs which deny property-owning rights to women. The cultural and systemic barriers which limit the access to and control of properties (especially landed and high-value properties) further deepen the inequality between males and females in relation to wealth and asset ownership.

Politically, disparities remain between men and women. Though women have historically played an integral role in Ghana's grassroots mobilization and canvassing of support for diverse causes, women's political representation is low. This is more significant in the number of female representatives in parliament. In 2016, women represented a mere 13 percent of the 275-member parliament. This

number increased slightly to 40 female MPs representing 14.5% of the 275 members of parliament. This is paradoxical as Ghana was among the forerunners of countries that considered introducing a gender-based political representative quota in 1959. The Kwame Nkrumah-led Convention People's Party (CPP) government introduced and passed the Representation of the People (Women Members) Act which "ensured the nomination and election of ten women to parliament, and was acknowledgement of the important role of women during the struggle for independence" (Madsen 2019, p. 3).

The growth of Ghana's democratic credentials after the fourth republican constitution has, however, not helped to bridge the inequality of political representation between men and women. Efforts made by political parties to address this systemic disadvantage have mostly failed to garner the needed support of their members. The New Patriotic Party's failed affirmative action policy which was meant to increase female representatives of the party in parliament by ensuring that females stand uncontested by male aspirants in the party's primaries is a case in point (Madsen et al. 2020). Barriers to the equity of political representation include the following: First, the "first-past-the-post" electoral system which comes with an in-built winner-takes-all bias that can lead to distorted patterns of representation. Second, the substantial monetisation of politics greatly disadvantages women who are often economically vulnerable and thus struggle to compete at the constituency level. In cases where women manage to overcome the first two challenges, the culture in parliament tends to work against female parliamentarians. These women are often labelled "girlfriends/wives" or "small girls", thereby dismissing their professional expertise. In addition to these factors, female parliamentarians are generally subjected to an extra degree of scrutiny. Women in politics are disproportionately attacked verbally (and in some cases even physically) for their gender and sexuality.

4.3. Disability

Disability constitutes an important basis for inequality due to the limitation it places on the social and economic capacities of individuals and groups. From the physically challenged to the visually impaired and the deaf, disabilities become the basis for social and economic exclusion as well as a source of stigma. Additionally, disability and gender interact to create multiple disadvantages for women compared to men. This is a result of sexism and culturally based discriminatory practices aimed at women and persons living with disabilities of all forms. Though Ghana made a commitment to promoting the rights of persons with disabilities (PWDs) through the ratification of the Convention on the Rights of Persons with Disabilities (CRPD)

in August 2012, steps towards creating a conducive environment for persons with disability to thrive both socially and economically have stalled. Discrimination has been noted by Naami (2015) as an important barrier to the employment of persons with disabilities, particularly women. Most persons living with disabilities tend to live in poverty and deprivation, especially women, given that their access to respectable and well-paying jobs is significantly curtailed.

Closely linked to access to economic participation is access to education. In the national report on basic education, the government of Ghana indeed acknowledges the barriers to students with special needs school attendance. These include (a) negative public perceptions, (b) architectural barriers, (c) inadequate assessment facilities, (d) inaccessible curriculum, (e) curriculum inflexibility, and (f) ineffective or inadequate pre- or post-planning in special education needs for regular teachers (Republic of Ghana 2004). In spite of this, persons with disabilities of all kinds face significant limitations in accessing education at all levels. Special schools designed to serve the needs of PWDs tend to lack basic facilities, thereby stifling the potential of students. Courses and programmes are limited to technical and vocational education. Unequal access to education of all forms tends to create a natural barrier to social and economic mobility beyond a given reach.

Persons living with disability also face significant barriers in terms of political participation. Sackey (2015) has outlined four main factors which are intricately linked to the inability of PWDs to fully participate in political life. He argues that stigmatization and negative social perception regarding the capabilities of PWDs, the lack of resources, including financial and logistical support, which is required for effective campaigns, accessibility challenges relating to the built environment, communication and information access and the educational background of PWDs become blockades to strong participation and representation.

It is, thus, obvious that across all the domains discussed—economic, educational, and political—PWDs face similar sets of obstacles. This is, in part, due to the fact that issues about disability have not historically been a core concern in development planning. However, even in the context of the emergence of inclusivity and diversity as important policy aspirations, there is still a long way to go to redress this neglect. For instance, in spite of the promulgation of the Persons with Disability Act, 2006, many public buildings in urban centres still lack disability-friendly features (Danso et al. 2011).

4.4. Spatial Dimension of Inequality

Imbalances in the spread and distribution of wealth across localities, that is, the rural versus urban dichotomy or regional variability in the levels of poverty relating to access to goods and services as well as expansion or qualitative improvements in infrastructure and quality of life, have widened the income and wealth gaps. Ghana's economy has been noted to be growing at an impressive rate, albeit with increasing consumption inequality at the national level. Thus, although some analysts and economists have conferred a middle-income status on the country, the question remains as to whether the increasing inequality makes the growth volatile or otherwise (Annim et al. 2012).

Disparities in social and economic wellbeing are evident between various spatial units across the country, particularly the north–south divide in the country. According to Aryeetey et al. (2009), such regional or spatial disparities can also be viewed in terms of urban and rural differentiations. Rural Ghana tends to compare very poorly to urban Ghana in almost all socio-economic indices. In sum, such differentiations relating to socio-economic development between rural and urban areas are very pronounced in regions in northern Ghana compared to southern Ghana (Aryeetey et al. 2009). The spatial disparities persist in spite of continued economic growth and poverty reduction efforts over the last decade.

The GLSS report noted that, in terms of consumption poverty, based on surveys (2005/2006, 2012/2013 and 2016/2017), slightly less than a quarter of Ghanaians are poor while less than one out of every nine members of the population are extremely poor. Compared to previous surveys, this is an indication that over the four-year period absolute poverty marginally declined between 2012/2013 and 2016/2017. Although the level of extreme poverty is relatively low, it is concentrated in Rural Savannah, where more than one-third of the people considered to be extremely poor reside (?). In a nutshell, the dynamics of poverty in Ghana over the 12-year period indicate that poverty remains a rural phenomenon. Reducing rural poverty is therefore the surest way to combat inequality in the country.

5. Social Protection and Inclusive Development

Inequality has increasingly become a matter of policy attention in Ghana. The devastating personal and social impact of Structural Adjustment Programmes (SAP) emphasised the importance of the need to “protect people from risks and shocks caused by unexpected economic fluctuations” (Abebrese 2011, p. 3). This need has become even more urgent in the context of the country's highly competitive multiparty democratic dispensation, which has made political leaders highly

vulnerable to popular demands for improvements in living standards (Abdulai and Hulme 2015; Asante 2022; Resnick 2016; Whitfield 2011). This section provides an overview of some of the key social protection interventions in Ghana over the past three decades.

5.1. Programme of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD)

The Programme of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD) was a joint initiative of the World Bank, Ghana government, and UNICEF introduced to provide short-term relief for some of the harshest outcomes of the SAPs (Gayi 1991). The programme was estimated at USD 85 million and began in 1988. Within a period of two years, it aimed to undertake 23 projects in five key areas: employment generation (creating 40,000 jobs), actions to help retrenched workers, community initiatives (implementation of labour-intensive self-help projects), education, and the provision of basic needs for the vulnerable (Gayi 1991; Berry 1994).

An evaluation report in 1990 showed that some of the projects had achieved satisfactory results. For instance, regarding small-scale mining, about 11,000 regularised jobs were created for both the unemployed and underemployed, resulting in the generation of about 2.949 billion cedis from the sale of both diamond and gold extracted by the small-scale miners (Gayi 1991). Further, about 1044 workers who had been laid off were trained in various vocations, including baking, blacksmithing, tailoring, etc.

However, the report also found that PAMSCAD faced serious challenges, including political interference, inadequate recurrent funding, and excessive bureaucracy (ODI 1996). The groups regarded as the most in need at the design stage were the poor households in the upper and northern regions as well as low-income urban households (Stewart and van der Geest 1995). However, as in mid-1990, 48% of the funds disbursed were used to support the logistics of the ministries. Thus, the intended beneficiaries—the poor—did not experience the full benefits of PAMSCAD as they were the main target; hence, their living conditions did not see much improvement.

5.2. Ghana's Poverty Reduction Strategy Papers (GPRS) I and II

As part of its international commitments under the UN's Millennium Development Goals (MDGs), Ghana developed a policy framework in 2003 called Ghana's Poverty Reduction Strategy that sought to pursue poverty reduction and human development while striving to maintain macroeconomic stability. According

to the country's National Development Planning Commission (NDPC 2005), the impact of GPRS I led to a degree of macroeconomic stability and economic growth. However, this growth was not sufficient to address the underlying causes of economic vulnerability and inequality (NDPC 2005).

The second phase of the programme, GPRS II, was implemented from 2006 to 2009. Under this phase, the government sought to consolidate the macroeconomic gains from the first phase and to use this as a foundation for the pursuit of a middle-income status (NDPC 2005; IMF 2012). As such, GPRS II centred on pursuing, among others, private sector-led growth to boost macroeconomic stability and improving governance and civic responsibility (NDPC 2005). Poverty reduction through employment creation was integral to the programmes and projects undertaken under the GPRS (Adablah 2004). However, the employment generated under these programmes was not enough to mitigate the more structural causes of poverty nor to address the problem of growing inequality.

5.3. National Health Insurance Scheme (NHIS)

In August 2003, the National Health Insurance Scheme (NHIS) was established to enhance access to quality and equitable healthcare for all Ghanaians. To execute this mandate, the National Health Insurance Fund (NHIF) was set up to fund the healthcare of all citizens, as stipulated by the National Health Insurance Act, Act 650 of 2003. The NHIS offers premium exemptions for Social Security and National Insurance Trust (SSNIT) pensioners, pregnant women, the elderly (70 years and above), beneficiaries of the LEAP programme (discussed below) and children below 18 years (Jehu-Appiah et al. 2012). The scheme covers about 95% of the "burden of diseases" in Ghana. Other benefits covered by the scheme include maternity care, oral healthcare services, in-patient vices, outpatient services, and eye care.

As of 2019, active members of the scheme numbered over 12 million of Ghana's population (NHIS 2020). Although the state of health facilities in the country is poor (Asante 2022), the NHIS has significantly contributed to access to healthcare and affordability. According to Frimpong et al. (2014), the NHIS gives immunity against premium payments to children, the aged and pregnant women and this has helped overcome some socio-economic obstacles to healthcare, thus ensuring better accessibility for vulnerable groups. In addition, beneficiaries usually use healthcare services more than those who have not been insured.

However, the scheme has been criticised for not living up to its declared pro-poor ideals (Aboagye et al. 2017). Public hospitals, which the poor tend to use heavily, often run out of healthcare supplies and medicines (Christmals and Aidam 2020).

Moreover, the National Health Insurance Authority's (NHIA) report for 2011 revealed that less than two percent of those registered on the NHIS are indigent. A recent analysis of the GLSS 6 revealed that cost barriers prevented about 90 percent of the poorest households from benefiting from the scheme (Nsiah-Boateng et al. 2019). Furthermore, the extremely poor who mostly resided in the rural areas are poorly served as compared to urban settlers. For instance, only 30 percent of qualified nurses and doctors work in rural areas. Apart from this, rural settlers are disadvantaged due to the inaccessibility to healthcare services, which includes long travel distances and poor road networks and a lack of healthcare facilities (Alhassan et al. 2016).

5.4. The Livelihood Empowerment Against Poverty (LEAP)

The Livelihood Empowerment Against Poverty (LEAP) is a social cash transfer programme which was introduced and implemented in 2008 (trial phase) for households living in abject poverty across the country to lessen short-term poverty as well as encourage long-term human capital development (Handa et al. 2014; MOGCSP 2017). Beneficiaries are categorised into three groups:

- Orphaned or vulnerable children (OVC);
- Persons with extreme disability without any productive capacity;
- Elderly poor persons who are 65 years and above (MOGCSP 2017).

In 2008, the programme attracted about 1645 households, increasing to 146,074 households within 185 districts as of 31st December 2015 (MOGCSP 2017).

LEAP achieved a relatively substantial gain. For instance, beneficiaries have been able to reduce their debt and borrowing rates and are now considered creditworthy and financially reliable (Davis et al. 2014). LEAP has also indirectly contributed to increasing enrolment in secondary schools by 7 percentage points as well as reducing the grade repetition by primary and secondary school students (Davis et al. 2014). However, this intervention has been met with several challenges including an irregular inflow of cash, inadequate means of travelling to collect funds by beneficiaries, and administrative difficulties (Jaha and Sika-Bright 2016). Although the idea behind the LEAP was to reduce inequality, the GHS64 given to the LEAP beneficiaries is insignificant compared to the lower-bound poverty line of GHS 792 (Adu-Ababio and Osei 2018).

5.5. Free Maternity Care

The Ghana Health Service (GHS) in partnership with the Ministry of Health (MoH) founded the Safe Motherhood Initiative in 1995 to lessen the high rates of

maternal mortality (MOH 2007; Ayanore et al. 2016). Later in 2007, a fee-exemption policy was introduced for maternity care. This policy was dubbed “creating wealth through health” (MOH 2007) and perceived safe motherhood as a prerequisite for safeguarding economic growth and prosperity (Ayanore et al. 2016).

This policy resulted in reducing maternal mortality from 410 per 100,000 live births in 2010 to 380 per 100,000 live births in 2013 (World Bank 2019; Ayanore et al. 2016). In 2007, the policy was integrated into the NHIS policy (Witter and Garshong 2009). With this, NHIS-registered members are entitled to seek medical attention from all public and accredited private and faith-based healthcare providers (Johnson et al. 2016; Dalinjong and Laar 2012).

However, a major challenge facing the free maternal healthcare policy is inadequate funding, which often leads to out-of-pocket payments for related maternal health services. Witter et al. (2007) assert that poor women could not afford laboratory services, the cost of transportation, drugs and supplies despite the waiver of direct fees under the policy (Fusheini et al. 2017).

5.6. Free Senior High School (SHS)

This policy was introduced to remove all cost barriers to secondary education in Ghana. The Free SHS policy was rolled out in 2017 in fulfilment of the flagship manifesto promise of the New Patriotic Party, which won the December 2016 elections. There is also a 30% reservation in elite high schools for candidates from public JHS. The introduction and implementation of Free SHS have led to a significant increase in enrolment. Data from the Ministry of Education (MOE) show that, in 2017, there were enrolment increases of 17% and 31% in 2018, that is, from 361,771 to 472,730 (MOE 2018).

Further, findings from the 2018/2019 Free SHS monitoring of 51 schools by the Public Interest Accountability Committee (PIAC) of parliament across eight regions revealed that students now report early to school during the beginning of each semester as compared to the period before the FSHS policy (PIAC 2020). This gives an indication that students who could not afford school fees are now able to benefit from the first day of teaching in every school term.

However, inequality in access to quality education is still entrenched and would require concerted efforts to address. Although fee-related costs have been removed, the non-fee cost of education remains (Ibrahim 2018). PIAC’s report indicates that low-grade students are mostly placed in deprived schools, a situation which could further widen the gap between deprived and more privileged schools.

6. Conclusions: SDG 10 and the Political Economy of Inclusive Development

As the previous sections have shown, Ghana has achieved mixed results in its quest to achieve SDG 10. Efforts at achieving progressive and sustained income growth among the bottom 40 percent of the population in order to achieve a greater level of inclusion for marginalized and disadvantaged groups have had mixed results. Though the current information on tracking the achievement of SDG 10 in Ghana lacks empirical data at both the national and international levels, governmental policies and programmes have been designed to address the indicators of SDG 10. Social protection policies such as LEAP and the Free Maternity Care and the Domestic Violence and Victim Support Unit (DOVVSU) of the Ghana Police Service, established through the Domestic Violence Act, have been set up. These institutions, along with the attendant programmes associated with them, are intended to meaningfully protect and provide for the vulnerable in society. The LEAP programme, for instance, provides cash and health insurance to extremely poor households across Ghana to alleviate short-term poverty and encourage long-term human capital development. Improving access to education through increased enrolment and retention has also been a prime focus of successive governments in Ghana. Free SHS education has been a key government programme and intervention since 2017. This programme, among other things, bridged the gap between the rich and the poor, the rural and the urban dweller, by guaranteeing access to secondary education for all. Providing this opportunity for people who would not ordinarily have access to secondary school education has the potential to reduce inequities across the board.

In spite of these gains, however, there are major obstacles in the country's efforts to attain SDG 10. Although many social protection policies have been introduced to ensure greater equity, it is important to recognise that these policies and their implementation are not free of politics. Within the context of Ghana's highly competitive electoral politics, social groups with greater access to political power are better able to attract national resources to improve their living conditions (Abdulai and Hulme 2015; Asante and Khisa 2019; Asante and Mullard 2021). At the same time, the logic of democratic politics provides a window of opportunity for disenfranchised groups to successfully demand their fair share of national resources when they are able to successfully mobilise themselves. Understanding this political context is important because, contrary to the predictions of the Kuznet curve, there seems to be no direct relationship between economic growth and wealth.

At the same time, the liberalisation of politics and economy in Ghana has limited the scope for effective action by the state while increasingly exposing citizenship to the vagaries of the market. In this context, while the country has recorded relatively

decent economic growth since the 1980s, this growth has not been broadly shared due to the inability of the state to actively intervene to ensure a fairer distribution. Indeed, Ghana's attainment of a lower-middle income country status has not coincided with a reduction in equality. Assertive political action is, therefore, necessary to create a more equal and inclusive society. As such, attaining the SDGs in general, and SDG 10 in particular, cannot be separate from wider political processes and the need to deepen democratic citizenship.

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