

# Overview



It is nearly 60 years since the Universal Declaration of Human Rights was adopted by the United Nations in 1948. Since then constitutions and constitutional reforms of several member states have been informed by the ideals of the Declaration. Nations are judged in the international arena by their record with respect to personal liberties and social well-being. This imposes an obligation on member states of the UN to observe and find practical expression for the civil and political rights as well as the economic, social and cultural rights of their citizens. Indeed fact, the impact of the Declaration on global politics has been tremendous in terms of the adoption of the principles of democratic governance. However, in many societies discriminatory practices have persisted in spite of legislation and campaigns to eradicate them.

The concept of social exclusion has become increasingly accepted as a useful way of viewing the polarization of social groups in contemporary society. Evidence that societies have fought and won battles against exclusion under the inspiration of the UN Charter is widespread. For example racial segregation collapsed in the United States and more recently crumbled in South Africa after prolonged struggles of liberation movements fighting for equality and inclusion. Yet, there are several instances where abuses continue to occur in the full glare of the international community, local leaders and civil society organisations. Social exclusion remains prevalent in whole states or groups within states, depending on the level of political maturity and social awareness.

The idea of social inclusion has gained momentum since world leaders at the Social Summit in Geneva in 2000 restated their commitment to social protection as a core issue in poverty alleviation. They also adopted the

Millennium Declaration to fight global poverty and related conditions. At this forum the twin issues of material deprivation and the experience of diminished civil and political rights made a compelling case for highlighting the dangers of social inclusion and its impact on sustainable human development. Social exclusion in this respect has become part of the global ethics against human injustice.

The concern about social exclusion is in many respects moral first, in relation to principles of social justice and second, based on societal aspirations for social order. By rendering social exclusion unacceptable society re-affirms the aspiration for a state of social cohesion and harmony. This is assumed to be fundamental to maintaining a state of peace and social stability. Consequently, any social processes that seem to be interfering with the attainment of this state are bound to be perceived as problematic. Abundant empirical and statistical evidence exists showing that Ghana has achieved remarkable economic growth and stabilization over the past seven years. Despite these achievements, there is a growing perception that a large number of people and groups are not benefiting from the gains made so far from such growth and are thus largely socially excluded. This report, inter alia, is to investigate the validity of this perception.

This calls for an analysis of the extent to which people are excluded not only from the economic realm but also from the social, political and legal processes. This is achieved through the assessment, measurement and analysis of the current status of and trends in human development and social exclusion. The problem of social exclusion is examined and analysed within the context of the relevant social structures, systems and practices in Ghana. The report also reviews the various economic systems

and policies which impede access to economic resources and livelihood opportunities. Additionally, the political, legal and institutional structures which collectively drive and influence exclusion are examined.

A number of approaches are adopted to measure human development and social exclusion. They are both qualitative and quantitative and have been used to measure the severity of the phenomena. The measurement indices for Human Development are the Human Development Index (HDI) and the Gender Development Index. The HDI is computed using the Life Expectancy Index, the Education Index which measures adult literacy and gross enrolment and GDP per capita measured in purchasing power parity terms. The Gender-related Development Index (GDI), takes into consideration the gender aspects of HDI. For social exclusion various proxies such as the long-term unemployment rate, Misery Index, Poverty Rate and a composite Social Exclusion Index have been used.

The operationalization of the concept of social exclusion differs from country to country.

In a survey among 860 Dutch households, about 11% of the adult population was regarded as socially excluded. While for some countries poverty is regarded as the major risk factor, for the Dutch bad health was the most important. A study by researchers of the University of Bristol also found overwhelming evidence that poverty is a major risk factor in almost all the domains of exclusion that they explored.

Social groups with no other forms of support sometimes tend to adopt their own coping mechanisms. But there are also instances where they may be integrated at such low levels of support that they develop chronic deprivation or adverse incor-

poration. For instance, failure to manage chronic illness as a result of poverty or poor service delivery eventually reduces a person's productivity and aggravates his or her livelihood insecurity. Furthermore, the fear of infection may result in a person suffering from a communicable disease such as HIV/AIDS or leprosy to be excluded. Other agencies such as churches, academic institutions, traditional authorities and the media as well as the political system also play a role in either promoting or combating social exclusion.

## Context of Exclusion

### Insecure Livelihoods

The GPRS II identifies small-scale farmers as among the most vulnerable and excluded in Ghana. The most obvious feature of social exclusion in Ghana is linked to people with insecure livelihoods many of whom are engaged in semi-subsistence food farming. A smallholder farmer who practices rain-fed agriculture, applies little or no fertilizer and uses low-level technology is vulnerable to the unpredictable changes in the weather. Pressure on land also reduces fallow periods for those who use this method to promote soil rejuvenation. This results in low yields and consequently low income. A combination of adverse climate conditions and low unpredictable incomes raises the risk faced by such farmers and create conditions of insecure livelihoods.

Similarly, due to the peculiar land ownership and customary practices in Ghana, many farmers with access to land have no security of tenure including legally recognized ownership rights. This tends to undermine farmers' ability to leverage

other production inputs. It also acts as a disincentive against investment in land improvement or farm expansion. It is also worthy of note that many of the customary practices are based on male-biased land ownership arrangements which work against women's ownership of land. A category of urban dwellers also suffers insecure livelihood. A large pool of urban informal sector workers - artisans, petty traders in self-employment and people in wage employment are in this group. They experience irregular and unpredictable income flows. They thus become extremely vulnerable to instability in the macro economy.

Critics of liberalisation policies have argued that such policies have helped to flood local markets with cheap agricultural and manufactured products from Asia, rendering local producers uncompetitive. One of the issues confronting policy makers and development practitioners is how to facilitate asset building and secure livelihoods for all. At least, such measures could prevent them from sliding further.

## Poverty and Exclusion

Economic factors that enhance social exclusion include extreme levels of poverty and the strategies often employed to overcome the poverty. For example, it has been observed that women and girls living in absolute poverty may offer sex because of economic need, while families in similar circumstances may give their daughters in marriage. As social exclusion so severely restricts access to the services and jobs needed for a minimal standard of living, there is a high correlation between poverty and social exclusion. While some countries may not consider insufficient incomes as a major risk factor in social exclusion, this

report has established that for Ghana, poverty is an important variable in explaining social exclusion.

Material drivers of social exclusion include poor income distribution. Both at an individual level and in a collective sense, groups that are excluded from mainstream society tend to have a disproportionately limited share of the national resources. Their personal incomes as well as per unit consumption of national expenditure are often below the national average in sectors such as health, education and communication. Economic factors that worsen social exclusion include extreme levels of poverty and the resort to adverse coping mechanisms such as withdrawing children from school during poor harvest when income is low or when there is none.

Worthy of note are the instances of social exclusion in which poverty is not necessarily a factor, since groups may control a lot of resources but may be barred from exercising direct political influence. Immigrant merchants working in Europe and Africa who have been generally overlooked by the leadership of their adopted countries provide a useful illustration of this kind of situation as does the expulsion of Nigerian traders under the Aliens' Compliance Order of 1969 in Ghana during the Second Republic.

## Geographical Disparity

From the point of view of inter-regional differences and the intra-regional disparities, spatial differences are important drivers of social exclusion in Ghana. Indeed, the importance of geographical disparities in understanding social exclusion is partly captured in what are described as spatial poverty traps focusing on physical remoteness and

isolation. Historically the North / South divide in the supply of goods and services coupled with a harsh economic environment has positioned Northern Ghana to be more prone to experiences of exclusion. Uneven distribution of basic infrastructure, especially road networks and communication lines as well as remoteness from centres of trade work together to isolate some parts of the country. For example, for the hard-to-reach parts of Ghana referred to as 'overseas areas', located in Fumbisi in the Mamprusi West District of the Northern Region, greatest barrier to development is poor transport links with the rest of the country. In the same vein, rural-urban differences also reflect social exclusion in terms of differential provision of basic social services and job opportunities. The bulk of investment in industry and manufacturing in Ghana continues to be directed at the three major southern cities of Accra-Tema Metropolis, Kumasi and Takoradi. The significant rural-urban and regional differences help to explain the never-ceasing flow of migrants from poorer regions to better off regions, and from rural areas to urban centres.

## Resource Degradation

Resource degradation accounts, to a large extent, for the persistence or worsening of social exclusion among some social groups. Depletion of forests and mangroves, soil erosion, degeneration of soil fertility, drying rivers and streams, desertification have become common feature of environments in which the poor eke out an existence. These increase fragility and exclusion.

## Low Access to Public Goods and Services

Various studies including one by the World Bank (2005) have confirmed that excluded groups, among other things, tend to have low access to both public and private goods and services. When they do, the quality of the services available to them is relatively low. The situation is further complicated by the fact that under certain conditions the drivers of exclusion may be hidden, as in the case of poor school attendance or low health care services use. For example, in Ghana, though several efforts have been made to make basic education free and compulsory through the introduction of the free Compulsory Universal Basic Education, (fCUBE) the capitation grant and the school feeding programme, exclusionary tendencies still persist. For many children out of school, lack of uniforms, footwear, transport money (indirect costs) or a conducive learning environment at home may simply be the reasons why they remain out of school. Somehow there are no specific programmes targeted at out of school youth who join the ranks of the excluded.

With respect to health care, though there is a Health Fees Exemption policy in place to provide free medical cover for children under five years, senior citizens over seventy years, pregnant women and lactating mothers opportunities have been limited due to a number of factors. Many who are eligible are ignorant of their eligibility or how to access the facility. Besides, many participating hospitals do not have facilities for screening applicants. There lack of information, therefore, excludes them from accessing basic health services. In addition, slow rate of reimbursements by the Ministry of Health has discouraged many hospitals from processing applicants.

The World Health Organisation estimates that there are about 2 million Ghanaians living with disability (CCA, 2004), but society has been slow to act to provide facilities to improve their access to goods, services, and infrastructure in both public and private places. Similarly, of the more than 600,000 people living with HIV/AIDS in Ghana, only about 0.3 percent receives antiretroviral drugs in the state-sponsored treatment programme. Facilities for voluntary counselling and testing are also limited (GHDR 2004). The relational indicators of exclusion point to the fact that negative processes of social relations are located in different avenues of social interaction. Among these are issues such as discrimination on the basis of ethnicity, disability/deformity.

## Cultural Norms of Discrimination

Many patterns of relational exclusion have been found to have cultural and historical origins, where people uphold norms and values which lead them to set themselves above others on the basis of a variety of attributes. Ethnic differences, disability/deformity and certain kinds of illness, such as leprosy, are typical sources of discrimination against affected people. In extreme cases they may be alienated for these reasons. Some forms of culture-based discrimination are, however, quite subtle. They include discrimination on the basis of a family history of servitude such as under the system of "*trokosi*", crime or mental illness.

## Unequal Gender Relations

Gender relations are deeply embedded in culture and the accompanying historical struggle for power and the control of resources. In Ghanaian society, as in many others, a history of patriarchal gender relations places women in a position subordinate to men in decision-making despite several affirmative action initiatives that are being currently undertaken to reverse this trend. A customary preference for male leadership and control of resources have placed men and boys ahead of women and girls in accessing to many resources and social services including education, skills and work as well as public office. In extreme cases, as can be found in parts of the Northern Ghana, the gender difference has become a major source of exclusion for women. This is illustrated by their sheer lack of visibility in the public domain though they may not necessarily be excluded in economic activity generally. Gender-related exclusion often demonstrates partial or selective exclusion.

## Health Status

Society has over the years been quite reluctant for a variety of reasons to accept people afflicted by illness as full members of the group. First, is the fear of the perceived infection spreading to other people. Then there are strong superstitions about the source of diseases. Furthermore, in practical terms, the disease renders an individual incapable of contributing to the welfare of the group. This becomes a source of disaffection. In this regard, HIV/AIDS has become an important source of exclusion, discouraging many people from finding out their status or from disclosing it when they test positive. Lepers who have

been cured at the State Leprosarium at Weija have been abandoned by their families not just out of fear of the disease spreading in the family, but also out of fear of extending the stigma attached to the disease to the whole family.

## Disability

As noted earlier, disability is a common source of social exclusion. Both physical and mental disabilities have been treated as reasons for isolation. In traditional societies, this has sometimes led to the isolation and confinement of the affected persons. Depending on their family background both in terms of economic wherewithal and exposure to modern principles of human rights, Persons With Disability (PWDs) may find their basic rights seriously violated in spite of opportunities for social interaction, education, medical care etc. Their survival in this sense is largely influenced by the compassion of those who have responsibility for them, rather than by any commitment on the part of their care providers to their basic rights. In the absence of an effective institutional framework for monitoring and follow-up on the condition of disabled persons there is considerable arbitrariness in the way in which they are treated by their families and other members of the society.

## Age-related Exclusion

In many respects age represents an important source of exclusion for some selected age groups. In particular, a growing number of young children are vulnerable to exclusion as they are denied their basic rights due to abandonment or

orphan hood early in life. The national Orphans and Vulnerable Children (OVCs) policy document estimates that the number of OVCs is over 170,000. Many young persons are driven by poverty to migrate to cities and large towns, a factor that pushes them to the margins of society without education, basic health care and employable skills.

Child labour, especially in its worst forms, has emerged as a major phenomenon exposing young people to considerable risk of accidents as defined under the ILO Programme on the Worst Forms of Child Labour (WFCL). Children engaged in hazardous work such as fishing, commercial sex, ritual and domestic servitude, stone quarry, mining have been found to be among the sites of WFCL. In addition, many young girls especially are locked into domestic servitude that, in many cases, does not provide adequately for their needs such as formal education, employable skills training and basic health care.

The plight of a large pool of out-of-school youth has become a major concern in Ghana. Many of them leave school with little or no proficiency in literacy and numeracy, nor with employable skills. Many migrate to the big cities and towns where they are relegated to the margins of society. Once here they are easily recruited into anti-social activity characterized by crime and violence.

Perhaps the most obvious case of age-related exclusion can be found among the elderly. Since the bulk of the working population operates in the informal economy most retired workers do not have any formally structured social security. The provision in the Social Security Law for informal sector workers to contribute to the scheme has not attracted much attention. Thus they , depend on family who more often than not abandon them.

## Formal Educational Status

Simply because English is the official language of Ghana, the lack of literacy in this medium of expression constitutes an important basis of social exclusion both in the world of modern politics, work and civic relations. The effect of this social handicap, however, differs significantly from one group to another. With the expansion of private communication channels, some people have recourse to Ghanaian language based sources of information from radio and television and to a less extent Ghanaian language newspapers. Recent surveys suggest that the number of people with access to radio and television has gone up (GSS, 2003). Formal education is also a requirement for entering the formal job market with its associated relative security of income and work benefits. Illiteracy, therefore, makes it unlikely that people can cross the barrier from the informal to the formal economy. Similarly, it is an obvious barrier to being effective in holding public office, as, indeed, was experienced in the first district assembly elections held on February 28 1989. Many of the non-literate assembly members found themselves sidelined in the deliberations of the assembly giving reign to the government appointed members to dominate the affairs of the assembly. It is no surprise, therefore, that, in subsequent District Assembly elections the non-literate members were gradually replaced with educated people.

## Political Relations

Politics may sometimes be the source of social exclusion when selected groups are subjected to discrimination on account of their political affiliation. Very often this may coincide with ethnic or regional

identities which further complicate the case. Indeed, various regions in Ghana notably the Ashanti Region during the First Republic, and the Volta Region during the Fourth Republic have often alluded to their perceived neglect by ruling parties because of their political affiliation..

## Human Rights and Citizenship

The Universal Declaration of Human Rights (UDHR) sets out the basic principles of equality and non-discrimination with regard to the enjoyment of human rights and fundamental freedoms. The human rights issue is critical in dealing with social inclusion due to its rights based approach to development, which aims at ensuring that all are able to participate in, and benefit from, social services equitably. Human rights are fundamental to the concept of social exclusion as defined by the Universal Declaration of Human Rights and by the 1992 Constitution Of the Republic of Ghana. Ghana's Constitution has progressively expanded the human rights agenda to reflect more of the provisions of the United Nations Declaration (CHRAJ Annual Reports 1997-2005). Human rights abuses towards the general public for example as it pertains to military regimes and selected groups considered to be excluded are not uncommon, e.g. "*trokosi*", female genital mutilation and disability as chapter five of this report indicates.

Citizenship involves civil, political, economic and social rights and the relationship between the individual and the State as well as between the individual and society. The concept of 'citizenship' has developed over the centuries - from freedom to political participation to the contemporary concern with citizen's rights. There has been a continuous concern for

equality or greater social inclusion with the aim of closing the income gap between the rich and the poor and for public responsibility for social rights.

## Weak Coping Strategies and Survival Mechanisms

Social groups have traditionally sought alternative ways of survival as their normal means of survival become unavailable due to seasonal variations in economic activity. Changes on the other hand may also be due to progressive decline in economic opportunities rather than seasonality. Under these conditions people can turn to coping mechanisms which are sometimes clearly counter-productive in the long-term. Dietary changes during the lean seasons in parts of Northern Ghana, for example, provide only modest meals. Without external intervention such as the type provided by the Catholic Relief Services in the worst affected areas children may be exposed to early death. It is also likely that social assistance programmes may offer support at such low levels that the poor develop chronic deprivation or adverse incorporation. A typical scenario in this case is the failure to manage chronic illness as a result of poverty or as a result of poor service delivery. With time this may permanently reduce a person's productivity and aggravate his or her insecurity. Coping strategies and survival mechanisms may be offered by both public and private institutions in the form of safety nets, but there are often ambiguities about their scope. Questions about whether they are intended to maintain people at minimum levels or, indeed, whether they are intended to be transformative have to be addressed.

## Gender and Exclusion

Gender has been identified as closely associated with social exclusion. While poor men are at risk of exclusion, women and girls are disproportionately exposed to disadvantage due to their weak control over resources, power and their sexuality, and persistent male biased socio-cultural norms and practices. On the other hand young boys and men face the threat of succumbing to the drugs trade, conflict and crime. The cultural construction of gender relations presupposes and reinforces the inequality and subservience of women and girls in relating to men and boys. The general lack of power in society by women over their bodies and sexual lives, supported and reinforced by their social and economic inequality puts them in a position that favours exclusion by men in particular and the community in general.

The challenges to gender equity cut across all the socially excluded population in the country. Women with disability have less schooling and labour market participation than men with disability. The National Disability Policy in Ghana indicates that more females (15.2%) live with disability than men (13.4%). Disabled girls and women face more discrimination and prejudice than disabled boys and men. They have less education, and suffer exploitative abuse with ineffective legal provisions to protect their rights.

The overwhelming majority of women and men work in the informal sector engaged in commerce, agriculture, and services. With the return to constitutional rule in 1992 a few women have been elected to public office. In addition, the Government acting on the Affirmative Action Policy has appointed some women to political and public positions, but the efforts have been seen as not sufficiently far-reaching as chapter five indicates.

## **Moving From Exclusion to Inclusion**

### **Progressive efforts towards overcoming social exclusion**

Efforts to overcome social exclusion must first make a basic commitment to human rights with the Universal Declaration of Human Rights (UDHR) as a reference point. The 1992 Constitution of Ghana affirms this position and many progressive steps have been taken since it came into force to enhance opportunities for deprived groups of children and adults. The norms that guide human rights in the Constitution of Ghana have been designed to be inclusive and compatible with general international treaties. These have been most pronounced in the areas of health and education where measures have been taken to remove obstacles to school enrolment for children. Furthermore, assistance has been provided for National Health Insurance Registration and for informal sector workers several micro-credit facilities are being supported through NGOs. But more recently different legislative instruments have been adopted that seek to promote the civil liberties of excluded groups. These include the Disability Act, the Domestic Violence Act and the Human Trafficking Act.

Since the return to civilian rule under the 1992 Constitution of Ghana, several important steps have been taken by policy and law makers to address blatant exclusionary practices. Some of these have led to policy and law reforms. Yet, clear instances of exclusion still remain pervasive in Ghana.

The norms that guide human rights under the Constitution of Ghana have been designed to be inclusive and compatible with general international treaties. The denial of these rights may expose vulnerable groups to institutional barriers, corrupt practices and abuse of power. Ghana has adopted several international instruments that guide and protect the excluded - the UN Universal Declaration of Human Rights (1948), the Convention on the Elimination of All forms of Discrimination Against Women 1979 (CEDAW) the Convention on the Rights of the Child (1989), and the Convention concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labour, known in short as the Worst Forms of Child Labour Convention, which adopted by the International Labour Organization (ILO) in 1999 as ILO Convention No 182. The latter has led to creation of a unit on child labour at the Department of Labour; and the establishment of a National Programme towards the Elimination of the WFCL. In addition, several local instruments have also been put in place, to serve as safety nets for the excluded. However, there are implementation challenges which include low coverage under the social security scheme; inability to access services such as the NHIS on account of the inability to pay premiums and ineligibility to qualify for exemption; poor and non-enforcement of laws which denies ordinary people their rights and the entitlements; and the absence of the monitoring of implementation. Issues of exclusion raised in this section will be further discussed and analysed in more detail in the chapters which follow.