

## Nature and Dynamics of Inequalities in Ghana\*

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**ABSTRACT** *This article analyzes forms, structure, drivers and implications of inequalities in Ghana; examines its political economy and suggests remedial policy options and challenges. Regarding economic inequalities, it shows that despite a general reduction in the incidence of income poverty, its depth has increased: with a wider income distribution gap between the poorest and richest households; marked disparities between the well-endowed South and the impoverished North; and a gendered bias in the distribution of wealth assets. Overall, the non-diversified nature of Ghana's recent rapid growth has not boosted employment or reduced inequalities.*

**KEYWORDS** *income inequalities; spatial inequalities; social inequalities; poverty; rural-urban disparities*

### Introduction and context

Ghana's economic growth rates since the adoption of the Structural Adjustment Program in 1983 have been remarkable, standing at an average rate of 4.7 percent between 1983 and 2000. From 2000 until 2013, the growth rate averaged 7.2 percent, reaching an all-time high of 14.4 percent in 2011, which was believed to be one of the fastest growth rates in the world at the time. This accelerated growth also catapulted the country to join the ranks of lower middle-income countries, as the per capita GDP increased from US \$501.9 in 2005 to \$1,604.9 in 2012, according to World Bank figures.

The expansion in the economy also resulted in an almost 50 percent reduction in poverty in 2006 from the 1990 levels. The number of poor went down from 7.9 million people (or 52 percent of the population at that time) in 1992 to 6.3 million people in 2006 (or 29 percent of the population). Thus, from an international comparison perspective, Ghana stands among the countries that have achieved the largest poverty reduction outcomes over a sustained period of time and most likely to achieve the Millennium Development Goal (MDG) target of halving poverty by 2015. According to a 2011 World Bank report, among 66 developing countries for which comparable data exist, Ghana ranks eleventh.

In the midst of all this is a country that has also witnessed a tremendous social and political transformation over the last two decades. Since the start of the Fourth Republican Constitutional rule in 1993 after decades of military rule, the country has evolved into a stable and mature democracy, culminating into one of the most peaceful

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and freer societies in Africa. The country continues to show good performance on democratic governance, arising from a strong multi-party political system, growing media pluralism and strong civil society activism (World Bank, 2014).

However, this rapid economic growth, socio-political transformation and significant poverty reduction in Ghana has done little to reduce inequalities in the country. Although there has been positive progress, particularly in reducing social inequalities, such as in education and health care, challenges remain in promoting pro-poor growth and social protection that will bridge the gap between the rich and the poor, rural and urban, as well as between males and females. Unmasking the issues behind the averages and examining the country's progress beyond the national level towards achieving the MDGs reveal the gains so far have not been evenly distributed across regions, localities and other dimensions of inequality, such as gender, children, youth, disabilities, and so on. For instance, despite decades of gender mainstreaming and affirmative action, gender discrimination remains: Women remain significantly underrepresented in public positions, particularly in the national parliament; there is a wide gender gap in access to decent employment; the HIV pandemic has a gendered nature; and there is a high rate of maternal deaths in the country.

The main objective of this country case study, therefore, is to provide information on the various forms of inequalities in Ghana, their structure, drivers and implications, as well as to examine a range of policy options and lessons. Following this introduction, the rest of the article is organized as follows: The second section presents an analysis of the key domains of inequalities in Ghana, focusing on the nature, dynamics and main drivers. The third section looks at the political economy of inequalities in Ghana, emphasising the role of colonial, political and traditional power, as well as challenges. A brief overview of data availability and challenges in accessing information is presented in the fourth section. The fifth section assesses the recent policy interventions and responses in addressing inequalities, with special emphasis on how the agenda for structural economic and social transformation might address inequalities.

A summary of lessons learnt and policy challenges provides a conclusion in the sixth section.

The analysis is primarily based on secondary data sources including Ghana's population censuses (2000 and 2010) and a host of the nationally representative sample surveys conducted in Ghana. These include Multiple Indicator Cluster Surveys (MICS), Ghana Living Standards Surveys (GLSS), Ghana Demographic and Health Surveys and Ghana Household Assets Survey, as well as the HIV Sentinel Surveillance Reports. It also builds on a much broader study titled 'Inequality in Ghana: Nature, Challenges, Prospects and Opportunities' authored by the same writer and commissioned by the UNICEF and the National Development Planning Commission of Ghana.

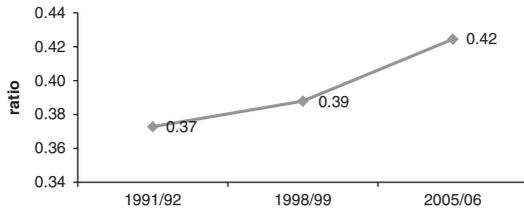
### **Nature and dynamics of inequality in Ghana**

This section presents a detailed analysis of the economic, social and political inequalities in Ghana and how these affect the various dimensions of inequalities such as gender, disabilities and space. It also discusses some of the underlying structures and drivers.

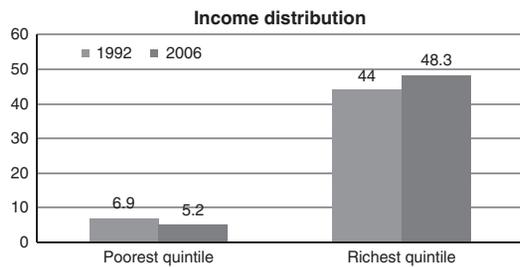
#### **Income inequality**

There is growing evidence that while the incidence of income poverty in general has reduced, income distribution has widened. An analysis of the last three rounds of Ghana Living Standard Surveys (i.e., GLSS in 1991/1992, 1998/1999, 2005/2006) indicates that the Gini index has witnessed an upward trending over the period. The Gini index, which takes values between 0 and 1, where 0 corresponds with perfect equality (where everyone has the same income) and 1 corresponds with perfect inequality (where one person has all the income – and everyone else has zero income), rose from 0.37 to 0.42 between 1992 and 2006 (Figure 1).

Figure 2 further shows that income inequality has widened considerably between the poorest and the richest quintile. Whereas the poorest average income has fallen from 6.9 in the early 1990s to



**Figure 1:** Trend in income inequality, using the Gini Index, 1991/92–2005/6  
 Source: Ghana Statistical Service (1992, 1998, 2006); Coulombe and Wodon (2007)



**Figure 2:** Income distribution by wealth quintile: 1992 and 2006  
 Source: Ghana Statistical Service (1991, 2006)

5.2 in the mid-2000s, the richest incomes have increased from 44 to 48.3 over the same period.

One of the worrying aspects of this growing income inequality is that it actually reduced the impact of economic growth on poverty reduction in the country over the periods under consideration. According to a comprehensive empirical study carried out by Coulombe and Wodon (2007), the headcount index of poverty was reduced by 23.2 percentage points from 1991 to 2006. If inequality had not worsened, the reduction in poverty would have been 27.5 points, so that Ghana would have achieved the MDG target of reducing poverty by half, years earlier. Essentially, this target has not yet been achieved because the increase in inequality slowed the reduction of poverty by 4.3 percentage points.

### Spatial income inequality: the North–South divide

Despite the significant decline in poverty at the national level, there are wide disparities across regions and between urban and rural residents.

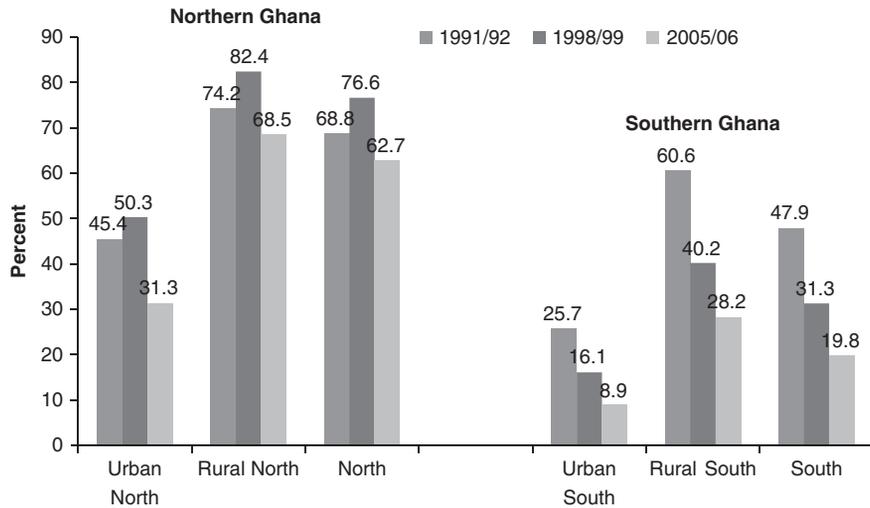
Some regions did not record improvements in poverty, particularly the three northern regions where high levels of poverty persist. Over 70 percent of people whose incomes are below the poverty line can be found in the northern Savannah areas. While the absolute number of poor declined sharply in the South between 1992 and 2006 (2.5 million fewer poor), it increased in the North (0.9 million more poor). As shown in Figure 3, although the proportion of poor in the population declined in both regions (albeit to differing extents), the poverty rate in the South fell much higher from 48 to 20 percent, while it only declined marginally from 69 to 63 percent in the North.

The available evidence further shows that the northern Savannah area, which is by far the poorest of the ecological zones, has been left behind in the national reduction in poverty, even though poverty was smaller in 2006 than in 1992 (Figure 4). This has resulted in an increase in the share of the poor living in the rural Savannah areas from 32.6, 36.6 and 49.3 percent in 1992, 1999 and 2006, respectively. Hence, while the rural Savannah areas only accounted for one fourth of the population’s poor, today they account for half of the poor (Coulombe and Wodon, 2007).

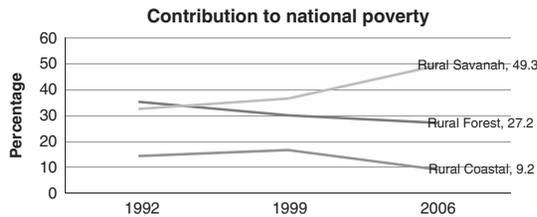
### Gender and economic inequality

Evidence in Ghana points to persistent gender disparities in access to and control of a wide range of assets: human capital (education and health); productive assets (labour, land and financial services); and social capital (e.g., gender differences in participation at various levels, and in legal rights and protections). Despite increasing participation of women in labour markets, they are relatively disadvantaged in comparison to their male counterparts. In other words, female workers are more likely to be engaged in vulnerable employment than their male counterparts. The 2010 Population and Housing Census shows that women constitute a greater proportion of contributing family and own account workers (81 percent) than their male counterparts (64 percent). They are less likely to engage in wage employment than men do, and when they do, they are more likely to hold

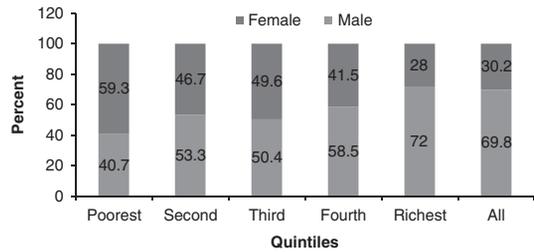
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**Figure 3:** Growing North–South poverty divide, poverty incidence, 1992–2006  
 Source: Ghana Statistical Service (1992, 1999, 2006)



**Figure 4:** Trends in contribution to national poverty by ecological zone  
 Source: Ghana Statistical Service (1992, 1999, 2006)



**Figure 5:** Gender distribution of assets by quintiles (percent)

Source: Ghana Household Asset Survey, 2010 found in Oduro *et al.* (2011)

part-time, seasonal and/or low-paying elementary jobs in the informal economy (FAO, 2012).

Recent evidence shows that the gender distribution of wealth in Ghana is biased in favour of males, and this is true even when the distribution patterns in urban and rural communities are analyzed separately. Using asset poverty data, Oduro *et al.* (2011) found the total and mean value of gross wealth of women to be lower than those of men for all asset categories. Examining the wealth quintiles of the data shows that it is only within the poorest quintiles that females' share of wealth (59.3 percent) exceeds that of males (Figure 5), although these households have far fewer assets to share anyway. In each of the other quintiles, the shares of wealth that accrue to males are higher than those accruing to females. It is worth noting that while the fifth (richest) quintile is not the only

one that has males taking a greater share of wealth (72 percent), the extent of gender inequality in the distribution within the quintile is very pronounced, with female-owned wealth representing a mere 28 percent of total wealth.

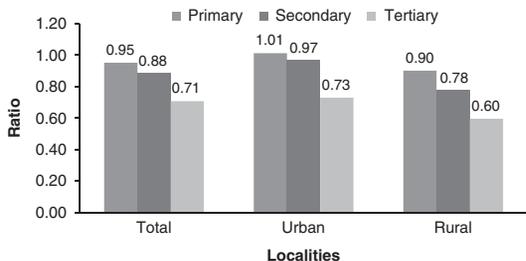
To buttress the above finding, the Participatory Development Associates (2011) reported that unlike men, women in large parts of the Savannah still face notional cultural constraints on their ownership and control over a range of other assets such as livestock, especially the larger ruminants. 'Even in Dornye (where disparities are less severe), women owning livestock nevertheless lack absolute control as they still need their husbands' consent before selling', the study observed. Such encumbering and gender-based challenges leave

women adversely incorporated in economic processes and overly dependent on the goodwill of their menfolk, making it so much more difficult for them to break free of poverty. Yet, women are consistently demonstrating a higher capacity to manage scant resources than men do, despite the huge disadvantage they face in resource terms.

### Social dimension of inequality: education and health

Evidence available shows that the country has performed considerably well with regard to social inequality, though significance challenges remain. In education, the 2010 PHC results show that while gender parity has improved, the gap is still wide at the secondary and tertiary levels. Figure 6 indicates that the Gender Parity Index (GPI) at the primary level is 0.95, that is, for every 100 boys in school, there are 95 girls. The Index for secondary school and tertiary level is 0.88 and 0.71, respectively. Trend analysis shows that the GPI has reduced by one percentage point when compared with the 2,000 PHC data, indicating slow progress towards achieving the MDG target of 1.00 GPI. However, substantial progress has been made at the tertiary level, where the GPI has increased from 0.58 in 2000 to 0.71 in 2010. This increase may indicate the beginning of a positive trend in increased enrolment of female students compared with male students at the tertiary level, and thus a positive development for the country's quest for equitable and universal education for all children.

A comparison of GPI in urban and rural localities shows that it is lower at all levels of education

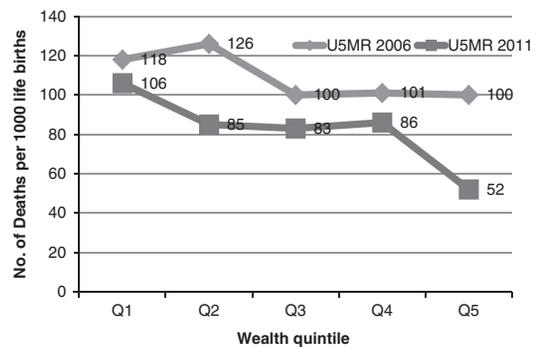


**Figure 6:** Ratio of females to males in primary, secondary and tertiary education

in rural localities ranging from 0.9 in primary, 0.78 in secondary and 0.6 at tertiary levels in rural areas, as against 1.01, 0.97 and 0.73, respectively in urban areas.

With regard to health inequality, while the gap between the poorest and the richest has narrowed particularly with access to health care because of the introduction of the national health insurance, maternal mortality among rural women remains higher than their urban counterparts. Similarly, income inequities in under-five mortalities have widened. There is evidence to suggest that the children from the poorest households are more than twice as likely to die before their fifth birthday than those from the richest households. The MICS (2006 and 2011) data reveal that this situation appears to be worsening as the gap between the poorest and the richest households has widened considerably over the last two survey periods (Figure 7).

For example, under-five mortality is estimated at 106 deaths per 1,000 live births for children from the poorest households, compared with 52 deaths per 1,000 live births for children belonging to the wealthiest households. Infant mortality is estimated at 61 per 1,000 live deaths for children from the poorest wealth quintile, and 38 deaths per 1,000 live deaths for children in the richest wealth quintile. This suggests that the children from the poorest wealth quintile are more (1.60 times) likely to die before their first birthday compared with those from the richest wealth quintile, and this disparity is growing as mentioned previously.



**Figure 7:** Under-five mortality by wealth quintile, 2006 and 2011

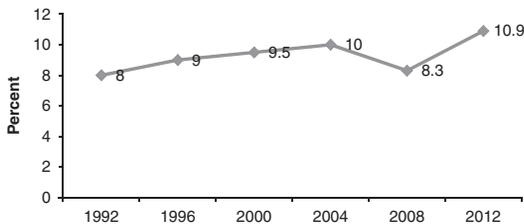
Source: Ghana Statistical Service and the UNICEF (2006, 2011)

### Inequality in political representation: gender dimensions

Gender inequality continues to prevail in Ghana's electoral system, despite several efforts at gender mainstreaming into the country's socio-economic development. This has resulted in the dominance of male representation in decision-making spaces, such as parliament and other public offices. While women have shown clear interest in participating in electoral processes, their representation in the presidential and parliamentary elections has witnessed a very slow progress, increasing only marginally in the 2012 general elections (see Figure 8).

Women account for only about 11 percent (29) of the 270 seats in the nation's current Parliament and only 8.2 percent of District chief executives within the local governments. As shown in Figure 8, although there was a marginal increase of about three percentage points in the proportion of parliamentary seats being won by women since the early 1990s, this rate still puts Ghana's parliamentary representation in terms of gender inclusiveness below the world and African regional averages of 20.5 and 20.4 percent, respectively.

Women's share in other major public administrative positions is also low, with only 19 percent and 20 percent for ministers and deputy ministers, respectively, as at 2012. A similar pattern pertains in the judicial service. The proportions of Supreme Court and High Court Judges that are women are 29 and 25 percent, respectively. In the civil service, only 24 percent of chief directors are women. The trend has not changed since 2008. The prevalence of male domination at the local



**Figure 8:** Proportion of seats won by women in parliamentary elections (1992–2012)

Source: The electoral commission (2013).

government level should also be a major cause for concern. Evidently, most senior and mid-level management positions in the Regional Consultative Councils and Municipal/District Assemblies are predominantly held by men.

### Political economy of inequality in Ghana

Historically, inequality in Ghana dates back to the era of colonial administration. Aryeetey *et al.* (2009) note that inequalities in spatial development in Ghana have their origin in the country's colonial legacy, and further accentuated by post-colonial development policies and strategies. After the abolishment of the trans-Atlantic slave trade, the British, the country's colonial masters, then proceeded to demarcate the country into the three territories of the Gold Coast – the Colony (the coastal regions), Asante and the Northern Territories. According to Dickson (1975) and McLaughlin and Owusu-Ansah (1994), these demarcations reflected the necessity to maintain major ethnic or tribal groupings as homogenous and unified entities, for the administration and effective governance of the country. The colonial administrators invested heavily in the Coastal and Ashanti territories to the neglect of the North, on the basis of the presence of exploitable and exportable resources, the ease with which cultivation of introduced cash or tree crops (mainly cocoa, coffee and rubber) could be encouraged, and the ease with which these resources including gold and timber could be exploited and transported to the seaports (Dickson, 1975).

Despite this initial inequality largely created by colonial regimes, ethnic structures, governance and political power also appear to have taken a toll on inequality in Ghana, though available evidence appears to be divided in support of this claim.<sup>1</sup> A study by Asante and Gyimah-Boadi (2004), which analyzed ethnic structure, inequality and the governance of the public sector in Ghana, presents very insightful conclusions. According to the study, although ethnic rivalries and jealousies exist among certain ethnic groups that sometimes foster conflicts, Ghana's governance institutions and public policies have been generally sensitive to the complex challenges presented by the heterogeneous nature of the society.

In their view, electoral rules, decentralization programmes, affirmative action and other social policies, and public service recruitment and political appointments under parliamentary and presidential constitutions, and under military and civilian administrations have sought to address or at least been sensitive to the problems of inequality and cleavage in Ghanaian society.

Moreover, despite the fact that Ghana's electoral rules are based on the majoritarian winner-takes – all formula (which has serious drawbacks for effective representation), it also provides safeguards for groups who do not vote for the winning candidate or party. Not getting many votes in the Volta region did not discourage President Kufuor from appointing Ewes to his cabinet. Corroborating this observation, a study by Andre and Mesplé-Somps (2010), while pointing out that most empirical political economics papers find that public funds target ruling party supporters and swing districts in Africa, their results suggest that the opposite used to be true in Ghana. The study observes that, when the National Democratic Congress (NDC) was in power (with Jerry Rawlings as President), pro-NDC districts received fewer public goods. According to the study, this finding is partially driven by a sense of the need to carry favour with opposition politicians since, in addition to pursuing its electoral objectives, the government seeks to govern a peaceful country. It further concludes that ethnicity has no impact on the allocation of public goods in Ghana.

However, one area of concern is the Chieftaincy in Ghana, which appears to be at the centre of several types of communal conflicts and inequalities, particularly those related to ethnicity, succession to traditional political office and the struggle over land (Tsikata and Seini, 2004). The reference to certain classes of people as 'minority', or 'majority' ethnic group has also created its own cleavages or disparities in many ethnic structures in Ghana. Although the minority ethnic groups often outnumber the majority groups, they are so described largely by virtue of the fact that they do not form kingdoms or are landless and often play second-fiddle to their superiors, the majority or landlords. The 'donko' (which literally means in the Twi

language as servants or inferior group of people who have been brought to serve), and the 'adeshie' (meaning 'royals', the ruling class or 'gates' in the North of Ghana) are classical examples of such ethnic dichotomies.

These situations arise from several years of relegation of these minority ethnic groups to 'second rate citizens' in the traditional and political administration of some regions, or attempts to bypass some of the less known royals (or 'gates' in the North) in the system of rotation to the Chieftaincy (Asante and Gyimah-Boadi, 2004). According to Asante and Gyimah-Boadi (2004), in the Northern region of Ghana, the majority ethnic groups have cunningly taken the lands of these areas to themselves through sometimes-false information and manipulation of colonial authority.

### **Policy responses addressing inequality**

Recognizing that the Structural Adjustment Programme, which the country adopted in 1983, has left in its wake worsening poverty and inequalities and that economic growth, though necessary, is not a sufficient condition to bring about poverty reduction, the country accepted a new policy framework, the Poverty Reduction and Growth Facility (PRGF). Asante and Gyimah-Boadi (2004) observe, however, that even though the PRGF recognized regional inequality and initially built in some mechanisms to benefit the North disproportionately, there was limited policy analysis and no explicit policy or funding mechanisms developed to address inequalities.

It is for these unintended development outcomes that the country, as part of the implementation of the Ghana Poverty Reduction Strategy I and II, in the 2000s introduced a number of social safety net and protection policies to cushion the poor from the ripple effect of the stabilization policies. At the moment, there is a fairly well developed set of social protection programmes that go beyond the general provision of health and education services. These include: a programme to enrol the extreme poor and vulnerable in the National Health Insurance Scheme (NHIS) for free; per capita grants for schools to cover household education costs; a cash transfer programme targeting the poorest

households (Livelihood Empowerment against Poverty, LEAP); a school feeding programme; and, a National Youth Employment Program aimed at fighting youth unemployment (replaced in 2013 by the Ghana Youth Employment and Entrepreneurial Development Agency – GYEEDA). The LEAP programme, for example, is now Ghana's national flagship programme for social protection, and although covering a small proportion of the poor, the benefit so far has been enormous. The evidence suggests that three fourths of the transfer provided by the LEAP reaches the bottom two quintiles of the population and the share reaching the poor is estimated at 57.5 percent. Thus, the targeted performance of the programme is better than that of other programs assessed. According to the World Bank (2011) the next best targeted social protection policies that is addressing health inequities is the NHIS.

Moreover, the most recent medium term development framework, Ghana Shared Growth Development Agenda (2009–2013), also established a special purpose intervention known as the Northern Savannah Development Initiative in 2009 under the Savannah Accelerated Development Authority (SADA) to tackle the North–South disparities. By establishing SADA, government aimed to: embark on a series of coordinated development interventions to create sustainable employment; re-orient agriculture towards improving assets for the poor while adding-value to basic food and tree crops; and, invest in improved water resources, drainage and irrigation for year-round production in the northern regions.

### Policy challenges and emerging inequalities

Despite the above policy interventions, funding and implementation challenges remain. Many of these social interventions suffer from limited scale because of resource constraints, poor implementation or lack of operational effectiveness and corrupt practices. For example, the LEAP, despite its enormous potential in reducing income inequality gaps, can reach only one out of every ten extreme poor. The GYEEDA and SADA are also saddled with a number of implementation and funding

challenges. One major criticism is the improper financial management practices and constant allegations of corruption, which have reduced public confidence in the schemes' ability to reduce income inequality.

Another threat to inequality is government's own fiscal consolidation and tight monetary policies geared at reversing persistent high budget deficits in the last couple of years. Policies such as the removal of energy subsidies and the growing debt stock, which is keeping interest rates high and above the African average, appear to be eroding the gains so far achieved and even worsening poverty and inequalities. A paper by Cooke *et al.* (2014) estimating the impact of poverty on Ghana's subsidy reforms in 2013, shows that the increased prices because of the removal of fuel subsidies, occasioned a negative impact on household welfare, particularly for people in the poorest quintile and living in chronic poverty.

Moreover, with the gradual structural transformation of the economy, there is also growing evidence of emerging income and spatial inequalities in the country. The declining agriculture sector, which has long been the mainstay of Ghana's economy, and the rapidly expanding services sector that has taken over as the biggest contributor to the country's GDP,<sup>2</sup> are widening income and infrastructure gaps between rural and urban dwellers. Further, the recent discovery and production of oil in commercial quantities has the potential of widening income inequalities because of the skill gaps, and further compounding infrastructure disparities between the South and the North. It also poses challenges to agricultural competitiveness and social cohesion, through its impact on relative prices and a growing rural urban divide (World Bank, 2009). Increased environmental variability resulting from climate change brings additional challenges to poverty reduction in northern Ghana. In the absence of climate change mitigation and adaptation measures, poverty could worsen in northern Ghana through reduced agricultural yields and more frequent natural disasters (World Bank, 2011). Furthermore, the outlying risk of conflict in a region historically prone to instability cannot be entirely discounted.

## Concluding remarks

This article has reviewed inequalities as they relate to gender, space and other dimensions in Ghana. More specifically, it provides information on the various forms of inequalities in Ghana, their structure, drivers and implications and examines a range of policy options and evolutions and their impact on inequality. An analysis with respect to economic inequalities shows that while the incidence of income poverty in general has reduced, depth of poverty has increased, suggesting that the poor are getting poorer. Again, income distribution has widened between the poorest and the richest households. Similarly, income inequalities widened between the well-endowed South and the impoverished North. There is also evidence to show that gender distribution of wealth or assets in Ghana is biased in favour of males and this is true even when the distribution patterns in urban and rural communities are analyzed separately. In social inequality, our analysis shows that while gender parity has improved, the gap is still wide at the secondary and tertiary levels. Moreover, while the gap between the poorest and the richest wealth quintile, as well as between rural and urban

dwellers, has improved with regard to Skilled Birth Attendance maternal mortality rate among rural women remains higher than their urban counterparts. Similarly, income inequities in under-five mortalities have widened.

These developments underscore the poor capacity of Ghana's recent rapid growth to proportionately boost jobs and reduce inequalities. The implication of this is that the rapid economic growth appears to have benefited the non-poor more than it did the poor. Contributing to this pattern are the drivers of growth, the quality and the distributional effects of the growth process. The over dependence on primary commodity exports and capital-intensive extractive industries – mining and oil extraction – which have few or no linkages with other sectors of the economy, as well as the growing sophistication in the financial system, are collectively creating and reinforcing an 'enclave' structure and concentrated wealth. This is thereby undermining the country's capacity to translate economic growth into strong job growth and narrowing of the inequality gaps. There is therefore the need for a more inclusive growth and broad-based social policies.

## Notes

- 1 According to the 2010 PHC, it is estimated that there are about 92 separate ethnic groups in Ghana. These groups are often classified into a few large groups, namely, Akan, Mole Dagbani, Ewe, Ga Adangbe, Guan and Gume (Gurma).
- 2 In 2010, the service sector contributed more than half (51 percent) to the GDP, while the agricultural sector maintained its receding importance at 32 percent. The report further indicates that with the recent rebasing of GDP by the Ghana Statistical Service, the overall contribution of agriculture has declined to about 30 percent and in 2011, the relative contribution to GDP reached the lowest and the sector became the smallest of the three sectors.

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\*An earlier version of this case-study was prepared for the Africa-wide Conference on 'Inequalities in the context of Structural Transformation', which was held in Accra, Ghana, on 28–30 April 2014. The article was commissioned by the Organizing Committee of the Conference. For more information, please visit <http://africainequalities.org/conference/>.