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SUSTAINABLE DEVELOPMENT GOALS EDITION 2

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FOREWORD

The Sustainable Development Goals appeal to all countries to take part or action regardless of status, from underdeveloped to developed countries, to foster success among nations and to be united in protecting our mother earth. It is essential to work together for the common good to build economic growth and focus on global social needs, including health, education, protection from society, employment advancements, and a sincere concern for protecting our planet to address climate change. This book presents a comprehensive composition of a multi-interdisciplinary research program that assesses possible and foreseen bearings of exertions toward achieving several Sustainable Development Goals (SDGs) in education, nutrition, poverty, tourism, peace and justice, mental health, and Trust. It recognizes potential collaborations and commutation allied with hard work to achieve the goals towards SDGs and the goods and services that these sources can share. The contributions of the authors include an eye-opener on the reallife situation of how other factors affect the flow of sustainable development if there is a deficit in Trust, like in Africa. Another is the pathways to nurturing peace, justice, and strong institutions in Bangladesh's Chittagong Hill Tracts (CHT). One author talks about "The Balance and Conflict between Economic Development and Environmental Sustainability - A Focus on SDG 12 (Responsible Consumption and Production) through the Asian Student Exchange Program (ASEP)". To sum it all up, this Book Chapter comprises the Sustainable Development Goals (SDGs) towards change, improvements, ways and means, and how Life can be different in the years to come.

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Chapter 1

BEYOND RHETORIC: AN ASSESSMENT OF UNIVERSAL HEALTH COVERAGE IMPLEMENTATION IN GHANA.



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Abstract

This research paper examines the implementation of Universal Health Coverage (UHC) in Ghana and evaluates its progress, challenges and outcomes. UHC aims to ensure that all individuals have access to essential health services without experiencing financial hardship. The study analyzes Ghana's commitment to UHC through policy frameworks. The findings reveal achievements in expanding health service coverage, improving financial protection, funding, resource allocation, service quality, regional disparities and healthcare delivery systems. However, challenges related to the factors achieved persist. The study proposes recommendations, including increased domestic health financing, exploring innovative financing models, strengthening primary healthcare systems, improving the quality of care, addressing regional disparities and promoting community participation in decision-making processes to enhance UHC implementation in Ghana.

The outcomes of this research contribute to the existing knowledge on UHC in low- and middle-income countries, providing insights for policymakers, healthcare practitioners and international organizations involved in healthcare development.

Keywords: Universal health coverage, primary healthcare, sustainable development goals, health financing, equity

Introduction

Background of Universal Health Coverage (UHC)

Universal Health Coverage (UHC) is a transformative concept that aims to ensure all individuals and communities can access quality healthcare services without financial hardship. It embodies the principle that every person, regardless of their socio-economic status or background, should be able to receive the healthcare they need when they need it, without facing barriers such as high costs or limited availability. UHC encompasses various health services, including preventive, promotive, curative and rehabilitative care and access to essential medicines and technologies (WHO, 2019).

The concept of UHC has gained significant global attention in recent years as a critical driver for achieving equitable and sustainable development. It is intimately linked to the United Nations' Sustainable Development Goal 3 (SDG 3) – "Ensure healthy lives and promote well-being for all at all ages" (ESCAP & WHO, 2021). UHC is seen as a fundamental means to attain SDG 3's targets, which include reducing maternal and child mortality, combating infectious diseases and addressing non-communicable diseases.

UHC goes beyond mere healthcare coverage; it is about ensuring that healthcare services are of high quality, responsive to the needs of individuals and communities and provided in a way that respects human rights and promotes equity. It involves removing financial barriers, such as out-of-pocket payments, often preventing people from seeking necessary care and leading to catastrophic health expenditures. UHC also emphasizes the importance of health system strengthening, including robust governance structures, effective healthcare financing mechanisms, an adequate healthcare workforce and well-functioning health information systems (WHO, 2019).

The benefits of UHC extend far beyond health outcomes alone. By ensuring universal access to healthcare, UHC contributes to poverty reduction, social inclusion, gender equality and economic growth (WHO & World Bank, 2021). It enhances productivity by keeping individuals healthy and enables them to participate fully in social and economic activities. Moreover, UHC is crucial for achieving health security and resilience, particularly in global health crises and pandemics. Despite its recognized importance, many countries need help in implementing UHC effectively. These challenges range from inadequate funding and resource allocation to weak health systems, insufficient infrastructure and deep-rooted inequities (Darrudi et al., 2022). Achieving UHC requires strong political commitment, multisectoral collaboration and evidence-based policy-making.

In Ghana, according to the Ministry of Health (MoH), the pursuit of UHC is a vital component of the country's commitment to achieving equitable and sustainable development. Ghana has made significant strides in its efforts to achieve UHC, recognizing that access to affordable and quality healthcare is crucial for the well-being of its population (MoH, 2017). The government has implemented various policies and programs to expand healthcare coverage and improve the health system. These initiatives seek to ensure that Ghanaians have access to a wide range of healthcare services, including preventive, curative and rehabilitative care and essential medicines and technologies.

Essential Universal Health Services		
Primary services	Preventive services	Rehabilitative services
All out- cesarean patient care; birth deliveries and attendance; newborn care; acute respiratory tract infection, diarrheal disease, skin disease and ulcers, hypertension, sickle cell, rheumatism, anemia, intestinal worms disorders, fevers; ear, eye, nose and oral health services; diabetes mellitus; mental health, STIs including HIV/AIDS, asthma, cervical and breast cancer treatment; diagnostic and laboratory services; surgeries; fistula management, cesarean sections and management; blood and blood products	Growth monitoring, dietary supplement, immunization; mass residual spraying, chemotherapy and chemoprophylaxis including for helminths and vector-borne diseases; screenings for cancers, HIV/AIDS, PMTCT, TB, sickle cell, hypertension and diabetes; family planning, antenatal and postnatal care, IPT for malaria in pregnancy, availability of water, sanitation and hygiene services	Optical aids, hearing aids, orthopedic aids, physiotherapy, dentures, geriatric care, pediatric cardiac enablers, speech and language therapy; birth, burns and accidents reconstructive surgery; post-trauma and psychological therapy and counseling
Specialized and emergency services	Promotive services	Palliative services
Mental health; poisons, injuries, burns and pre-and-in hospital emergencies; incision and drainage of abscesses and excision of lumps and hemorrhoidectomy; child cardiological and congenital surgeries; fistula management, cervical and prostate cancer case management; cesarean sections and management; blood and blood products	Control of use of alcohol, tobacco and harmful substances; awareness on: regular medical check-ups, mental health, cancers, diabetes, renal disease, safe sex, STIs and family planning, road safety, healthy eating, physical activity and well-being, gender-based violence, hygiene and sanitation and environmental safety	Home-based care of the aged; terminal point care

Source: Ministry of Health, 2020

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The implementation of UHC in Ghana is guided by a strong commitment to the principles of equity, solidarity and social justice (MoH, 2015).

The government recognizes the importance of leaving no one behind and aims to address the health needs of marginalized and vulnerable populations. Efforts are made to remove financial barriers that prevent individuals from seeking necessary healthcare and to improve access to healthcare services in remote and underserved areas.

However, achieving UHC in Ghana has its challenges. The country faces various obstacles, including limited financial resources, inadequate infrastructure, healthcare workforce shortages and systemic inequities (MOH, 2019). These challenges pose significant hurdles in providing universal access to quality healthcare services and require concerted efforts from all stakeholders.

This paper aims to comprehensively explore UHC in Ghana, examining the progress made, challenges encountered and lessons learned in the implementation process. It will delve into the policies, strategies and interventions undertaken by the Ghanaian government and its partners to expand healthcare coverage and improve the quality of care. Furthermore, it will analyze the impact of UHC on healthcare access, financial protection, health outcomes and the overall well-being of the Ghanaian population. This paper will answer the following questions; (1) to what extent has Universal Health Coverage (UHC) in Ghana improved healthcare utilization and affordability among different

population groups, including rural communities and low-income individuals? (2) what are the barriers and facilitators to accessing and utilizing UHC services in Ghana and how do these factors vary across different regions and socio-economic groups? (3) how effective are Ghana's existing healthcare financing mechanisms and strategies in providing financial protection and reducing out-of-pocket expenditures for healthcare services under UHC? (4) what is the impact of UHC implementation in Ghana on health system strengthening, including improvements in healthcare infrastructure, availability of essential medicines and capacity of the healthcare workforce?

By critically assessing the implementation of UHC in Ghana, this study aims to contribute to the ongoing dialogue on UHC and provide valuable insights for policymakers, researchers and stakeholders involved in healthcare delivery. It seeks to shed light on the successes achieved, the remaining gaps and the opportunities for further improvement in pursuing equitable and sustainable healthcare for all Ghanaians.

Identification of gaps and challenges in UHC implementation in Ghana

Despite the progress made in Ghana's Universal Health Coverage (UHC) implementation, several gaps and challenges still need to be addressed. The extract below provides insights into these issues, highlighting areas that require attention and improvement.

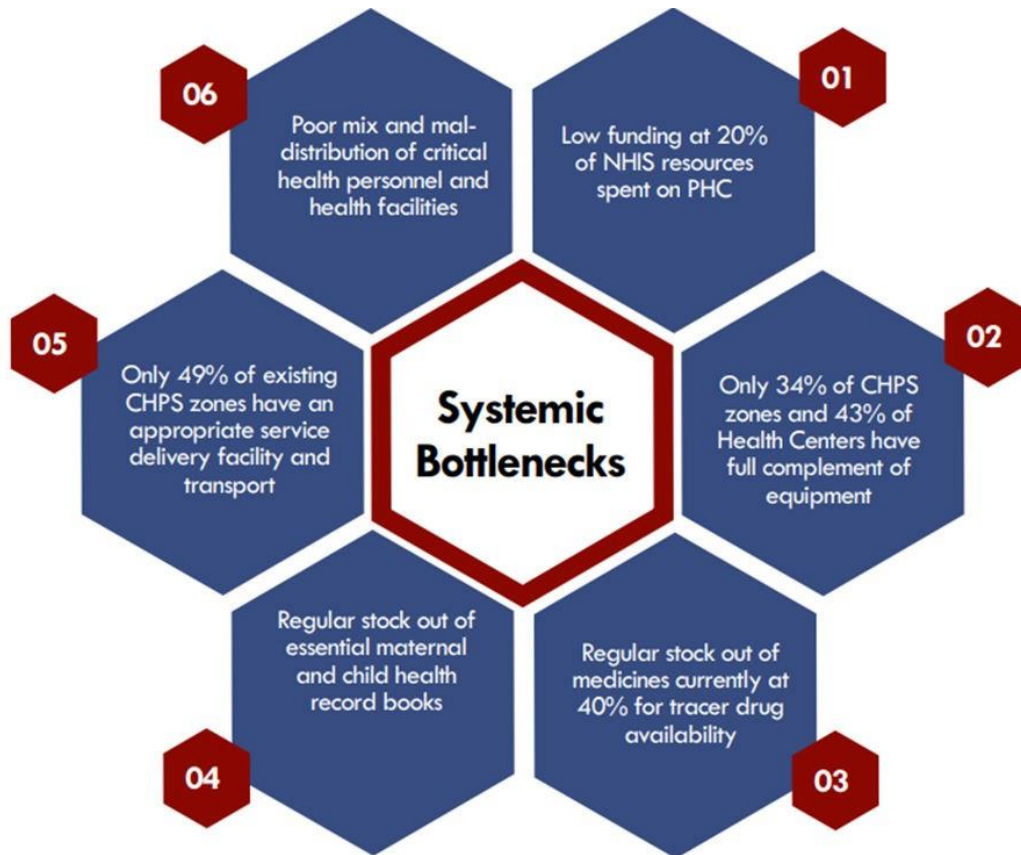
One of the key challenges in UHC implementation is the financial sustainability of healthcare systems. Assan et al. (2019) identified funding gaps and inadequate resource allocation as barriers to achieving UHC in Ghana. The study emphasized the need for innovative financing mechanisms and increased investment in healthcare to address the financial challenges. Ensuring the provision of high-quality healthcare services is crucial for effective UHC implementation. Alhassan et al. (2013) highlighted challenges related to infrastructure, medical supplies and human resources, which can affect the quality of care. The study emphasized the importance of addressing these gaps to enhance the effectiveness of UHC programs. It

is important to note that access to healthcare services remains unequal across different regions in Ghana. Dassah et al. (2022) found that rural areas face healthcare availability and affordability challenges. The study emphasized the need to address geographical disparities and improve access to care, particularly in remote and underserved areas.

Effective UHC implementation requires robust health information systems and data management. However, studies have highlighted data collection, management and utilization challenges in Ghana's healthcare system. Najafpour et al. (2023) emphasized the importance of strengthening health information systems and building capacity for data-driven decision-making. Therefore, standardized data formats and interoperable systems are needed to facilitate the exchange and utilization of health data for UHC implementation. Another factor critical for a successful UHC program is effective governance and policy implementation. Gebremichael et al. (2022) identified governance challenges, including corruption and weak accountability mechanisms, which can

hinder UHC implementation in Ghana. The study emphasized strong governance structures and effective policy implementation to address these challenges.

Figure 1: Systematic bottlenecks



Source: Ministry of Health, 2020

Assessment of UHC Implementation in Ghana

Ghana achieved political independence in 1957 and has subsequently implemented its public policies, including health policy. Ghana's health policy was "free healthcare for all during independence." The 'free healthcare for all' implementation process was restricted to public health institutions (hospitals, clinics), with little involvement of commercial health facilities, particularly private for-profit facilities (Afriyie, 2004; Agyapong, 1999). In rural Ghana, where few private health facilities were permitted to offer vital healthcare services, inadequate collaboration between public and private institutions in providing healthcare services was especially severe. This circumstance exposed Ghana's rural residents to untrained and unlicensed service providers,

compromising accessibility and quality control (Agyapong, 1999). Ghana practiced a centralized health system, affecting rural areas, as health services were far from them. Successive governments could not sustain Ghana's 'free healthcare for all' policy. Consecutive administrations replaced free healthcare with a 'user fee' system. This meant consumers had to pay for some healthcare services and medications at healthcare delivery points. The 'user fees' were introduced in 1969 by the Hospital Fees Decree, which was later revised to the Hospital Fees Act in 1971 (Akosua Akortsu & Aseweh Abor, 2011). Most individuals residing in Ghana found the 'user fees' were unfriendly and did not promote equity in healthcare services. The poor and vulnerable individuals have restricted access to healthcare services and crucial pharmaceuticals (De-Graft Aikins & Koram, 2017; Waddington & Enyimayew, 1990; Sakyi, 2012). By 1985, Ghana's health system had transitioned from a 'user fees' to a 'cash and carry system' (CCS). The CCS is a procedure in which people must pay cash before being seen at health facilities (Kipo-Sunyezi et al., 2019). The 'cash and carry

system' exacerbated health disparities. The affluent and privileged populations could afford to pay and hence had more access to health care than the poor and vulnerable populations.

The first intervention to health inequalities is the establishment of Community-Based Health Insurance Schemes (CBHISs) in Ghana (Kipo-Sunyezi et al., 2019) as successful initiatives of the Catholic Church in some parts of Ghana. However, the CBHISs faced geographic limitations since most of the Ghanaian population was left out of CBHISs. The challenge confronting the Ghanaian government in the 1990s was effectively addressing the injustice gap between wealthy and vulnerable people, rural and urban inhabitants and communities covered by CBHISs and those without insurance coverage. This inequity situation compelled the government to seek more sustainable and accessible alternatives to healthcare for all citizens and other persons in Ghana. This led to the introduction of the National Health Insurance Scheme (NHIS) in Ghana in 2003, which was implemented in 2004 and has significantly improved health

(Alhassan et al., 2016). The NHIS was also seen as a tool for achieving Millennium Development Goals (MDGs) (Mensah, 2010), later translated to the SDGs in 2015.

Table 1: Health policy reforms towards Universal Health Coverage in Ghana

Year	Policy Type	Ownership	Funding	Benefits	Coverage	Challenges
1957	Free healthcare for all	Public Health Facilities	Public	Free healthcare services for all	Nation-wide	Sustainability problem, Limited to public health sector
1969	User fees	Public and Private Health Facilities	Partly Public and individual payments	Sustainable Favorable to Rich People	Nation-wide	Inequity Access to Healthcare Services
1985	Cash and Carry System (CCS)	Public and Private Health Facilities	Cost-Sharing and Cash Payments	Cost recovery, More revenue, Prevent wastage, Check clients' frequent visits	Nation-wide	Inequity access, High Mortality at Homes for fear of facilities visits of CCS
1992	Community-Based Health Insurance Schemes (CBHISs)	Private Non-profit Facilities	Privately Funded	Provide health Insurance Cover for the locality	Community Based	Geographic Limitations
2004	National Health Insurance Scheme (NHIS)	Public-Private	Partly Public and Individual Payments	Comprehensive package of 95% common diseases	Nation-wide	Sustainability Problem, Inadequate Funding

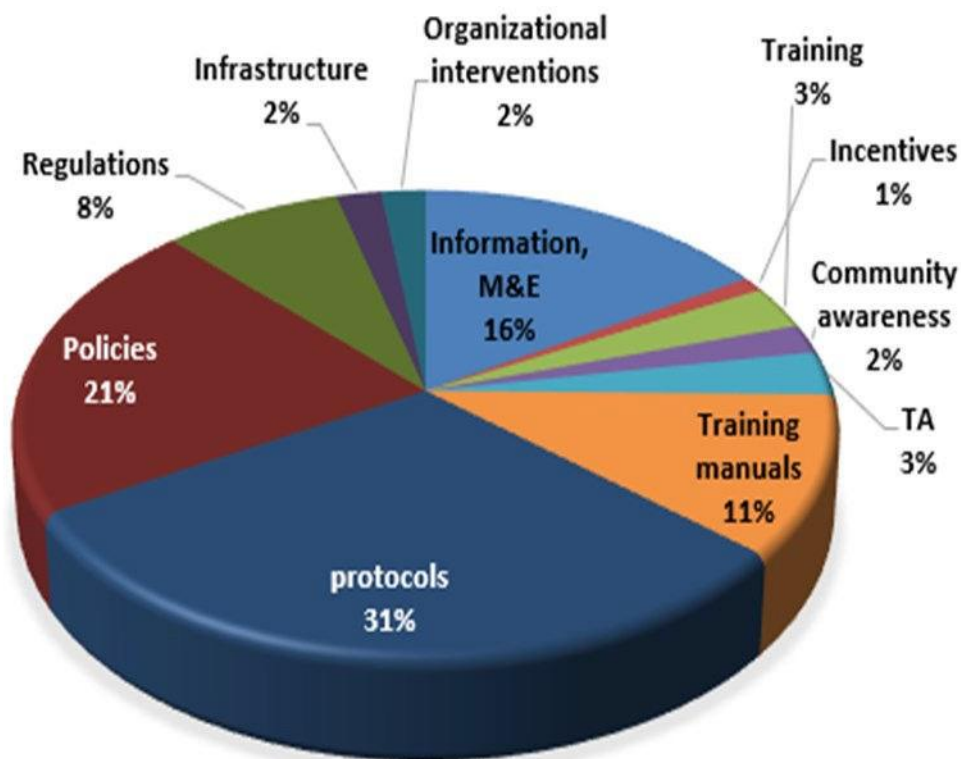
Source: Kipo-Sunyehzi et al., 2019

Analysis of healthcare access and coverage in Ghana

Access to healthcare and coverage in Ghana has significantly improved in recent years, but challenges remain. Several documentary evidences show the interventions implemented to ensure that UHC is well implemented and achieved. The areas that have seen significant attention include NHIS, health Infrastructure, Human Resources Development for Health and Essential Health Services.

According to Escribano-Ferrer et al. (2016), several interventions have been implemented to improve the quality of care in Ghana by theme. This is shown in diagram 1 below.

Figure 2: Type of interventions with the main purpose of improving the quality of care in Ghana



Source: Escribano-Ferrer et al. (2016)

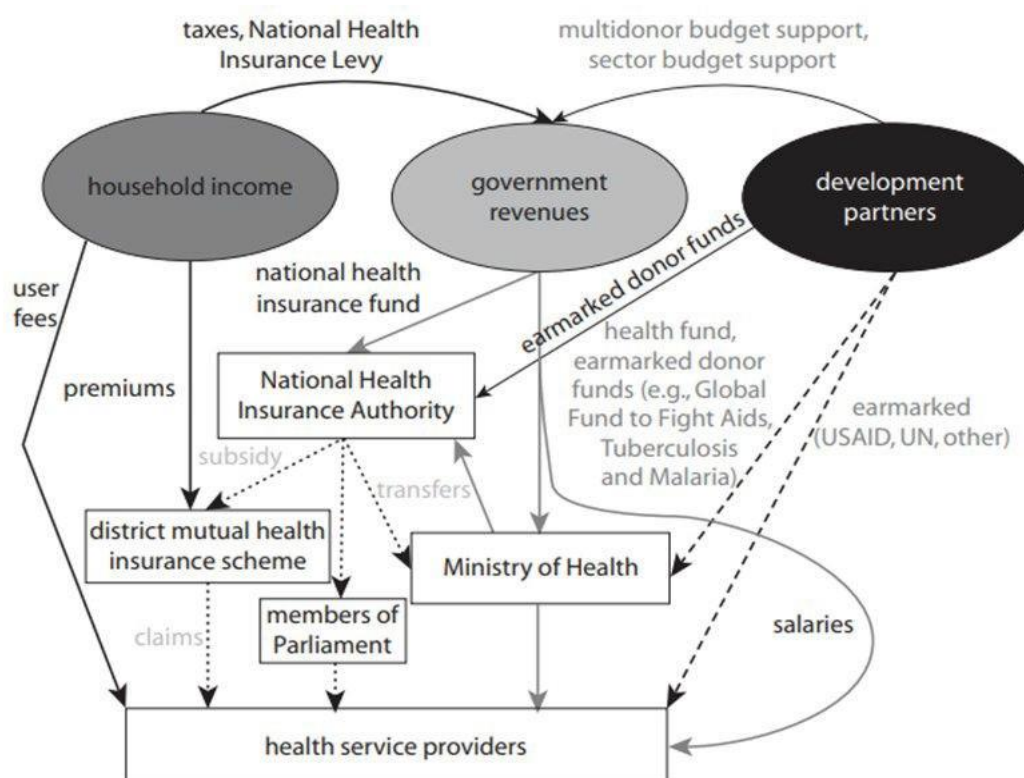
These interventions encompass information management, training, community engagement, policies, regulations, infrastructure development and organizational enhancements. By implementing a comprehensive approach that addresses multiple intervention areas, Ghana can work towards achieving universal and equitable access to quality healthcare services for its population.

Assessment of financial protection mechanisms and affordability of healthcare services

Financial protection mechanisms and affordability of healthcare services are crucial aspects of healthcare access and coverage in Ghana. Ghana has implemented the NHIS, exemptions and subsidies and other measures to enhance financial protection and affordability of healthcare services. While these mechanisms have contributed to increased access and reduced out-of

pocket payments, challenges such as the sustainability of financing and affordability of medicines remain. Continued efforts are needed to strengthen the NHIS, expand exemptions and subsidies for vulnerable populations, reduce out-of-pocket payments and ensure the availability and affordability of essential medicines. By addressing these challenges, Ghana can further improve financial protection and enhance the affordability of healthcare services for its population.

Figure 3: Flows of Funds in Ghana's Health System

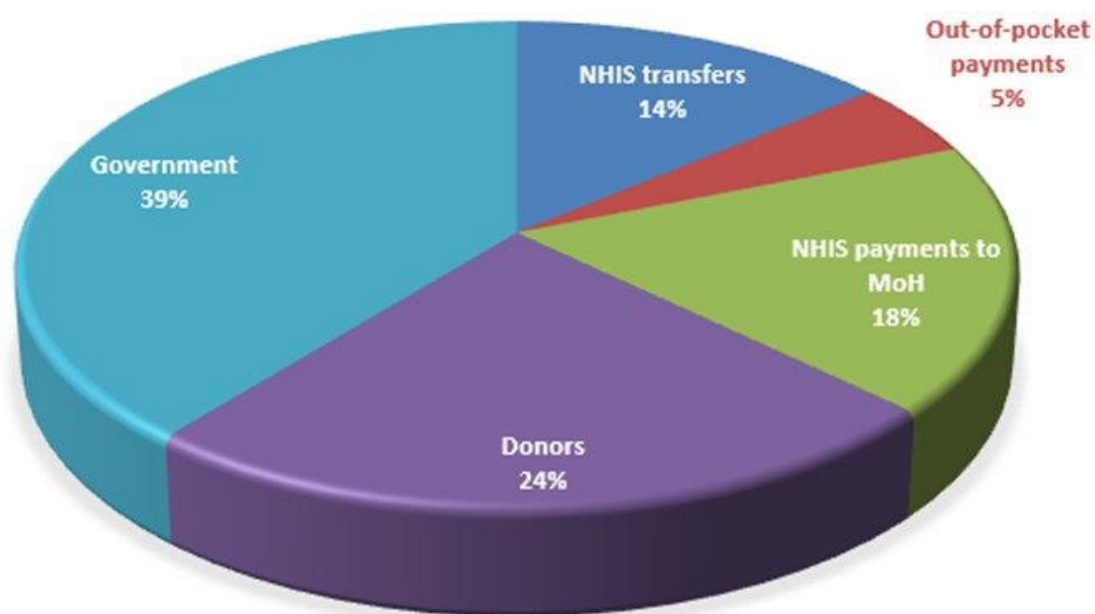


Source: Appiah-Denkyira et al., 2005

The NHIS is a critical financial protection mechanism in Ghana, aiming to make healthcare services affordable and accessible for all citizens. Under the NHIS, individuals contribute premiums based on their income level and in return, they receive health insurance coverage. The NHIS covers various services, including primary care, hospitalization and medications. This mechanism helps reduce out-of-pocket expenses and protects individuals and households financially (Nguyen et al., 2011). The NHIS also provides exemptions and subsidies for specific vulnerable groups, including people experiencing poverty, children and older people.

These exemptions and subsidies helped those facing affordability challenges to access healthcare services without financial strain. The exemptions and subsidies aim to reduce the financial burden on vulnerable populations and promote equitable access to healthcare (McIntyre et al., 2008). Despite the presence of the NHIS, out-of-pocket payments remain a significant contributor to healthcare financing in Ghana. Out-of-pocket payments can create financial barriers to healthcare access, particularly for low-income individuals and households. They can lead to inequitable access to services and even catastrophic health expenditures, where healthcare costs exceed the household income threshold (Okoroh et al., 2018).

Figure 2: Sources of Ministry of Health Revenues



Source: Schieber et al., 2012

Table 3:

	2015	2016	2017	2018	2019	2020	2021	Annual Growth Rate (%)	2015	2021	Percentage point change
Health Funding by Source (GHS millions)									Proportion of Expenditure (%)		
GoG	1,308	1,613	2,480	2,613	3,421	4,186	5,292	26	43	62	19
IGF	1,004	1,294	977	1,345	1,773	1,931	2,328	15	33	27	-5
ABFA	44	33	50	50	48	57	32	-5	1	0	-1
ADPF	713	447	719	414	796	413	881	4	23	10	-13
Total Funding	3,068	3,387	4,226	4,422	6,038	6,587	8,534	19	100	100	
Total Government Expenditure by Source (GHS millions)											
GoG	10,515	12,672	18,250	20,918	26,431	29,931	37,602	24	12	14	2
IGF	2,833	3,532	2,205	3,761	4,427	4,990	5,894	13	39	35	4
ABFA	1,623	832	796	1,546	1,988	4,336	2,094	4	3	2	-1
ADPF	3,563	3,062	4,348	3,557	5,309	5,485	8,112	15	20	11	-9
Total Expenditure	18,534	20,099	25,599	29,782	38,154	44,742	53,702	19	17	16	-1

*GoG= Government of Ghana, IGF= Internally Generated Fund, ABFA= Annual Budget Funding Amount, ADPF= Annual Development Partner Funding.

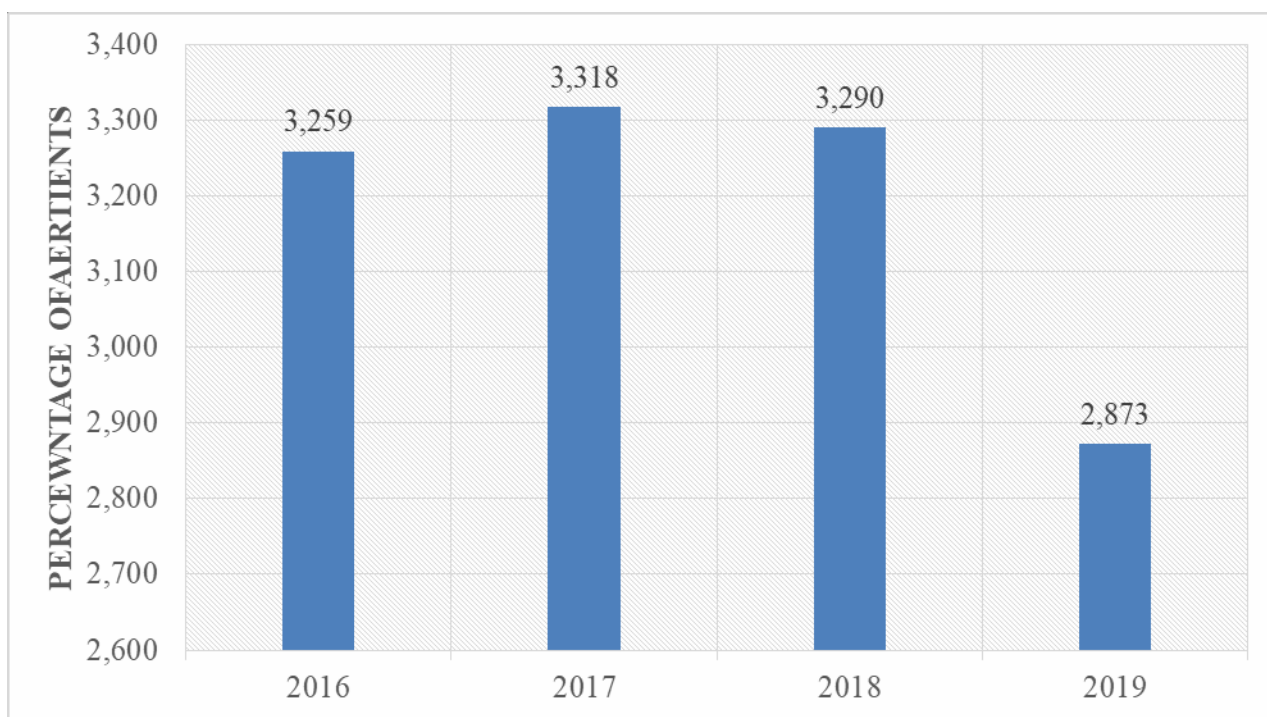
Source: UNICEF, 2021

Quality of healthcare services and patient satisfaction in Ghana.

Customer satisfaction is of critical importance in the service sector. In public and private healthcare settings, regardless of the level of care, patient satisfaction with the quality of care has been shown to influence word-of-mouth behavior, including recommending, complimenting and complaining; intention to repurchase; and switching behavior (healer shopping or not using medical services at all) (Donabedian, 1997; Headley & Miller, 1993). In Ghana, even though geographical access to health facilities remains a problem, especially in the rural areas, the situation is better than in the past, given the establishment of community-based health planning (CHP) services compounds in many communities by the Ministry of Health to improve access to primary health care (Abuosi & Barimah, 2019). However, patients are less satisfied with waiting time at the various service delivery units of the health facility. Waiting time has been widely studied as a major indicator of patient satisfaction (Gani et al., 2011; Wilde-Larsson & Larsson, 2009; Bleich et al., 2009). Long waiting time remains an intractable problem in many health facilities in Ghana, especially with the advent of the national health insurance scheme, which increased access to and usage of health services (Abuosi et al., 2016). Generally, those insured (have financial protection) tend to have more satisfaction with care delivery than those not insured (less financial protection).

A study by Amporfro et al. (2021) showed that patients are satisfied with service responsiveness, reliability and tangibles. In general, 62.9% of respondents are satisfied with the services they receive at health facilities. Even though the figure of 62.9% is a little over 50% of satisfaction, there is much to be done to achieve UHC. The diagram below shows the satisfaction of patients in Ghana.

Figure 4: Satisfaction according the individual areas used to measure the service dimensions

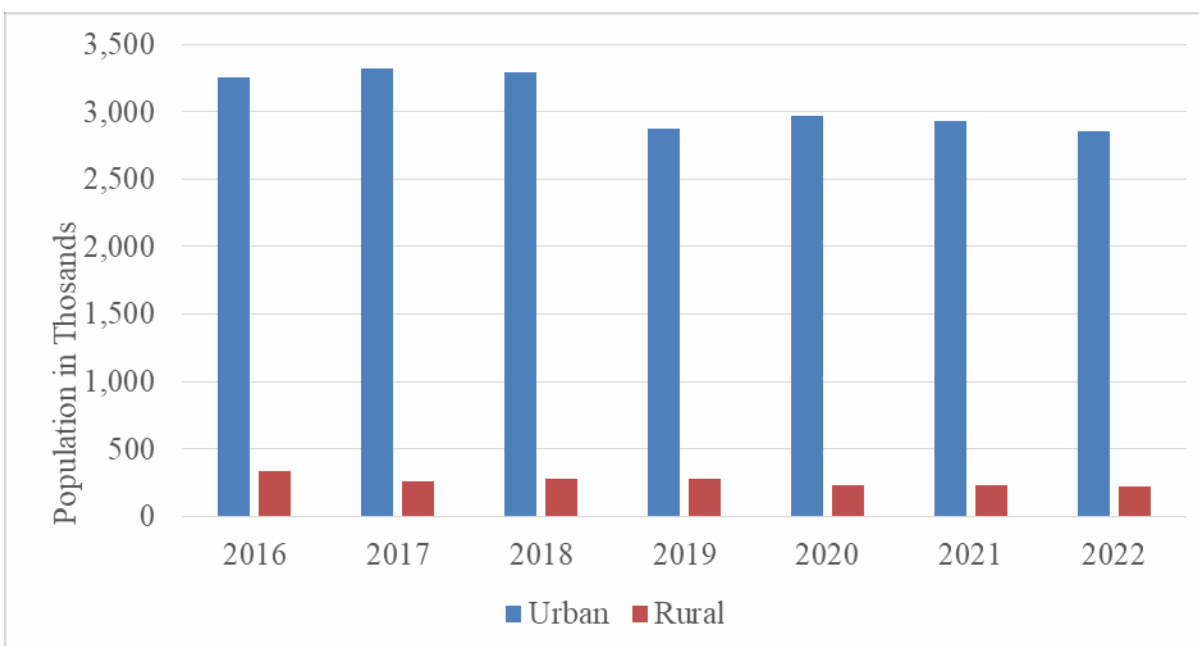


Source: Amporfro et al., 2021

Challenges and Barriers

The implementation of Universal Health Coverage (UHC) in Ghana, though, of course, faces many challenges. These challenges can impact the overall goal of providing equitable and accessible healthcare services to all Ghanaians. Umeh (2018), in a study, identified (1) a large proportion of the population living in extreme poverty and unable to pay premiums, (2) a large informal sector whose members are mostly uninsured, (3) a high dropout rate from insurance schemes and (4) poorly funded primary health care system as some challenges confronting UHC implementation in Ghana.

Figure 5: Populations living in extreme poverty in Ghana 2016-2022 by area



Source: Statista, 2023

Ghana's National Health Insurance Scheme (NHIS) active membership rose from 10.8 million in 2018 to over 12 million in 2019. The informal sector, which constitutes the only fee-paying NHIS membership category, represented 34.1% of the active members, an increase from 31.5% in 2018 (NHIS, 2020). According to Population and Housing Census (PHC) 2021, Ghana's population stood at 30,792,608. The census also reported that 21,216,106 (68.6%) of the population is covered by either the National Health Insurance Scheme (NHIS) or private health insurance schemes. This figure includes informal employees, constituting 9,357,196 of Ghana's population (PHC, 2021). There is an indication that since those in the formal sector are automatically covered, there is still a large number of employees within the informal sector who still need to enroll in the NHIS because they will have to pay a premium. Premium costs have emerged as a major obstacle to NHIS enrolment, especially for the informal sector (Awoonor-Williams et al., 2016).

Since the inception of Ghana's health insurance, cumulative membership has been extrapolated at 68% of the population (National Health Insurance Authority (NHIA) 2011; International Trade Administration (ITA), 2022).

Low active membership raises pessimistic questions about the scheme's future and its ability to maintain equity at all levels.

Primary healthcare (PHC) has gained increased political attention globally because it is rooted in a commitment to social justice and equity; it is people-centered, cost-effective and has far-reaching potential in ensuring UHC (WHO, 2018). The NHIS in Ghana operates a gatekeepers system, placing primary health facilities as the first point of call for out-patient services. However, poor service alignment and a weak primary healthcare system have hindered Ghana's performance in the WHO's UHC Service Coverage Index (SCI). In 2017, Ghana's SCI score of 47% indicated below-average coverage for reproductive, maternal, newborn and child health services, infectious disease control, non-communicable diseases and service capacity and access (World Bank, 2023) despite the introduction of the NHIS 17 years ago.

Conclusion and Recommendations

The study topic "Beyond Rhetoric: An Assessment of Universal Health Coverage Implementation in Ghana" focuses on evaluating the progress, challenges and outcomes of implementing Universal Health Coverage (UHC) in Ghana. UHC ensures that all individuals and communities access essential health services without financial hardship. This research critically analyzes the effectiveness of Ghana's efforts in achieving UHC and identifies areas that require improvement.

The study begins by providing an overview of the concept of UHC and its significance in promoting equitable healthcare. It explores Ghana's commitment to achieving UHC through various policy frameworks, including the National Health Insurance Scheme (NHIS) and the Sustainable Development Goals (SDGs). Additionally, the research examines the political, economic and social contexts that have shaped UHC implementation in Ghana.

The paper identified several achievements in Ghana's UHC journey, including increased health service coverage, improved financial protection and reduced out-of-pocket payments. It highlighted the positive impact of the NHIS in improving access to healthcare services, particularly for vulnerable populations. The study also recognized the efforts made by the government to expand infrastructure, train healthcare professionals and strengthen primary healthcare systems.

However, the paper also uncovers significant challenges hindering the full realization of UHC in Ghana. These challenges encompass funding and financial sustainability issues, inadequate resource allocation, low service quality, regional disparities in healthcare access and inefficient healthcare delivery systems. The study emphasizes the need for comprehensive policy reforms, increased investment in health infrastructure and improved governance and accountability mechanisms.

Based on the findings, the research proposes recommendations to enhance UHC implementation in Ghana. These include increasing

domestic health financing, exploring innovative financing models, strengthening primary healthcare systems, improving the quality of care, addressing regional disparities and promoting community participation in decision-making processes.

The outcomes of this research contribute to the existing body of knowledge on UHC implementation in low- and middle-income countries, specifically Ghana. The findings can inform policymakers, healthcare practitioners and international organizations involved in healthcare development and UHC implementation. Ultimately, the research aims to foster evidence-based decision-making and guide future efforts to achieve equitable and sustainable universal health coverage in Ghana.

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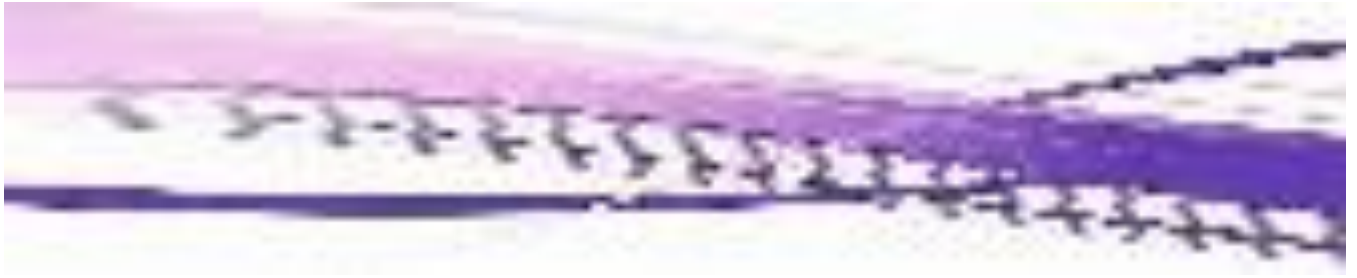
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Chapter 2

**Productive Employment and
Decent Work Through
Entrepreneurship: A Situation
Case Analysis in the Philippines**

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Abstract

Entrepreneurs are the moving force of economic growth. Through entrepreneurship comes employment opportunities. From the Filipino youth to Filipino women and up to Filipino professional, there is always that profound intention to engage themselves in entrepreneurship not just to generate revenue but also to help in the upliftment of economic lives of the Filipinos. In this study adopted, situation analysis is adopted pointing up to the trends and challenges in entrepreneurship. Data were retrieved using data archival and data mining methods. Some of the highlights in the discussion will be illustrated using schemas. These schemas are in the form of table, graphs, and charts. And to amplify the data and information from secondary sources, focus group discussions (FGDs) done face-to-face and virtual were conducted among youth entrepreneurs, professional entrepreneurs, and women entrepreneurs. Responses from all the fifteen participants were coded manually and were clustered according to descriptive themes.

Keywords: youth entrepreneurship; women entrepreneurship; professional entrepreneurship

Introduction

“Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all.”

United Nations Sustainable Development Goal #8

As member country of the United Nations, the Philippines adopted in 2015 the 2030 Sustainable Development Goals that includes full and productive employment and decent work for all. Under Article II, Section 18 of the 1987 Constitution of the Philippines it states that:

“the State affirms labor as a primary social economic force. It shall protect the rights of workers and promote their welfare.” According to Philippine Statistics Authority (2023), unemployment rate in the Philippines as of April 2023 was estimated at 4.5 percent with an estimated numerical equivalent of 2.26 million unemployed individuals. However, in the same period employment rate was recorded at 95.5 percent, which was higher than the previous year. Data from the Department of Trade and Industry (2021) showed that a total of 1,071,842 business enterprises operating in the country were micro and small enterprises.

“Entrepreneurship the state of being an entrepreneur, or is a person who organizes, manages, and assumes the risk of a business with the goal of generating economic value (Costa, 2022).” This definition is adopted in this study since it implies the ideas of labor productivity and employment.

Small and medium enterprises (SMEs) are the moving force for economic growth.

These enterprises employ ninety seven percent (97%) of the workforce across member countries of Asia Pacific Economic Cooperation (APEC, Small and Medium Enterprises, 2018). Looking at the pace of entrepreneurship in the Philippines, nearly forty six percent (46%) Filipinos have high hopes and capabilities though no formal training (GEM 2018). Filipinos across ages and professions have their faith and confidence that the country is a good place for entrepreneurial enterprise (Cada, 2022). Assuming they had enough know-how, eighty one percent (81%) of adult Filipinos would prefer to go into business (Concepcion, 2023 citing OCTA Research, 2022)

II. Content

A. Discussion

This study adopted a situation analysis which will highlights the trends and challenges of entrepreneurship in the Philippines. Initially, the situation analysis will assess the trends in some areas such as youth entrepreneurship, women entrepreneurship, professional entrepreneurship, private and public sector supports to entrepreneurship. And secondly, what are the challenges that Filipino entrepreneurs may come across as they contribute to the creation of quality jobs and potential business investments in the community and society at large. Methodologies for situation analysis include data archival of recent studies, books, reports, working papers, websites, and existing government laws. This paper studied and reviewed the extant literatures to address the issues being raised. Those literatures are the secondary data and are mostly retrieved from open access journals and archives. According to Perez-Sindin (2017), secondary data are raw data such as organizations' websites; compiled data such as government reports and statistics; and data collected through survey strategies such as census data and industry trends. Some of the highlights in the discussion will be illustrated using schemas. These schemas are in the form of table, graphs, and charts. And to amplify the data and information from secondary sources, focus group discussion (FGD) will also be conducted among youth entrepreneurs, professional entrepreneurs, and women entrepreneurs. In all qualitative research like conducting interviews, sufficient sample size according to Mason, (2010 citing Beraux, 1981 and Guest et al., 2006)) is fifteen, which is the smallest acceptable sample.

1. Trends in Entrepreneurship

"We have to work together to continue create businesses, generate and preserve jobs for the Filipino people because the most significant role of Filipino entrepreneurs is geared towards nation building."

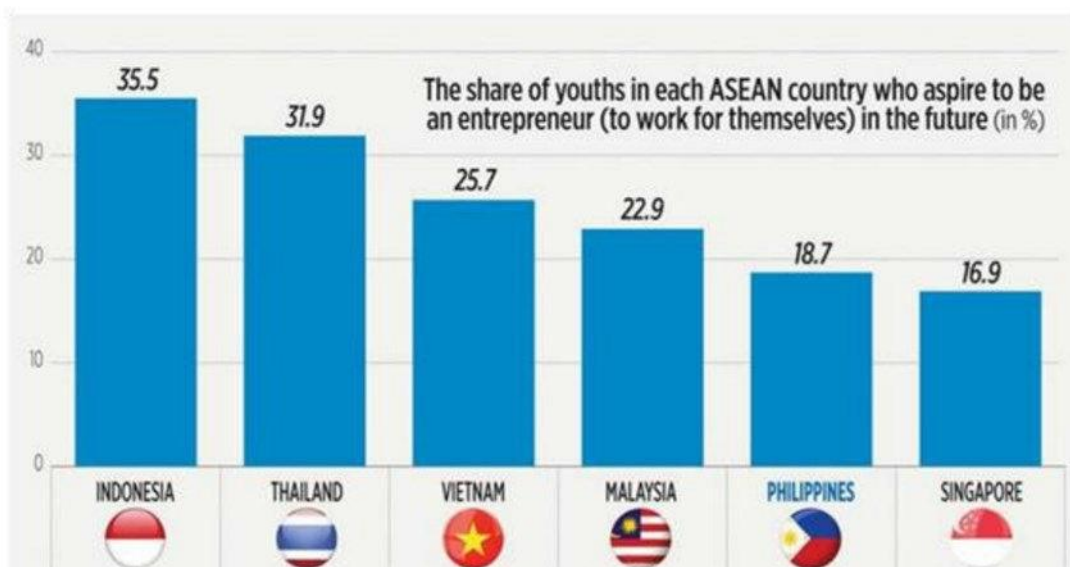
Sherill Quintana, one of the country's most successful entrepreneurs and president of the Philippine Franchise Association (PFA)

1.1 Youth Entrepreneurship

Some higher educational institutions in the Philippines are offering degree program in entrepreneurship. The program was designed to educate the students who will become the would-be entrepreneurs. Equipping students with the knowledge and skills on how to start, operate and manage a business enterprise will help boost the future economic growth of the nation. According to Asia Pacific Foundation of Canada (2018, October), of the thirty percent (30%) micro, small and medium enterprises (MSMEs) in the country established in 2006 and beyond, the organizers were young entrepreneurs.

Millennials and Gen Zs across 43 countries including the Philippines, said they'll make a special effort to more actively patronize and support businesses—especially smaller and local sellers (Deloitte Global Millennial Survey, 2022). Could young entrepreneurs be the drivers of sustainable growth? The International Monetary Fund (2015) believed that they can. According to World Economic Forum (Viguria, 2015), they were full of innovative ideas and a strong influence in enforcing Sustainable Development Goals.

Figure 1: Survey on entrepreneurial aspirations among ASEAN Youth



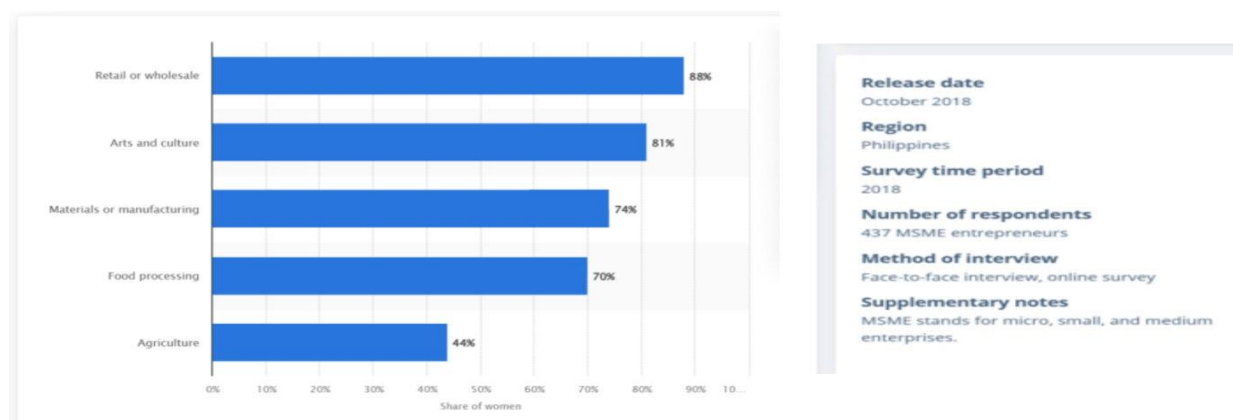
Source: World Economic Forum 2019 ASEAN Youth Survey

Furthermore, according to the report of World Economic Forum (2019), ASEAN youth preferred to venture into entrepreneurial undertaking equivalent to 31.4% of all respondents. In the Philippines as shown in the figure above, Filipino youth who aspires to be an entrepreneur was only at 18.7%, ranked second from the bottom among ASEAN countries. The report was based on the survey with a total 56,000 youths as respondents from the six countries in ASEAN region with age range from 15 – 35 years old. In the case of the Philippines, support and programs for entrepreneurial undertakings must be provided continuously both by the public and private sectors to the Filipino aspiring youth entrepreneurs.

1.2 Women Entrepreneurship

Philippines is a paternalistic country and women, by culture and tradition are designated to household management. But this reference to Filipino women, is now gaining less standing. The sphere of influence by Filipino women are now felt in various sectors of the society particularly in politics, business and in corporate. business: to Grant Thornton Philippines (2021) by global standing, Filipino women ranked first in term of leadership positions in business; where thirty percent (30%) of the board of directors is composed of women (Women and Entrepreneurship Report (The University of Sydney, 2017). Based on the study of International Labor Organization (2020), Filipino women who wants to get promoted to senior management positions have almost equal with Filipino men.

Figure 2: Share of women entrepreneurs in the industry sectors in the Philippines as of 2018 by leading business industry.



Report from Global Entrepreneurship Monitor (GEM) 2019/2020 (cited by Franzke, Wu, Froese, et al., 2022) showed that on the average, Asian women less likely for to become an entrepreneur than their male counterparts. However, countries like Thailand, Malaysia although Philippines was not included the level of entrepreneurship interest for women is high, which according to Statista (2018) as shown in the data set above, Filipino women entrepreneurs get huge share (88%) in the MSME sector, particularly in retail trade enterprises. The [Statista report](#) was facilitated utilizing face-to-face interview and online survey with a total of 437 micro, small and medium enterprises (MSME) managed by Filipino women entrepreneurs as respondents.

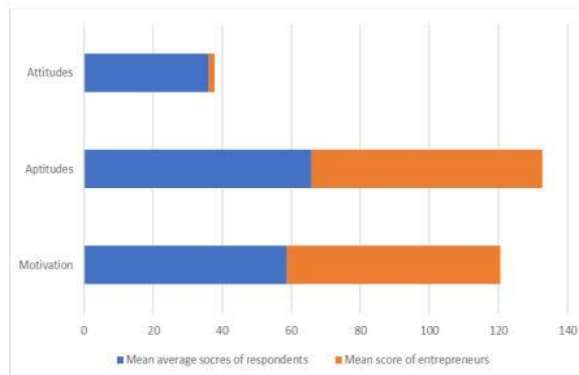
1.3 Professional entrepreneurship.

Nowadays, individuals in various professions who are into private practice such as law, medicine, accounting, dentistry etc. are combining both professions and entrepreneurial careers. Although these professionals are self-employed individuals and have plenty of autonomy in their decision making, their jobs are not different from those employed professionals. According to Choi and Sang-Joon (2021, citing Dawson et al. 2009), professional entrepreneurship refers to “self-employment to join professional partnerships and establish a professional practice.” Based on their study, female lawyers who were engaged in private professional practice were not influence by their prior employment salaries but by the findings that gender discrimination in the workplace hastens their decisions to go into private professional practice.

Data from the Philippines’ Department of Industry (2021), showed that there were about 1.38% of the number of MSMEs, who were professional entrepreneurs under the category “other industry sector.” The data were not explicit enough to tell if these were professional entrepreneurs. There might be professional individuals who were engaged in private professional practice full-time and there were others doing such engagement on the sidelines. The latter hire workers who will manage the day-day-operation of the enterprise and the owner professionals will just do the supervisions either personally or virtually. According to Folta et al. (2010), this kind of entrepreneurial management set-up is a kind of hybrid entrepreneurship.

It is a self-employment while simultaneously employed as salaried professionals.

Figure 3: Mean scores comparison between bdc data and Filipino professional Entrepreneurs



Source: Entrepreneurship Potentials among Filipino Professionals
Available at SSRN: <https://ssrn.com/abstract=4420136>

The graph above shows the mean scores of the entrepreneurs as provided for by bdc* and mean average scores of the respondent' Filipino professionals. The two mean scores were based on the respondents' survey using the same instrument, which was the Entrepreneurial Potential Self-Assessment Questionnaire. Such questionnaire was developed by bdc* , a Canadian banking institution serving client entrepreneurs. And the institution was using such instrument to assess entrepreneurship potentials of their clients. Permission to use the instrument was granted by bdc* through a contact person provided by the institution and the author. The exchange of communication can be found from this link. <https://www.facebook.com/messages/t/249042335139282>.

Entrepreneurship Potentials among Filipino Professionals (Cada, 2022) was a research study presented in the Global Conference on Business Management (Online) on 15-16 December, 2022 hosted by Indo Global Mandiri University, Palembang, Indonesia. The results of this study revealed that entrepreneurship potentials of Filipino professional entrepreneurs were below average when paired with Canadian entrepreneurs.

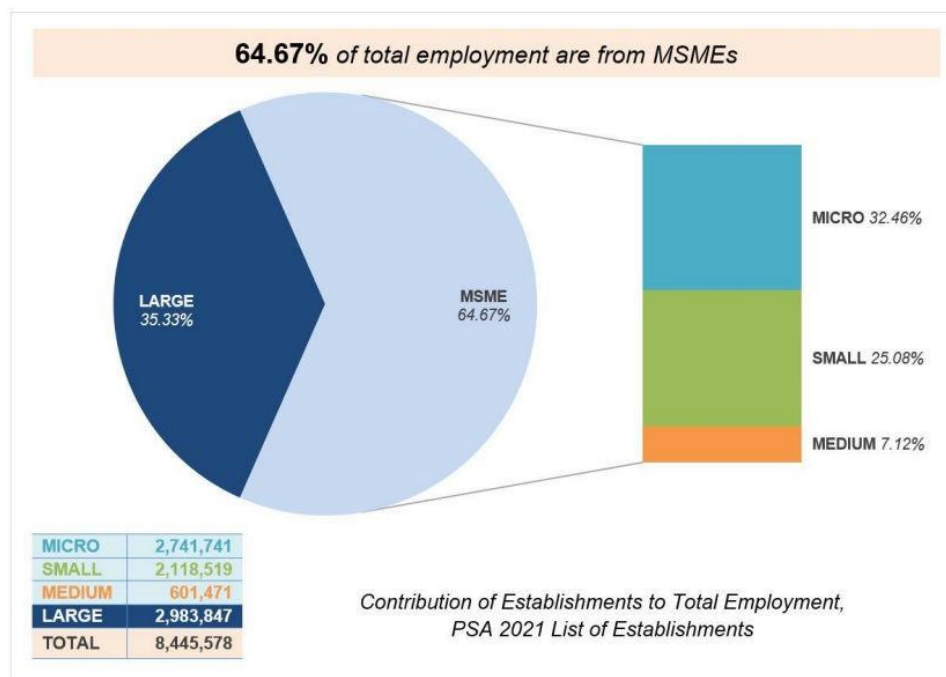
1.4 Private sectors' supports to entrepreneurship.

Several local business organizations in various parts of the country are supporting MSMEs through cooperatives where members are farmers, market vendors, livestock, hogs, and poultry raisers and many more. One of the prominent supporters of MSMEs with national in sphere of influence is the "[*Go Negosyo*](#)". It was founded by Mr. Joey Conception, the current President and Chief Executive Officer of RFM Corporation. He is also the current Chairman of the ASEAN Business Advisory Council. "[*Go Negosyo*](#)" is the advocacy of the Philippine Center for Entrepreneurship (PCE), a non-stock, non-profit organization. The "[*Go Negosyo*](#)" have introduced various programs to help Filipino entrepreneurs. These are: (1) 3M On Wheels, which is the capacity development building program for the entrepreneurs; (2) Kapatid Mentor ME (KMME) is a program that aims to help MSMEs scale up their business thru coaching and mentoring; and (3) The Kapatid Agri Mentor Me Program (KAMMP), which aimed to scale up the agri-business in the country.

For the Filipino youth, there is this Young Entrepreneurs Society Philippines (YES). It is an organization of young entrepreneurs, whose aim is to educate, promote, encourage, network, and develop aspiring and successful entrepreneurs. They can be reached at <https://yesphilippines.org/>

1.5 Public sectors' supports to entrepreneurship.

Figure 4: Employment generation of MSMEs in the Philippines.



Source: <https://www.dti.gov.ph/resources/msme-statistics>

MSMEs generated a total of 5,461,731 jobs or 64.67% of the country's total employment. The biggest share, 32.46% was produced by micro enterprises; followed by small enterprises (25.08%); while medium enterprises contributed only at 7.12% (DTI, 2021). Government support and commitment in all levels is a must for any enterprise to create jobs and mobilize the citizens towards sustainable economic growth.

The Philippine government through Congress enacted the Magna Carta for MSMEs in 1991. The law mandates the government to support Filipino MSMEs in various capabilities and capacities. Some of these are easier access to finance through various government-owned banks such as Land Bank of the Philippines and the Development Bank of the Philippines. Filipino entrepreneurs can avail loans at a low interest rate.

Another important legislation by the Philippine congress was the Youth Entrepreneurship Act or R.A. 10679, 2015 (Congress of the Philippines, 2015). This law encourages the development and promotion skills and aptitude in the field of finance and entrepreneurship among the Filipino youth.

2. Challenges in Entrepreneurship. This part of the study will adapt several challenges posted by various literatures based on their findings:

2.1 The MSME Development Plan 2017-2022 identifies the following as major challenges to MSMEs growth and development:

- 1) access to finance.
- 2) business environment and the cost of doing business.
- 3) access to market.
- 4) productivity and efficiency; and
- 5) impacts of climate change and ease of undertaking disaster recovery.

2.2 According to Notre Dame of Dadiangas University (n.d.):

The top challenge experienced during the academic preparation when entrepreneurs were students then is the lack of knowledge/ experience about starting a business.

The top challenge encountered by young entrepreneurs during the professional experience is the physical exhaustion.

2.3 According to United Nations – Department of Economic and Social Affairs (2020):

Young entrepreneurs in the Philippines are facing with limited financial and entrepreneurial literacy, limited access to finance, and business networks and support services.

2.4 According to International Labor Organization (June 2020) challenges for women in business in the Philippines:

For salaried professionals, leaving the comfort zone is not an easy decision.

A start-up enterprise is not easy to find cooperating workers and partners.

2.5 According to Sajjad, M., Kaleem, N., Chani, M.I. and Ahmed, M. (2020):

Almost half of enterprises in the Philippines reported that retention of skilled women was indeed a challenge.

3. Results and Findings from Focus Group Discussion

Further views from the Focus Group Discussions (FGD) conducted were presented in the tables below. Interviews were conducted in three separate dates. Modes of FGDs, which were face-to-face and virtual. Some of the participants in the FGDs were former students of the author in college who are now managing their own businesses. And the rest of the participants were former respondents the author in his recent research study entitled: Entrepreneurship Potentials among Filipino Professionals.

Table 1: Modes of Focus Group Discussion and Entrepreneurship Profile of Interview Participants

Entrepreneurship groups	FGD participants (virtual/face-to-face)	Entrepreneurial undertaking
Youth entrepreneurs	Virtual	(3) Legitimate online sellers (fashion business and food business) (1) Owner-manager, auto parts business (1) Owner-manager, local construction company
Professional entrepreneurs/ Private professional practice	Virtual	(1) Medical doctor, managing her own aesthetic clinic. (1) Associate Dentist (1) Certified Public Accountant (1) Litigation Lawyer (1) Computer Science Specialist
Women entrepreneurs	Face-to-face/Virtual	(2) Legitimate online sellers (household appliances) (3) Food stall owners

The total number of FGD participants were fifteen Filipino entrepreneurs, who were presently engaged and involved directly in managing and operating their respective business. FGD participants from Youth entrepreneurs and professional entrepreneurs opted to have their FGD in virtual mode due to time and distance factors. Two virtual FGDs were conducted to facilitate the interviews. For the three women entrepreneurs, they agreed to have the FGD done face-to-face since the three food stall owners were in the same place and the two online sellers joined the group virtually. Participants businesses were all located around Metro Manila. The author himself acted as the moderator in all FGD sessions.

Planning for focus group discussions entail a lot of preparation, from formulating questions, to identifying the participants and to preparing the venue or virtual space. In terms of the number of participants in FGD, the minimum acceptable range is 4 – 12 (Mujeeb et al., 2020 citing Webb & Doman, 2008).

Conducting the interview is another thing. Factors to be considered such as time should be within 1 – 2 hours (Mujeeb et al., 2020); atmosphere among all the participants, interpersonal skills of the moderator, script and materials needed, intermittent disruptions and most especially the opinions of the participants. All these factors must be taken largely to be able to achieve a productive focus group discussion. Questions must be straightforward and should be not more than six (Morgan and Kreuger, 1993)

Table 2: Presentation of Interview questions, responses, coding, and descriptive themes

Interview questions	Common responses of participants across groups	Coding	Descriptive themes
What kind of experience or experiences are beneficial to an entrepreneur? You may cite one or more than one experiences.	“industry experience and management experience” “tasks delegation” “project scheduling”	Management styles	Hand-on management.
Besides experience, what type of background or backgrounds should be considered? You may cite one or more than one type of background.	“good education” “financial status” “connections to government” “Connections to owners/managers of some established businesses” “God-fearing”	Education/ Capability/ Linkages	Description of an entrepreneur.
What are some benefits/ advantages/ disadvantages to an entrepreneur who enters a market with established business competitors?	Benefits: “providing new products & services to customers”	Product variants	Business knowledge
	Advantages: “improve customer services” “get market share from competitors.” “improve quality”	Customer services	
	Disadvantages: “limited target market” “lesser demand” “hard to establish clients.” “lowering of prices among competitors.” “competitors giving more freebies to maintain customers.” “proliferation of fake products”	Market demand	

Interview questions	Common responses of participants across groups	Coding	Descriptive theme
D. With limited resources, what decisive factor or factors should be the priorities of an entrepreneur?	<p>“add new products to the business.”</p> <p>“attend seminars and trainings.”</p> <p>“spend time, effort, and money in developing business networks.”</p> <p>“seek help/support/assistance from friends/former colleagues/family members.”</p> <p>“looking for financial aids and grants from government/NGOs/private benefactors”</p> <p>“good location”</p>	Business priorities.	Staying relevant in business.
E. As an entrepreneur, what traits/skills do you look from a candidate when you’re hiring and selecting applicants?	<p>Traits: “trustworthiness”</p> <p>“initiative”</p> <p>“goal oriented”</p> <p>“positive in life”</p> <p>Skills: “authoritative skills for promotion”</p> <p>“communication skills”</p> <p>“adaptability to different environments”</p> <p>“time management”</p> <p>“listening skill.”</p> <p>“personal care”</p>	Personal profile of entrepreneurial workers and employees.	Mindset of an entrepreneur.
F. How do the phrases “surround yourself with friends or former colleagues or well-experienced entrepreneurs” and “I can do it myself” fit in entrepreneurship?	<p>to surround myself with former colleagues means:</p> <p>“to get fresh and new ideas I need in my business.”</p> <p>“to make tasks more manageable.”</p> <p>“help solve business problems.”</p> <p>“creates efficiency.”</p> <p>“collaboration” “In the counsel of many you will find peace”</p>	Business coach and mentor	Professionalizing the business.
	<p>I can do it myself means: “no comments.”</p> <p>“negative effects”</p> <p>“pride”</p> <p>“not good for entrepreneurs.”</p>		

Hand-on management – According to Dina Gerdeman of Harvard Business School (2017), it is more apparent that an entrepreneur with hands-on management style (Table 2, R1, C4) will retain employees. Scott Arpajian from Forbes (2018) stated that that if hands-on entrepreneurs develop strategies and conduct business operations with well-balanced with balanced hands-on leadership, the business will reap many benefits.

Description of an entrepreneur - Entrepreneurial activity is risky. Having good education, financial capability, and linkages (Table 2, R2, C3) with private and public institutions were not the only factors to thrive, survive and achieve significant success. To quote from [Go Negosyo](#) site: “We have a saying in Go Negosyo, “Not all may be entrepreneurs, but EVERYONE CAN BE ENTERPRISING”. Moreover, “one can be entrepreneurial, whatever his or her role is (be it in a corporation, own business, or even government), with the mindset and passion to innovate and maximize the opportunities in market gaps. Referred to as “game changers”, they redefine competition and set new standards that make people’s lives better.”

Business knowledge – Start-ups is a growth engine in the global economy. It can transform innovative ideas into real-world solutions. Innovative ideas can counter the “proliferation of fake products” (Table 2, R3, C2). However, less than 1% of start-ups receive funding from external investors. And consequently, only a handful achieve a successful exit (Saemoun, 2021). Turning innovative ideas into successful start-up business requires a lot.

Staying relevant in business – Fear of failure among entrepreneurs has a negative impact in the economic stability of a nation. Government support through grants and subsidies proved to have positive impact in entrepreneurial undertaking (Vatayu, 2022). In the case of Filipino entrepreneurs, there was a lower percentage of fear of failure as compare with other ASEAN countries (Global Entrepreneurship Monitor, 2014). This case was probably because the Filipino entrepreneurs “seek assistance and guidance from friends, former colleagues and members of the family” (Table 2 R4, C2). Entrepreneur skills training though creates positive impact, is not a standalone solution for any entrepreneurial undertaking (YBI, 2023).

Mindset of an entrepreneur – Mindset and attitudes of an entrepreneurs matters. An aspiring entrepreneur often works alone. A study showed that, personal motivation is crucial, and it gives push to aspiring start up as well as those existing micro enterprise (YBI, 2023). Some of the traits of the Filipino entrepreneurs were “goal oriented,” “positive in life,” and with “personal care” (Table 2, R5, C2).

Professionalizing the business – The report from Global Entrepreneurship Monitor (2013) indicated that good percentage of Filipinos find entrepreneurship as a good career choice. This report has spoken of the good intention of the Filipino however, operationally there were also unfortunate facts, which revealed significant number of Filipino start-ups which were unprofitable (U.P. – ISSI, 2020 citing Velasco et al., 2017). The Department of Trade and Industry of the Philippines (2017) in its aim to improve and professionalize micro, small, and medium enterprises (MSMEs) has developed a 7-point strategy to sustain entrepreneurial growth in the country. Aside from business mentors and coaches from the private sector, entrepreneurs can seek guidance from this government agency to achieve their goals of attaining entrepreneurial success. Doing entrepreneurial undertaking alone was “not good for the entrepreneurs” (Table 2, R6, C2).

Conclusion and Policy Implications

Whoever starts a business enterprise regardless of nature and size starts to generate employment. Filipino entrepreneurs are not in a race, but they are in the journey of who will stay on the road. As reported, Filipinos have the strongest entrepreneurial capabilities among ASEAN nations. Though there was a good percentage of participation among Filipino youth, women and professional entrepreneurs, the Philippines is still far in terms of gender equality in labor force participation.

As always mentioned in various articles, that entrepreneurship is an engine of economic growth, yet its power to maintain its strength is still hinder by certain issues such as the limited access to finance, business networks and supports, and the technical and operational knowledge. The support from the private and public sector provides the necessary push to propel the engine of economic growth.

Entrepreneurial undertaking is not only having seed money. For start-up businesses and aspiring entrepreneurs, they must consider several factors. Based on the results of focus group discussions, there was one type of management style. Start-up operators must understand the concept of hands-on management style which is matched in start-up operation.

Relevant education is another factor in operating start-up business. The ease of doing business is not easy at all if an entrepreneur lacks connections in government and existing business establishment. Basic in any business operation is the knowledge of product and services being offered to the customers. This keeps an entrepreneur compete with other.

Attitudes also matters in any entrepreneurial undertaking. The character traits of the entrepreneur will be looked up to by workers. Successful entrepreneurship cannot be done alone by anyone. Entrepreneur needs entrepreneur. Mentor and coach will assist in providing direction to aspiring entrepreneurs.

To quote a phrase from SDG #8, “all must share in progress. Given the trends, challenges, and the findings from FGDs, this paper lays down some of the recommendation to the policy makers in the public and private sectors.

To private sector organizations such as “Go Negosyo” and like-minded NGOs and private not-for-profit institutions, they must continue to provide tangible and

intangible support to Filipino aspiring entrepreneurs because reports have revealed that entrepreneurship in the Philippines are gearing up towards good yields.

To public sector through its various agencies and government units, entrepreneurship programs and campaigns must be intensified at all levels. Filipino entrepreneurs lack access to finance, business networks and the necessary requirements of doing business. Eliminate red tape in government in the implementation of plans and program especially in allocating grants and subsidies.

The academia should offer entrepreneurship courses and degrees that lead to the creation of innovative products and services based on scientific research that are commercially worthy. It will be noteworthy if entrepreneurial leadership, entrepreneurial values, and mindset will be included in the curriculum.

To the successful start-up founders, provide corporate entrepreneurship opportunities while employees are employed. Through this way, entrepreneurship will be an integral part in the creation of quality jobs and livelihood in the country.

The public and private sectors and the academe can joint effort to make MSMEs as future hub of employment.

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III. Glossary of Terms

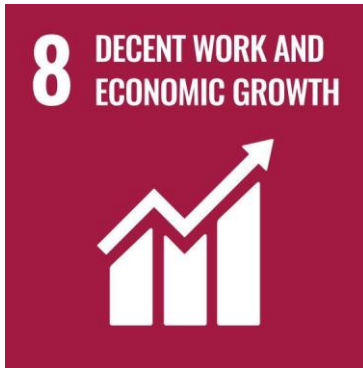
Entrepreneurship. It is a process of starting and operating a micro enterprise activity in various sectors and industries.

Professional entrepreneurship. A business activity based on one's profession.

Situation analysis. It is an exploration into economic and societal facts and files derived mainly from internet archives.

Women entrepreneurship. Filipino women who are engaged in entrepreneurial activity with or without formal training and done full-time or part time.

Youth entrepreneurship. Filipino young people who are between the age of 15 to 30 and who are engaged in micro businesses and in the promotion of entrepreneurship.



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Chapter 3

Inclusive Education: Advancing Equitable Learning Opportunities for All

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Inclusive Education: Advancing Equitable Learning Opportunities for All

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Abstract

Inclusive education is a transformative approach that seeks to provide equitable and accessible learning opportunities for all students, regardless of their abilities, backgrounds, or diverse needs. This abstract presents a concise overview of the key aspects and benefits of inclusive education. It outlines the principles, strategies, and challenges associated with implementing inclusive practices in educational settings. The primary goal of inclusive education is to create inclusive learning environments that foster the full participation, engagement, and academic success of all learners, including those with disabilities, special educational needs, or from marginalized groups. Inclusive education promotes diversity, acceptance, and respect for individual differences, recognizing that every student possesses unique strengths and challenges. It highlights the principles underlying inclusive education, including the belief in the inherent value and dignity of every student, the provision of quality education for all, and the importance of collaboration among educators, families, and communities. It emphasizes the shift from segregated educational settings to inclusive classrooms where all students learn together, supporting each other's growth and development. Inclusive education discusses various strategies and approaches employed in inclusive education, such as differentiated instruction, universal design for learning, and assistive technologies. It explores the significance of teacher training and professional development in equipping educators with the knowledge, skills, and attitudes necessary to implement inclusive practices effectively. Furthermore, it acknowledges the challenges associated with implementing inclusive education, including attitudinal barriers, limited resources, and the need for systemic changes within educational systems. It highlights the importance of fostering a supportive and inclusive culture within schools, as well as engaging in ongoing evaluation and reflection to continuously improve inclusive practices.

Key Words: Inclusive education, assistive technologies, special educational needs, inclusive practices

Introduction

Quality education refers to an educational system and approach that provides students with the knowledge, skills, and competencies necessary for their personal development, future employment, and active participation in society. It goes beyond mere imparting of information and focuses on nurturing critical thinking, problem-solving abilities, creativity, and social awareness. The key characteristics of quality education include:

Accessible and inclusive: Quality education should be accessible to all individuals, irrespective of their gender, socioeconomic background, ethnicity, or physical or mental abilities. It should address the needs of diverse learners and promote inclusivity.


Relevant and engaging: A quality education system emphasizes relevance, connecting learning to real-life situations and students' interests. It engages learners through interactive teaching methods, practical activities, and opportunities for active participation.

Holistic development: Quality education nurtures the overall development of learners. It recognizes the importance of cognitive, emotional, social, and physical development, promoting well-rounded individuals

II. Content

Principles Underlying Inclusive Education:

Inclusive education is a philosophy and approach that aims to provide quality education to all students, regardless of their individual differences, abilities, or backgrounds. The principles underlying inclusive education promote equal opportunities, diversity, and a supportive learning environment (KYRIAZOPOULOU et al., 2023; Odarich et al., 2021). Here are some key principles that guide inclusive education:

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- a.) **Equity and social justice:** Inclusive education is grounded in the principles of equity and social justice. It recognizes and values the diversity among students, including differences in abilities, backgrounds, cultures, languages, and learning styles. It aims to eliminate discrimination, promote equal opportunities, and ensure that every student has access to quality education.
- b.) **Access and participation:** Inclusive education emphasizes the right of every student to access and participate in all aspects of the educational process. This includes not only academic activities but also extracurricular, social, and cultural activities. It involves removing physical, social, and attitudinal barriers that may hinder the full participation of students with disabilities or other special needs.
- c.) **Individualized support:** Inclusive education recognizes that students have unique learning needs and provides individualized support to address those needs. This may involve differentiated instruction, accommodations, modifications to the curriculum, and the provision of specialized services or resources. The goal is to ensure that every student can actively engage in learning and reach their full potential.
- d.) **Collaboration and partnerships:** Inclusive education promotes collaboration and partnerships among various stakeholders, including teachers, parents, students, administrators, and support staff. Collaboration involves sharing knowledge, expertise, and resources to create an inclusive learning environment. It also includes involving parents and students in decision-making processes and fostering strong home-school partnerships.
- e.) **Positive school climate and culture:** Inclusive education emphasizes the creation of a positive and welcoming school climate and culture that celebrates diversity, fosters respect, and promotes a sense of belonging for all students. It involves fostering a supportive and inclusive community where students feel valued, safe,

and accepted. This may include implementing anti-bullying and anti-discrimination policies and practices.

f.) Professional development: Inclusive education recognizes the need for ongoing professional development and training for teachers and staff. It supports continuous learning and skill development to enhance their knowledge of inclusive practices, teaching strategies, and techniques to effectively support diverse learners. Professional development enables educators to create inclusive classrooms and provide appropriate support to all students.


g.) Systemic change: Inclusive education goes beyond individual classrooms and requires systemic change within educational systems. It involves policy development, allocation of resources, and structural changes to support inclusive practices across all levels of the education system. This includes providing adequate funding, establishing inclusive policies and guidelines, and creating supportive infrastructure.

By following these principles, inclusive education strives to create an educational system that respects and values the unique strengths and needs of every student. It promotes equal opportunities and prepares students for meaningful participation in society. This gives a positive boost to inclusive education.

Provision of Quality Education for All

The provision of quality education for all is a crucial goal for society. It ensures equal opportunities for individuals to develop their potential and contribute to their communities (Haseena & Mohammed, 2015; Taneja-Johansson & Singal, 2021). Here are some key points to consider when discussing the provision of quality education:

A.) **Access:** Quality education should be accessible to all individuals, regardless of their socioeconomic background, gender, ethnicity, or location. Efforts should be made to eliminate barriers to education, such as poverty, discrimination, and physical distance. It ensures that everyone has an equal opportunity to learn.


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- b.) Inclusive education:** Education systems should be inclusive, catering to the diverse needs of students. This includes accommodating students with disabilities, providing support for students with special educational needs, and ensuring that education is accessible to marginalized groups. Inclusive education promotes diversity, fosters empathy and understanding, and prepares students for a more inclusive society.
- c.) Qualified teachers:** Quality education relies on well-trained and qualified teachers. Teachers play a crucial role in inspiring and guiding students' learning journeys. They should have access to continuous professional development, adequate resources, and supportive working environments. Investing in teachers' training and support contributes to the overall quality of education.
- d.) Relevant curriculum:** A quality education should provide a curriculum that is relevant to the needs of students and society. This involves integrating academic knowledge with practical skills, critical thinking, problem-solving, creativity, and digital literacy. The curriculum should prepare students for the challenges of the modern world, equip them with necessary life skills, and nurture their passion for lifelong learning.
- e.) Infrastructure and resources:** Adequate infrastructure and resources are essential for quality education. This includes well-equipped classrooms, libraries, science labs, access to technology, and educational materials. Additionally, a safe and conducive learning environment is crucial for student's well-being and academic success.
- f.) Collaboration and partnerships:** Achieving quality education for all requires collaboration and partnerships among governments, educational institutions, civil society organizations, and the private sector. By working together, stakeholders can share resources, knowledge, and best practices. It also leads to more effective and sustainable solutions.
- g.) Monitoring and evaluation:** Regular monitoring and evaluation of education systems are necessary to ensure quality. This involves assessing learning outcomes, identifying areas for improvement, and making data-driven decisions. Monitoring and evaluation enable policymakers and educators to track progress, identify gaps, and allocate

resources effectively. Governments, international organizations, and local communities should prioritize the provision of quality education for all. By investing in education and addressing the aforementioned factors, we can create a more equitable and prosperous society. Every individual has the opportunity to thrive and contribute to the betterment of their communities.

Collaboration Among Teachers and Communities in Inclusive Education

Collaboration among teachers and communities plays a crucial role in promoting inclusive education. Inclusive education aims to provide equal educational opportunities to all students, including those with disabilities or special needs, and foster a sense of belonging and acceptance within the school community. By working together, teachers and communities can create a supportive and inclusive environment for all students (Adams et al., 2018; Paju et al., 2022). Here are some key aspects of collaboration in inclusive education:

- a.) **Shared vision and goals:** Teachers and communities should develop a shared vision and common goals for inclusive education. This involves recognizing the value of diversity and promoting equal access to education. Besides, supporting the individual needs of students.
- b.) **Communication and partnerships:** Effective communication is essential for collaboration. Teachers should establish open lines of communication with families, caregivers, and community members. Regular meetings, newsletters, emails, and social media can be used to share information, discuss student progress, and seek input from all stakeholders.
- c.) **Professional development:** Continuous professional development is crucial for teachers to enhance their knowledge and skills in inclusive education. Collaborative professional development opportunities, such as workshops or conferences, can be organized in partnership with community organizations, disability service providers, and experts in the field.

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- d.) Individualized education plans (IEPs):** IEPs are essential for students with disabilities or special needs. Teachers and community members should collaborate in the development and implementation of IEPs. They ensure that they address the specific learning goals and accommodations required for each student.
- e.) Supportive classroom environment:** Collaboration between teachers and communities can help create a supportive classroom environment. This involves fostering positive relationships, promoting acceptance and empathy, and addressing any barriers or challenges that students may face in their learning. It brings harmonious learning for students.
- f.) Community involvement:** Engaging the community in inclusive education initiatives is vital. Community members can contribute by volunteering, providing resources, sharing their expertise, or participating in inclusive events and activities. Their involvement helps to create a sense of belonging and acceptance for all students.
- g.) Parent and caregiver engagement:** Collaborating with parents and caregivers is crucial for the success of inclusive education. Teachers should involve parents and caregivers in decision-making processes, and seek their input on their child's education. It provides them with information and resources to support their child's learning at home.
- h.) Multidisciplinary teams:** Inclusive education often requires the involvement of various professionals, such as special education teachers, speech therapists, occupational therapists, and psychologists. Collaborating in multidisciplinary teams ensures that students receive comprehensive support. Besides, their diverse needs are addressed.


Overall, collaboration among teachers and communities is vital for creating inclusive educational environments. By working together, they can provide the necessary support, resources, and opportunities for all students to thrive academically, socially

and emotionally. This enhances inclusiveness in learning.

Educational Settings for Inclusive Classrooms

Inclusive classrooms aim to provide equal opportunities for all students, regardless of their abilities, backgrounds, or learning styles. Creating an inclusive educational setting requires careful planning and implementation of strategies that promote diversity, equity, and participation (Alnahdi et al., 2022; Molina Roldán, et al., 2021). Here are some key components and practices that can contribute to the success of inclusive classrooms:

- a.) **Universal learning design (UDL):** UDL involves designing curriculum and instruction to meet the needs of diverse learners. It provides multiple means of representation, expression, and engagement, allowing students to access and demonstrate their learning in various ways.
- b.) **Differentiated instruction:** Teachers can differentiate instruction by modifying content, process, and assessment based on individual student needs. This approach ensures that students with diverse abilities and learning styles can access and engage with the material effectively.
- c.) **Collaborative learning:** Encouraging collaboration among students fosters an inclusive classroom environment. Group work, discussions, and cooperative learning activities promote peer interaction, empathy, and the exchange of ideas among students of different backgrounds and abilities.
- d.) **Assistive technology:** Implementing assistive technologies, such as text-to-speech software, speech recognition tools, or screen readers, can support students with disabilities in accessing and participating in classroom activities.

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- e.) **Flexible seating** and classroom arrangement: Providing flexible seating options and arranging the classroom in a way that accommodates different learning styles and physical needs can enhance inclusivity. For example, having standing desks, alternative seating (e.g., cushions, stability balls), and wheelchair-accessible furniture promotes a welcoming and accessible environment.
- f.) **Individualized education plans (IEPs) and 504 Plans:** For students with disabilities, developing and implementing IEPs or 504 plans ensures that their specific needs are addressed. These plans outline accommodations, modifications, and support services necessary to facilitate their learning and participation in the classroom.
- g.) **Culturally responsive teaching:** Recognizing and valuing diverse cultural backgrounds in the curriculum, instructional materials, and teaching strategies promotes inclusivity. Incorporating multicultural perspectives and creating a safe space for students to express their cultural identities fosters a sense of belonging and respect.
- h.) **Positive behavior support:** Implementing a positive behavior support system creates a conducive environment for all students. Setting clear expectations, providing consistent feedback, and addressing behavioral challenges in a supportive manner can help maintain a positive and inclusive classroom climate.
- i.) **Professional development and collaboration:** Offering professional development opportunities to educators and promoting collaboration among staff members can enhance their understanding of inclusive practices. Teachers can share strategies, resources, and experiences to collectively support all students in the classroom.
- J.) **Parent and community engagement:** Inclusive classrooms benefit from strong partnerships between teachers, parents, and the wider community. Regular communication, involving parents in decision-making processes, and inviting community members to share their expertise can contribute to the overall success of inclusive education.

Remember, creating an inclusive classroom is an ongoing process. It requires continuous reflection, adaptation, and a commitment to meeting the needs of all students. It also requires a commitment to success.

The essence of UDL and Differentiated Instruction in Inclusive Education

Both Universal Design for Learning (UDL) and differentiated instruction (Celik, 2019; Strogilos, 2018) are essential components of inclusive education. While they share some similarities, they have distinct focuses and approaches (Karisa, 2023; McKenzie & Dalton, 2020). Here's a closer look at the essence of UDL and differentiated instruction in inclusive education.

1. Universal Design for Learning (UDL)

a. **Essence:** UDL is a framework that emphasizes designing instruction, materials, and assessments. From the outset, it is to be accessible and effective for all learners, including those with diverse needs and abilities. UDL brings in some kind of rigorous and fun learning.

b. **Principles:** UDL is guided by three core principles. One is providing multiple means of representation (presenting information in different formats). Besides, multiple means of action and expression (offering choices for students to demonstrate their learning), and multiple means of engagement (making learning relevant and interesting).

c. **Access and flexibility:** UDL seeks to remove barriers to learning by providing multiple options and pathways for all students. It recognizes that learners have different strengths, preferences, and learning styles. Besides, it aims to accommodate those differences.

d. Proactive approach: UDL encourages educators to design instruction that anticipates and addresses potential barriers to learning. By incorporating diverse materials, instructional methods, and assessments. UDL ensures that all students can access and engage with the curriculum. It makes learning more engaging and fun.

B. Differentiated Instruction

a. Essence: Differentiated instruction is an instructional approach that recognizes and accommodates the diverse learning needs, interests, and abilities of students in a classroom. It involves tailoring instruction to meet the individual needs of learners.

b Individualization: Differentiated instruction involves adapting and modifying instructional content, processes, and products to suit the learning profiles of individual students. It aims to provide personalized learning experiences.

c. Response to learner variability: Differentiated instruction acknowledges that students vary in readiness, interests, and learning styles. It offers various instructional strategies, materials, and assessments to meet the unique needs of learners.

d. Flexible grouping: Differentiated instruction often involves grouping students based on their needs and abilities. It allows teachers to provide targeted instruction to small groups or individuals while other students engage in independent or collaborative activities.


e. Ongoing assessment: Differentiated instruction relies on formative assessment to gather data about student's progress and make instructional decisions accordingly. It involves regularly assessing students' understanding and adjusting instruction to ensure optimal learning for all.

f. Inclusive education embraces both UDL and differentiated instruction as complementary approaches. UDL provides a proactive framework for designing inclusive instruction that anticipates and addresses barriers to learning for all students. Differentiated instruction focuses on meeting the individual needs of learners within the inclusive

Significance of Teacher Training and Development for Inclusive Education

Teacher training and development play a crucial role in promoting and implementing inclusive education. Inclusive education aims to provide quality education to all students, including those with diverse learning needs, disabilities, or special educational requirements (Moriña et al., 2020; Ozel et al., 2018). Here are some of the key reasons why teacher training and development are significant for inclusive education:

- a.) **Enhancing knowledge and skills:** Effective teacher training programs focus on developing educators' knowledge and skills related to inclusive practices. Teachers learn about different learning styles, diverse needs, and teaching strategies that can be used to support students with disabilities or special needs. This training equips teachers with the necessary tools to create inclusive classrooms and adapt their instructional methods to meet the needs of all learners.
- b.) **Promoting positive attitudes and beliefs:** Teacher training and development help foster positive attitudes and beliefs towards inclusive education. It enables teachers to recognize and appreciate the value of diversity in the classroom, viewing it as an opportunity for growth rather than a challenge. By addressing any preconceived notions or biases, teachers can create a welcoming and inclusive environment where every student feels respected and valued.
- c.) **Individualized instruction:** Inclusive education emphasizes individualized instruction tailored to meet the unique needs of each student. Teacher training equips educators with the skills to assess students' strengths and weaknesses, identify learning barriers, and develop personalized strategies to address them. This personalized approach enables teachers to provide appropriate accommodations, modifications, and support, ensuring that all students can actively engage in the learning process.


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- d.) Collaboration and teamwork:** Inclusive education often requires collaboration among teachers, support staff, parents, and other professionals. Teacher training programs emphasize the importance of collaboration and teamwork in implementing inclusive practices. Teachers learn effective communication strategies, teamwork skills, and ways to collaborate with other professionals to develop individualized education plans (IEPs) or implement inclusive teaching strategies successfully.
- e.) Creating inclusive classroom environments:** Teacher training and development focus on creating inclusive classroom environments that support the diverse needs of all students. Teachers learn about classroom management techniques, organization strategies, and the use of assistive technologies or resources that can facilitate inclusive learning. They also gain insights into adapting curriculum materials, instructional methods, and assessments to ensure equal participation and success for all learners.
- f.) Continuous improvement and reflection:** Inclusive education is a dynamic field that requires continuous improvement and reflection. Teacher training programs emphasize the importance of ongoing professional development and self-reflection. Educators learn to assess their teaching practices, identify areas for improvement, and stay updated with the latest research and best practices in inclusive education. This continuous learning helps teachers adapt to evolving student needs and improve their instructional approaches over time.

Overall, teacher training and development are instrumental in cultivating an inclusive educational environment. By equipping teachers with the necessary knowledge, skills, and attitudes, they can create classrooms that value diversity, support individualized learning, and foster the academic and social development of all students, regardless of their abilities or backgrounds.

Equip Educators with Knowledge and Skills in Inclusive Education

To equip educators with knowledge and skills in inclusive education, it is important to provide comprehensive training and support (Gyurova & Zeleeva, 2017). Here are some strategies and considerations:

- a.) Professional development:** Offer workshops, seminars, and training programs specifically focused on inclusive education. These sessions should cover topics such as understanding diverse learners, implementing inclusive teaching strategies, creating accessible learning environments, and promoting positive social interactions.
- b.) Collaboration and networking:** Facilitate opportunities for educators to collaborate and network with experts in inclusive education. Encourage participation in conferences, webinars, and forums where they can learn from experienced professionals and share best practices.
- c.) Awareness of diversity:** Educators should be knowledgeable about different disabilities, cultural backgrounds, and learning styles. Provide resources, case studies, and real-life examples that help them understand the diverse needs of students and develop empathy and cultural competence.
- d.) Individualized instruction:** Train educators in developing individualized education plans (IEPs) and differentiating instruction to meet the unique needs of students. This involves adapting teaching materials, providing accommodations, and using assistive technologies to support diverse learners.
- e.) Universal learning design (UDL):** Educators should be familiar with the principles of UDL, which aim to provide multiple means of representation, action, and expression in the classroom. Training should focus on designing flexible and inclusive lesson plans that cater to various learning styles and abilities.

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- f.) Positive behavior support:** Educators need strategies to address behavioral challenges in an inclusive setting. Training should cover proactive approaches to behavior management, fostering positive relationships, and creating a supportive and inclusive classroom culture.
 - g.) Collaboration with support services:** Educators should understand how to collaborate effectively with support services such as special education teachers, speech therapists, occupational therapists, and counselors. This collaboration ensures that students receive the necessary interventions and support for their individual needs.
 - h.) Assessment and evaluation:** Educators need guidance on inclusive assessment practices that align with students' abilities and support their learning goals. Training should focus on using alternative assessment methods, modifying tests, and providing appropriate accommodations to ensure fair and accurate evaluation.
 - i.) Continuous learning and reflection:** Encourage educators to engage in ongoing professional development and reflective practices. Provide resources, mentorship opportunities, and peer support groups to foster continuous learning and improvement in inclusive education practices.
 - j.) Policy support:** Advocate for policies that support inclusive education and provide adequate resources for training and professional development. Collaborate with school administrators, policymakers, and community organizations to promote inclusive practices at all levels.

Remember that implementing inclusive education requires a systemic approach involving all stakeholders, including educators, administrators, families, and the community. By equipping educators with the knowledge and skills needed for inclusive education, we can create more inclusive and supportive learning environments for all students. Inclusive education brings in lifelong learning.

Challenges and Solutions for Inclusive Education

Inclusive education aims to provide quality education to all students, regardless of their backgrounds, abilities, or disabilities. While it has numerous benefits, there are also challenges associated with implementing inclusive education. Here are some common challenges and potential solutions toward inclusive education.

1.) Attitudinal Barriers

Challenge. Negative attitudes and prejudices towards students with disabilities or diverse backgrounds can hinder their inclusion.

Solution. Promote awareness and sensitivity training for teachers, students, and the broader community to foster a positive and inclusive mindset. Encourage empathy and understanding through educational campaigns and initiatives.

2.) Lack of Teacher Training and Support

Challenge. Many teachers may lack the necessary training and support to effectively address the diverse needs of students in inclusive classrooms.

Solution. Provide comprehensive professional development programs that focus on inclusive teaching strategies, differentiated instruction, and classroom management techniques. Offer ongoing support through mentorship programs, collaboration with special education professionals, and access to resources and specialized training.

3.) Inadequate Resources and Infrastructure

Challenge. Limited resources and inadequate infrastructure can hinder the provision of inclusive education, such as a lack of accessible facilities or learning materials.

Solution. Allocate sufficient funding to improve infrastructure, including ramps, elevators, accessible classrooms, and assistive technologies.

4.) Individualized Support

Challenge. Students with disabilities or diverse learning needs often require individualized support and accommodations, which can be challenging to implement in inclusive classrooms.

Solution. Develop Individualized Education Plans (IEPs) or Personalized Learning Plans (PLPs) that outline specific goals, accommodations, and support strategies for each student. Ensure the availability of support staff, such as special education teachers, classroom aides, or therapists, to assist students as needed.

5.) Social Inclusion and Peer Acceptance

Challenge. Students with disabilities or from marginalized backgrounds may face social exclusion, bullying, or a lack of acceptance from their peers.

Solution. Implement social-emotional learning programs that promote empathy, respect, and acceptance among students. Foster inclusive classroom environments that encourage collaboration, peer support, and positive social interactions. Implement anti-bullying policies and provide training on inclusivity and diversity.

6.) Collaboration and Coordination

Challenge. Effective collaboration and coordination among teachers, support staff, parents, and community stakeholders are crucial for successful inclusive education but can be challenging to achieve.

Solution. Facilitate regular communication channels and collaboration platforms for all stakeholders involved in a student's education. Establish multi-disciplinary teams that include educators,

These challenges and solutions are not exhaustive, and addressing inclusive education requires ongoing commitment, collaboration, and continuous improvement. It's crucial to create an inclusive educational environment that values diversity and supports individual needs. It promotes equal opportunities for all students.

Inclusive Education and Its Impact on Equality

Inclusive education is a powerful tool for promoting equality in the realm of education. By embracing the principles of inclusivity, schools, and educational systems can provide equal opportunities for all students, regardless of their backgrounds, abilities, or disabilities. Here is a conclusion highlighting the impact of inclusive education on equality. Inclusive education has a profound impact on equality by breaking down barriers and creating a learning environment that embraces diversity and fosters equal opportunities for all students. It challenges the traditional notion of education as a one-size-fits-all approach and recognizes the unique strengths and needs of each individual.

By addressing the challenges associated with inclusive education, such as attitudinal barriers, lack of teacher training and support, inadequate resources, and the need for individualized support, schools can pave the way for a more inclusive and equal educational experience. When implemented effectively, inclusive education promotes a positive shift in attitudes, fostering a culture of acceptance, empathy, and respect among students, teachers, and the broader community. It encourages collaboration, peer support, and social inclusion, reducing instances of discrimination, social exclusion, and bullying.

Furthermore, inclusive education recognizes and celebrates cultural and linguistic diversity, ensuring that students from different backgrounds have equal access to education, regardless of language barriers or cultural biases. By incorporating culturally responsive teaching practices and providing language support when necessary, inclusive education promotes equity. . It provides a foundation for students to thrive academically and socially. Ultimately, the impact of inclusive education on equality extends beyond the classroom. It equips students with the

necessary skills, knowledge, and values to contribute to a more inclusive and equal society. By embracing the principles of inclusivity from an early age, students become agents of change, challenging social norms, and working towards a more equitable future.

In conclusion, inclusive education is a powerful catalyst for equality, enabling every student to reach their full potential, regardless of their differences. It promotes a society that values diversity, fosters empathy, and ensures equal access to quality education for all, creating a foundation for a more inclusive and equitable world.

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Chapter 4

Emphasizing SDG Goal 10 - Reduced Inequalities to Combat Teenage Inequalities.



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Abstract

Recognizing the existence of inequality in schools and all aspects of our lives is crucial. Despite its persistence, it presents an opportunity for growth and learning. Our collective goal should be to collaborate toward establishing a more inclusive and equitable environment for all. To further the understanding of the 10th Sustainable Development Goal set by the United Nations, this study used quantitative and descriptive methods to analyze the extent of agreement regarding the inequalities faced by teenagers currently attending a public high school. Fifty (50) respondents were selected using convenience sampling to participate in answering the questionnaires and whether they have experienced any forms of the identified inequalities. The study's findings revealed that most respondents had not faced age, gender, or social status discrimination. However, some unfortunate incidents occurred during school. To address this, the researcher has developed recommendations such as organizing symposiums to promote policies and distributing informative handouts. Moreover, the researcher hopes these actions will create a more welcoming and inclusive environment.

Keywords: Inequalities, Age, Gender, Social Status, SDG Goal 10, Teenager

Introduction

The issue of inequalities is evident in schools nowadays. In social and professional settings, inequality is a problem in the modern world. Unevenness has permeated schools, which some people are unaware of. It is claimed that the results still need to be balanced even though everyone has equal opportunities. Sin (2020) defines inequality as the biased and unfair allocation of resources and opportunities within a particular community. Different individuals may have varying interpretations of the term "inequality." Inequalities exist in all aspects of life and impact our social and economic well-being. Gamoran (2013) posits that this phenomenon hurts multiple facets of society. Specifically, it impedes the upward mobility of individuals and stifles economic progress. Furthermore, it can harm the sense of unity and cooperation within the community. As individuals progress in their educational pursuits, specific imbalances can significantly affect the academic achievements of groups. Inequality is a central theme in sociology and other fields, such as social policy, gender studies, critical race studies, and human geography (Bradby et al., 2022).

Social inequality refers to unequal chances and incentives for various social positions or statuses within a group or community. It has well-defined and frequent patterns of unfair distributions of resources, opportunities, rewards, and penalties (Crossman, 2020). According to DiPrete and Eirich (2006), age achievement was generated before age and carried forward in school due to rank persistency of achievement. In the opposite scenario B, there was complete rank mobility (zero persistency) in achievement distributions. A child's rank in pre-school did not predict rank in school age; therefore, social gaps formed before school did not carry over to schooling. Gender inequality in education has been a buzzword in our educational system in recent decades. This paper identifies the factor that creates gender inequality in education and the world. The study focuses on the identified factors that elevate the existence of gender inequality in education. Based on the literature, recent studies and reports show that five factors contribute to the presence of gender inequality in education, and these include poverty, geographical remoteness, armed conflict, lack of school infrastructure, and

quality of education. The researchers strongly believed that our young learners are our future innovators and heroes; thus, none would be achieved without quality education. The results suggest that our educational system needs to collaborate with the private sector and provide innovative measures to address these issues of gender inequality in education (Pacalda et al., 2020). Jackson (2012) examines ethnic inequalities in educational attainment in England and Wales. The researcher focuses on the two leading educational transitions in England and Wales: the transition at age 16 from compulsory to post-compulsory education and at age 18 from school to university. He considers the distinction made by Boudon between ‘primary’ and ‘secondary’ effects and asks how far overall ethnic inequalities in educational attainment can be attributed to primary or secondary effects. The paper first assesses the extent of gross ethnic inequalities in the chances of making each transition before asking how far the picture is altered by controlling for social class background. He then determines the relative importance of primary and secondary effects in creating ethnic inequalities in educational attainment. Focusing on specific inequalities observed within our school, this study highlights age, gender, and social status.

Reducing inequalities among teenagers is essential to achieving the 10th Sustainable Development Goals (SDGs) goal. Therefore, it is crucial to prioritize equal opportunities for teenagers regardless of their background or circumstances. Let us unite and work towards building a fair and equitable society that benefits all young people. This chapter focuses on teenagers’ inequalities based on age, gender, and social status. To address these issues, a recommendation is proposed, which involves conducting a symposium. This symposium will give teenagers valuable insights, helping them broaden their minds and reduce discrimination.

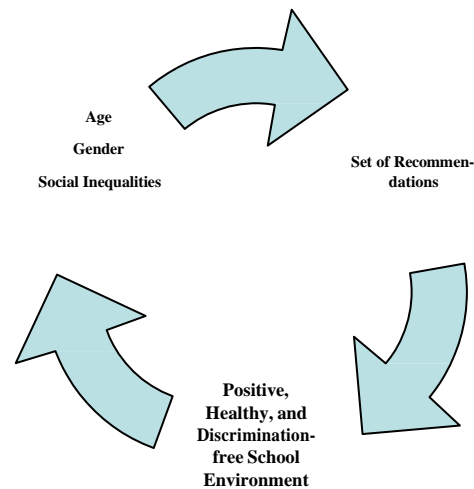


Figure 1: Polinar's Cycle in Addressing Age, Gender, and Social Inequalities

II. Content

Problem Statement

This chapter examined the degree of agreement with the identified inequalities commonly faced by teenagers.

Specifically, the study sought to address the following inquiries:

What is the degree of agreement of the selected inequalities, particularly the following:

Age;

Gender; and

Social Status?

What recommendations can stakeholders develop and endorse to address the inequalities and promote a positive, healthy, and discrimination-free school environment?

Method

The study intended to employ a quantitative-descriptive design to collect information using the survey questionnaire about the degree of agreement of the selected inequalities as perceived by the respondents who are senior high school students in a public school.

The conduct of data gathering happened in one of the public schools in Cebu City, where a vast number of students are enrolled every year since the school is in a city.

The target of the study is the senior high school students and selected fifty (50) who volunteered to participate. These respondents are currently in grades 11 and 12 since they were observed to be prone to discrimination.

A self-made questionnaire with fifteen items was made by the researcher and validated by experts in the field. This tool addressed the three selected inequalities and whether the respondents experienced these variables.

The school principal signed the letter requesting permission to conduct a study. The researcher ensured that the selected respondents understood the purpose of the study before providing them with questionnaires. The survey questionnaire collected respondents' age, gender, and social status.

Ethical protocols have been imperative throughout this investigation, particularly during the data collection. The researcher has diligently adhered to the principles of non-discrimination, social responsibility, objectivity, and child welfare. To ensure impartiality, the researcher has maintained neutrality while distributing survey questionnaires, avoiding any influence from personal desires, feelings, or affiliations. By providing a comprehensive overview of the factors taken into consideration and highlighting their positive impact, the researcher has taken great care to ensure that this study has a beneficial effect on the environment's employees. Before participation, each respondent was fully informed of the researcher's identity, the purpose of the study, and its goals, with appropriate consent obtained.

The researcher has taken the time to explain the expected benefits of the study and the significance of the participant's role, fostering enthusiasm and a sense of purpose. Respondents were also informed of their right to withdraw from the research project at anytime, ensuring their comfort and well-being. Overall, this investigation has been conducted thoughtfully, confidently, and with a sincere interest in the well-being of all involved.

Result and Discussion

This section highlights the summary of the result of the study and a comprehensive discussion together with the shreds of evidence that supports or negates the findings.

Table 1.

Summarized Results of the Degree of Agreement of the Selected Inequalities as Perceived by the Respondents

Inequalities	Overall Weighted Mean	Descriptive Equivalent
Age	2.05	Disagree
Gender	3.13	Agree
Social Status	2.99	Agree
Grand Mean	2.72	Agree

(Source: Author, 2023)

Legend:

3.26 – 4.0	Strongly Agree
2.51 – 3.25	Agree
1.76 – 2.50	Disagree
1.1 – 1.75	Strong Disagree

Table 1 shows the study's results of the selected inequalities after data tabulation. It unveils that gender obtained the highest overall mean of 3.13 with a descriptive equivalent of 'agree,' which means the respondents agreed they are not discriminated against the gender they perceived. Also, social status resulted in the second highest weighted mean of 2.99 with a descriptive equivalent of 'agree.' Lastly, age, as one of the main variables of the study, was reflected as the last variable and got the least overall weighted mean of 2.05 with a descriptive equivalent of 'disagree.' Overall, the grand mean of 2.72 means that respondents generally agreed that they were not discriminated against of their gender, social status, and age in the school. The findings implied that the school environment is healthy enough for senior high school students against discrimination. It does not serve as a barrier to the student's learning journey.

While there are centers for civility, diversity, and inclusion at many colleges and universities, ageism is sometimes mentioned less frequently than other essential diversity issues.

Therefore, those who may suffer from ageism on the job, employees, faculty, and non-traditional students may also feel alienated on campus (Meyer, 2016). In the study, age, as a variable in the study, unveils those teenage students currently enrolled at a public high school generally disagreed that they had experienced discrimination with their age. As indicated in the survey by Cinar et al. (2018), university students have a positive attitude toward older people. Their study used the Age Discrimination Attitude Scale (ADAS) and found that students who lived with an older adult had higher scores for harmful discrimination. This suggests that those with more senior people are more likely to have direct experience with old age and see their family as a role model for living with an older adult. A study by Martinsson (n.d.) in Sweden investigated whether age discrimination exists at Swedish universities using a difference-in-difference method. The study compared standardized exams graded anonymously and non-anonymously and found that students aged 27-30 may experience minimal discrimination.

Age discrimination often hinders older Filipinos from finding employment opportunities. Employers' hiring practices often include arbitrary age requirements that prevent older individuals from being considered for jobs. Workers in their 30s and 40s report low levels of perceived age-based discrimination, as per Harnois (2015). However, women in their 40s experience a dramatic rise in gender-based mistreatment compared to men. Women face more discrimination than men of all ages, but the gap is most prominent in their 40s.

It can be shown in Table 1 that gender, as one of the variables in the study, obtained a positive result indicating that teenagers who are senior high school students were not discriminated with their gender. However, it can be said that few of them experienced discrimination, especially those who have different perspectives about gender. A study found that gender disparities in education and employment harm economic growth (Klasen & Lamanna, 2008). Discrimination against women in South Asia is still prevalent, while the Middle East and North Africa have progressed in education but not employment.

Dahal et al. (2022) found that gender inequality and violence are interconnected. Their study examined multiple focus groups of men and women, revealing that gender-based practices and internalized distinctions contribute to women's subjugation. The disparities between genders can lead to interpersonal and sociocultural violence. Adeosun and Owolabi (2021) found that gender inequality varies by region, location, and employment sector in Nigeria. Women experience more pronounced disparities in earnings due to geographical area. Education level impacts wages, but married women face greater inequality. Furthermore, a study found gender bias in education spending against females in India, but discrimination against girl students is decreasing (Singh et al., 2023).

As shown in Table 1, social status reveals a positive result wherein most respondents claimed that they are not discriminated against in their social status. It can be interpreted that they have access to the benefits and rights in society. A study by Passaretta et al. (2020) found that 60-80% of language skill gaps in primary school are determined before formal schooling in Germany, the Netherlands, and the UK. Only 20-40% of these gaps are due to socio-economic status during education. The study also found that ignoring measurement errors leads to overestimating SES's role in education. Reducing inequality before school starts may be the best way to reduce social inequality in school-age achievement. Muller et al. (2010) and Domina et al. (2017) have studied ways to reduce school inequality. Their research suggests that applying the concept of categorical inequality to educational institutions can help resolve a fundamental tension in the sociology of education and inequality. This approach sheds light on how schools can simultaneously be egalitarian and perpetuate inequality. Depending on how schools are structured, they can provide opportunities for social mobility or exacerbate social inequality.

Conclusion

The study aimed to gauge the perceptions of teenage students enrolled in a public school regarding selected inequalities. The results showed that the respondents disagreed with experiencing age-related disparities. They also agreed that they had not encountered gender or social status discrimination. Overall, it can be inferred that many respondents did not experience discrimination based on age, gender, or social status. However, some of them reported having faced discrimination. Therefore, it is recommended that the school administration endorse and implement policies to promote a more positive, healthy, and discrimination-free school environment.

The researcher proposed a symposium titled *Embracing Diversity, Empowering Minds: A Symposium on Education Equality*. The central theme is to discuss the school's existing policies crafted by the school administration with the help of the prefect of discipline and other offices. In addition, the symposium aims to promote equality in the school environment, creating a positive and healthy atmosphere free of discrimination. Bringing in experts like guidance counselors and psychometricians can further enhance the symposium's benefits for teenage students. It is also recommended that the school and its stakeholders work together to develop pamphlets that educate students on the harmful effects of discrimination on their emotional well-being and academic performance. These pamphlets should contain crucial information on the various factors of inequality that can exist in a school environment and empower students to address these issues.

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Glossary of Terms

Age. It refers to the length of time a person has lived up to a particular point. Unfortunately, age can also be a basis for discrimination, particularly for students close to completing their senior high school education.

Gender. It is a social construct encompassing the traits and responsibilities associated with being male, female, a girl, or a boy. Its definition varies across cultures and may change over time. As with other variables, gender is a factor that can be subject to discrimination, particularly in a school setting where this generation is more open about their preferences.

Inequality. The term refers to the unacceptable practice of providing unequal or biased treatment based on age, gender, or social status. This is entirely unacceptable and must be addressed immediately.

Social Status. A person's social values, merits, ethnicity, religion, race, beliefs, culture, traditions, and origins can all play a role in their participation and impact on the community. This presents a beautiful opportunity to embrace diversity and foster stronger community connections.

Teenagers. A 13 to 19 years old can also be labeled as an adolescent. The study's respondents are teenagers who are senior high school students at a public school.




Chapter 5

Empowering Women in Nigeria: Gender-Responsive Approaches to Poverty Alleviation in the Pursuit of Sustainable Development Goals (SDGs)

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Although there are no written and official laws in Nigeria that explicitly discriminate against women, especially in terms of wage pay and economic activities, there exists subtle practices, beliefs, and perceptions rooted in culture and social customs that indirectly limit the ability and capacity of women to aspire towards economic freedom and escape from poverty. For instance, in many Nigerian cultures and traditions, female children are forbidden from inheriting land and other assets (Umeh *et al.*, 2021) even when the deceased parents leave behind a legal Will unless after fierce legal battles. The exception so far is the Rivers and Abia State governments that passed laws breaking this retrogressive practice. When this is practiced, it gives the male child an economic advantage over the girl child, thereby perpetuating inequality (Bako and Syed, 2018). Women are also stylishly sidelined from leadership positions in religious circles and other social networks for various reasons, which affects their social capital and ability to influence decision-making. Although membership in political parties and participation is open to all in Nigeria, male dominance pushes women away. According to Ette and Akpan-Obong, 2022), imposition of high financial obligations for contesting an election and fixing meeting schedules at odd hours and places limit the availability of women to attend since they have children and families to tend to.

This chapter, therefore, focuses on exploring gender-responsive strategies and initiatives aimed at alleviating poverty among women in Nigeria in line with SDG goal 5 and 10. It delves into the specific challenges faced by women in poverty, such as limited access to education, healthcare, and economic opportunities, and examines the potential impact of targeted interventions. The discussion revolves around policy frameworks, community-based initiatives, and partnerships that promote gender equality, financial inclusion, vocational training, and entrepreneurship for women, ultimately contributing to the achievement of SDGs. It examines the challenges encountered by poor women in Nigeria, focusing on their limited access to education, healthcare, employment,


economic opportunities, agriculture, transportation, and other vital services. Drawing on various scholarly sources, governmental reports, and NGOs' findings, this paper highlights the multifaceted barriers that hinder the socio-economic advancement of impoverished women in Nigeria. By shedding light on these challenges, it is hoped that policymakers and stakeholders can develop targeted strategies to empower and uplift these marginalised women.

CHALLENGES FACED BY WOMEN IN NIGERIA

Nigeria, as Africa's most populous nation, grapples with numerous socio-economic challenges, particularly affecting its most vulnerable citizens—poor women. The interplay of factors such as gender inequality, poverty, and cultural norms exacerbates the difficulties faced by these women across various domains.


Women in Nigeria, especially in the rural areas, have limited access to formal education because of gender roles that expect them to tend to other family members, do chores, and get married. Kainuwa and Yusuf (2018) note that a significant obstacle for poor girls in Nigeria is the high dropout rates due to economic constraints and early marriage practices; those who manage to attend schools in their localities face the challenge of poor education facilities. Poor women often lack access to quality education facilities, resulting in limited learning opportunities and diminished prospects (Rashid, 2019). The majority of public primary schools in Nigeria, for instance, do not have libraries from where students can do research. It is even appalling that most of the schools lack physical structures such as classrooms and sporting facilities that facilitate learning. Even though we are in the 21st century, many public primary and secondary schools in Nigeria do not have electricity or access to the Internet. While this affects all students, female students are most affected as their schooling is more often than not short-lived. Women in Nigeria, especially the poor ones in rural areas, also face the challenge of inadequate access to healthcare. It is reported that women in Nigeria face challenges due to the inadequacy of healthcare infrastructure, including a lack of





primary healthcare centers, trained medical personnel, and essential medicines (Bar-Zeev *et al.*, 2021). It is noteworthy that even with improvements in healthcare services and the efforts of donor agencies, most Nigeria women do not attend antenatal services and often give birth with the assistance of trained birth attendants because of the absence of such services or the long distances it will take to access the nearest facility. Vaccination which is the right of every child has been hampered in certain places due to customs, religious beliefs, and other myths. No doubt, successive governments, especially at the level, have made tremendous efforts to improve access to health care for women and children, but it is not enough, and more needs to be done to address the unmet needs. Since uneducated women are more likely to trivialise their health and those of their children, a large pool of uneducated women in rural Nigerian communities complicates the situation. In addition, Alomair *et al.*, 2020 observed that deeply entrenched cultural beliefs and stigmas restrict women's access to healthcare services, especially reproductive health, leading to high maternal and infant mortality rates.

Although not legal and contestable to a large extent except in part due to the obnoxious manifestations of patriarchy, Abolade (2021) submits that women in Nigeria encounter significant gender-based discrimination in the labour market, with limited access to decent work, fair wages, and upward mobility. Most women in the military and paramilitary sectors of the Nigerian public sector are often given only desk duty jobs without posting them to do routine rounds, surveillance, and patrols. While this is seen as protecting them from harm's way, it denies them the allowances that come with doing such jobs, thereby restricting them only to their salaries. Nigerian female sports teams also suffer disproportionate wage pay against their male counterparts (Wangari *et al.*, 2017; Masters, 2019). However, this practice is almost a global one, with the Federation of International Football Association (FIFA) opting to pay players for this year's FIFA Women's World Cup personally instead of through their federations. This practice is condemnable and should be stopped to give women equal economic opportunities.



Most times, too, female athletes and teams are denied sponsorship because there are no funds. Other challenges faced by Nigerian women include engagement in the informal sectors of the economy for lack of options and opportunities. Women are forced to engage in activities such as street vending and subsistence agriculture, which lack job security, social protection, and fair remuneration (ILO, 2020; Deedat, 2021). In agriculture, women face the challenge of limited access to land resources since they cannot inherit land but only be allocated portions by their husbands. Ogunlela and Mukhtar (2009) note that women in rural areas face barriers to accessing land, credit, and agricultural resources, hindering their capacity to engage in productive farming activities. Again, in rural and urban areas alike, women encounter gender-based violence that restricts their ability to engage in agricultural activities and undermines their overall well-being (Masson *et al.*, 2019; Agarwal and Panda, 2007). Efforts made by governments, Non-Governmental Organisations (NGOs), and Civil Society Organisations (CSOs) to curb this ugly practice have continued to yield little success because of either fear of the oppressor or the general culture of silence that nurtures illegality and allows it to flourish.

Women in agriculture, especially those in rural areas, experience limited availability of safe and affordable transportation options impedes poor women's access to essential services, including education, healthcare, and employment opportunities (Porter, 2014). Poor women often face safety concerns during their commute, including harassment, assault, and inadequate lighting in public spaces (Ray, 2022). The challenges women face in Nigeria, Africa, and most of the developing world are indeed limitless, including limited access to clean water and adequate sanitation facilities, leading to health issues and increased vulnerability (Kher *et al.*, 2015).

TARGETED INTERVENTIONS FOR ENDING GENDER-BASED POVERTY IN NIGERIA

Gender-based poverty is a pressing issue in Nigeria, with women disproportionately affected due to factors such as limited access to education, economic resources, and decision-making power. Targeted interventions, including policies and programs, have been implemented to address this issue and promote gender equality. This chapter examines the impact of these interventions on gender-based poverty. It explores the various approaches used by the Nigerian government and non-governmental organisations (NGOs) to address gender inequality and poverty. By employing a combination of policies and programs specifically designed to target women's empowerment, education, and economic opportunities, Nigeria aims to alleviate gender-based poverty and promote sustainable development. Some of the interventions include;

Women's Empowerment Programs

Conditional Cash Transfer (CCT) Programs

Conditional Cash Transfer programs, such as the Nigerian Government's National Social Investment Program (NSIP), have been implemented to reduce poverty and empower women. These programs provide financial support to vulnerable households, with a specific focus on women, aiming to enhance their economic independence and well-being (Ogamba, 2020).

Skills Training and Entrepreneurship Development

Skills training programs targeted at women have been instrumental in equipping them with marketable skills and promoting entrepreneurship. Organisations like the Women's Consortium of Nigeria (WOCON) and the United Nations Development Programme (UNDP) have implemented initiatives to enhance women's skills and business development, leading to improved livelihoods (ILO, 2020).

Education Initiatives

i. Girls' Education Programs

To address gender disparities in education, initiatives such as the Girls' Education Project (GEP) have been implemented in Nigeria. These programs focus on increasing access to quality education for girls, reducing dropout rates, and promoting gender equality in schools (Agusiobo, 2018).

ii. Scholarships and Financial Aid

Scholarship programs and financial aid schemes aimed at supporting girls' education have had a positive impact on reducing gender-based poverty. Organisations like the Center for Girls' Education (CGE) and many others have provided scholarships and grants, enabling girls from disadvantaged backgrounds to access education (Channy and Ogunniran, 2019).


Women's Economic Empowerment

Microfinance Programs:

a.) Microfinance programs targeting women, such as the Women's Fund for Economic Empowerment (WOFEE), have been effective in providing financial services, training, and support to women entrepreneurs. These programs enable women to establish and expand small businesses, leading to increased incomes and economic empowerment (ILO, 2020).

b.) Access to Agricultural Resources:

Efforts to improve women's access to agricultural resources, including land, credit, and technology, have been key to reducing gender-based poverty in rural areas. Organisations like the International Food Policy Research Institute (IFPRI) have supported interventions that enhance women's agricultural productivity and income (Quisumbing et al., 2015).



Social Protection Programs: Implementing gender-responsive social protection programs can provide a safety net for vulnerable women and their families. Programs such as conditional cash transfers, targeted subsidies, and healthcare initiatives can help alleviate immediate poverty and enhance women's well-being.

Gender Mainstreaming in Policies and Programs: Integrating a gender perspective into all policies, programs, and budgets is essential to address gender-based poverty effectively. This approach ensures that the specific needs, priorities, and challenges faced by women are considered and addressed in all development initiatives.

The impact of these interventions on gender-based poverty in Nigeria can be substantial. By increasing women's access to education, skills, resources, and opportunities, targeted interventions can break the cycle of poverty, improve livelihoods, and contribute to sustainable development. Additionally, addressing gender inequalities and empowering women can have positive spillover effects on families, communities, and the overall economy of Nigeria. These targeted interventions have played a crucial role in addressing gender-based poverty in Nigeria. The implementation of women's empowerment programs, education initiatives, and women's economic empowerment measures has yielded positive outcomes, contributing to poverty reduction and gender equality. However, ongoing monitoring, evaluation, and sustained commitment are essential to ensure the continued impact of these interventions and further progress in combating gender-based poverty in Nigeria.

POLICY FRAMEWORKS FOR ADDRESSING GENDERED POVERTY IN THE NIGERIAN CONTEXT

Gendered poverty refers to the disproportionate experience of poverty based on gender, where women are more likely to be affected by poverty compared to men. In Nigeria, gender inequality is prevalent, and it significantly contributes to the feminisation of poverty.

To address this issue, several policy frameworks have been developed to tackle gendered poverty and promote gender equality. This chapter explores key policy frameworks in Nigeria that address gendered poverty, highlighting their goals, strategies, and impact.

National Gender Policy (2006):

The National Gender Policy in Nigeria aims to promote gender equality and address the socio-economic disparities faced by women (Bashir, 2020). It focuses on reducing gender-based violence, enhancing women's access to resources and opportunities, improving healthcare services, and empowering women economically. The policy emphasises the importance of women's participation in decision-making processes and calls for the elimination of discriminatory laws and practices. (Federal Ministry of Women Affairs and Social Development, 2006)

National Gender Policy on Agriculture (2012):

Recognising that agriculture is a critical sector for poverty reduction in Nigeria, this policy framework addresses the gender-specific challenges faced by women in the agricultural sector. It aims to enhance women's access to land, credit, and agricultural inputs, as well as improve their capacity in agricultural practices (Ogunlela and Mukhtar, 2009). The policy also supports women's participation in value chains, marketing, and agribusiness to boost their economic empowerment.

Violence Against Persons (Prohibition) Act (2015):

This legislation aims to prevent and address various forms of violence against women and girls, including domestic violence, sexual violence, harmful traditional practices, and trafficking. According to Onymelukwe (2015), the Act criminalises these acts and provides mechanisms for reporting, prosecuting, and supporting survivors. It also establishes the National Agency for the Prohibition of Trafficking in Persons (NAPTIP) to combat human trafficking. (Njoku, 2015)

National Policy on Education (2013):

The National Policy on Education recognises the importance of gender equality in education. It promotes equal access to quality education for girls and boys, with a particular focus on increasing girls' enrollment and retention rates (Para-Mallam, 2010). The policy addresses barriers such as early marriage, teenage pregnancy, and gender stereotypes that hinder girls' education. It also encourages the integration of gender-sensitive curricula and the training of teachers on gender-responsive teaching methods. (Adebayo, 2018).

National Social Protection Policy (2017):

This policy framework aims to reduce poverty and vulnerability by providing social protection to marginalised groups, including women. It emphasises the importance of gender mainstreaming and recognises the specific vulnerabilities faced by women in poverty. The policy promotes inclusive social protection programs, such as cash transfers, livelihood support, and healthcare services, targeting women and their families. (Aiyede, *et al*, 2017; Shadare, 2022).

By and large, gendered poverty is a pressing issue in Nigeria that requires comprehensive policy frameworks to promote gender equality and alleviate poverty among women (Obayelu and Ogunlade, 2006). The policy frameworks discussed in this chapter, including the National Gender Policy, National Gender Policy on Agriculture, Violence against Persons Act, National Policy on Education, and National Social Protection Policy, demonstrate Nigeria's commitment to addressing gendered poverty and improving women's socio-economic status. These policies, when effectively implemented and monitored, have the potential to contribute significantly to reducing gendered poverty and fostering sustainable development in Nigeria.

COMMUNITY-BASED INITIATIVES FOR GENDER-BASED POVERTY REDUCTION IN NIGERIA

Gender-based poverty is a pervasive issue in Nigeria, where women and girls face disproportionate economic disadvantages compared to men. Addressing this challenge requires comprehensive efforts at various levels, including community-based initiatives. These initiatives empower women, promote gender equality, and alleviate poverty through targeted interventions. This chapter explores community-based initiatives for gender-based poverty reduction in Nigeria, highlighting key strategies and successful examples.

Women's Empowerment through Microfinance:

Microfinance programs have proven effective in empowering women and alleviating poverty globally (Westover, 2008). In Nigeria, initiatives like the Women's World Banking Nigeria (WWBN) have successfully provided microcredit and financial services to marginalised women. WWBN's model combines microfinance with business training, mentorship, and social empowerment, enabling women to start and expand their businesses while fostering economic independence and poverty reduction (Tinuke, 2012).

Gender-Sensitive Agricultural Initiatives:

Agriculture is a vital sector in Nigeria, and gender-sensitive agricultural initiatives can play a crucial role in reducing poverty. One successful example is the Value Chain Development Program (VCDP) implemented by the Federal Ministry of Agriculture and Rural Development. VCDP promotes women's participation in agricultural value chains through training, access to inputs and credit, and market linkages. It has enhanced women's income, improved food security, and empowered them as key contributors to Nigeria's agricultural development (Lawal, 2020).

Education and Skill Development Programs:

Investing in education and skill development is vital for breaking the cycle of poverty and gender inequality. The Girls' Power Initiative (GPI) is an organisation that has made significant strides in Nigeria. GPI implements programs focusing on girls' education, sexual and reproductive health, life skills, and leadership development. According to Okpalaoka (2015), by equipping girls with knowledge and skills, GPI has empowered them to make informed choices, pursue higher education, and participate actively in society.

Women's Cooperative and Savings Groups:

Promoting women's cooperative and savings groups can enhance their access to financial resources, strengthen their bargaining power, and reduce poverty (Hendriks *et al.*, 2017).

An example of such an initiative is the Women in Agriculture Development and Empowerment Foundation (WADEF). WADEF facilitates the formation of women's cooperative groups, provides training on agricultural practices and financial literacy, and offers micro-credit support. Through collective action and resource pooling, these groups have improved women's livelihoods and empowered them economically (Meinzen-dick *et al.*, 2011).

In retrospect, community-based initiatives play a pivotal role in reducing gender-based poverty in Nigeria. Empowering women through microfinance, gender-sensitive agricultural programs, education and skill development, and women's cooperative groups can create sustainable pathways out of poverty (Rupa, 2017). These initiatives require collaboration among government agencies, non-governmental organisations, and local communities to ensure their effective implementation and long-term impact. By addressing the unique challenges faced by women and girls, Nigeria can foster gender equality and build a more inclusive and prosperous society.

LOCAL AND INTERNATIONAL PARTNERSHIPS PROMOTING GENDER EQUALITY IN NIGERIA

Gender equality is a fundamental human right and a key driver for sustainable development. In Nigeria, various local and international partnerships have been established to address gender disparities and promote equality. These partnerships encompass governmental, non-governmental, and civil society organisations working collectively to empower women, eliminate gender-based violence, and enhance women's participation in decision-making processes. This chapter highlights notable local and international partnerships that have contributed to advancing gender equality in Nigeria.

Girls' Education Initiative (GEI) Nigeria:

The Girls' Education Initiative is a partnership between the Nigerian government, international organisations, civil society, and the private sector. It aims to improve access to quality education for girls, address gender-based violence in schools, and promote gender equality in the education sector. The initiative provides scholarships, mentorship programs, and other interventions to support girls' education.


Nigerian Women's Trust Fund (NWTF):

The Nigerian Women's Trust Fund is a local organisation that aims to increase the representation of women in Nigerian politics. It provides financial and technical support to women seeking political positions, thereby promoting their active participation in governance. NWTF collaborates with local partners, such as political parties, civil society organisations, and women's groups, to strengthen women's political capacities and advocate for gender-responsive policies.

United Nations Entity for Gender Equality and the Empowerment of Women (UN Women):

The United Nations Women (UN Women) office in Nigeria works in partnership with the Nigerian government, civil society organisations, and other stakeholders to promote gender





equality and women's empowerment. They collaborate on various initiatives, including advocacy for gender-responsive policies, supporting women's economic empowerment, and addressing violence against women. UN Women has been instrumental in supporting gender equality initiatives in Nigeria through partnerships with the Nigerian government and civil society organisations. UN Women's programs focus on promoting women's economic empowerment, eliminating violence against women, and advancing women's leadership and participation in decision-making. Their partnerships in Nigeria have helped foster policy reforms and implement gender-responsive programs at both national and subnational levels.

Spotlight Initiative:

The Spotlight Initiative is a global partnership between the United Nations and the European Union aimed at eliminating all forms of violence against women and girls. In Nigeria, the Spotlight Initiative focuses on addressing gender-based violence and harmful practices such as female genital mutilation and child marriage. It collaborates with local organisations, government agencies, and communities to raise awareness, provide support services for survivors, strengthen legal frameworks, and enhance the capacity of service providers.

Women's Rights Advancement and Protection Alternative (WRAPA):

WRAPA is a Nigerian non-governmental organisation dedicated to promoting and protecting the rights of women and girls. It works through strategic partnerships with local communities, women's groups, and government agencies to advocate for gender equality, challenge harmful cultural practices, and provide legal support for women facing discrimination or violence. WRAPA also engages in capacity-building and awareness campaigns to empower women and foster gender-responsive governance.

The Ford Foundation:

The Ford Foundation is an international philanthropic organisation that has supported gender equality initiatives in Nigeria. It partners with local organisations to promote women's rights, improve access to quality education, and address economic disparities. The Ford Foundation has provided grants and resources to initiatives aimed at enhancing women's economic empowerment, reproductive health, and leadership development in Nigeria.

It can therefore be said that local and international partnerships play a vital role in advancing gender equality in Nigeria. The Nigerian Women's Trust Fund, UN Women, the Spotlight Initiative, WRAPA, and the Ford Foundation are among the notable organisations actively collaborating with local stakeholders to promote gender equality, eliminate violence against women, and enhance women's empowerment in Nigeria. These partnerships demonstrate the collective effort required to create an inclusive society where women and girls can fully participate and thrive.

THE ROLE OF NAPTIP IN PROMOTING GENDER


EQUALITY AND PROTECTING THE RIGHTS OF WOMEN

The National Agency for the Prohibition of Trafficking in Persons (NAPTIP) is a Nigerian government agency established to combat human trafficking, especially the trafficking of women and children. NAPTIP's mission is to prevent human trafficking, prosecute offenders, protect and assist victims, and promote gender equality in Nigeria. The agency plays a vital role in addressing the challenges related to trafficking in persons and working towards creating a more equitable society.

Boyi (2021) maintains that one of the significant aspects of NAPTIP's work is the promotion of gender equality in Nigeria. Gender equality refers to the equal rights, opportunities, and treatment of individuals, irrespective of their gender. NAPTIP recognises that gender inequality is a root cause and a contributing factor to various forms of exploitation, including human trafficking. NAPTIP's efforts in promoting gender equality in Nigeria can be seen through various initiatives:

Prevention and awareness campaigns: NAPTIP conducts extensive awareness campaigns to educate the public about the dangers of human trafficking and the importance of gender equality. These campaigns target vulnerable communities and aim to change attitudes and behaviors that perpetuate gender-based discrimination and violence.





Legal framework: NAPTIP collaborates with relevant stakeholders to develop and enforce legislation that protects the rights of women and girls and promotes gender equality. This includes advocating for stricter penalties for human traffickers and implementing laws that safeguard the rights of victims.

Victim support and empowerment: NAPTIP provides comprehensive support and rehabilitation services to survivors of human trafficking, the majority of whom are women and girls. These services include medical assistance, counseling, skills training, and educational opportunities. By empowering survivors, NAPTIP helps them reintegrate into society and regain control over their lives.

Collaboration and capacity building: NAPTIP works closely with national and international organisations, law enforcement agencies, civil society groups, and other stakeholders to strengthen the fight against human trafficking and promote gender equality. This collaboration involves sharing information, best practices, and resources to enhance the effectiveness of interventions.

Research and data collection: NAPTIP conducts research and collects data on human trafficking and gender-related issues. This information helps identify trends, gaps, and emerging challenges, which in turn informs the development of targeted interventions and policies.

While NAPTIP has made significant strides in promoting gender equality in Nigeria, there are ongoing challenges that need to be addressed. These challenges include cultural norms, socio-economic disparities, and limited resources. However, NAPTIP's commitment to its mandate and its collaborative approach with various stakeholders continue to play a crucial role in advancing gender equality and combating human trafficking in Nigeria.

THE IMPERATIVE OF FINANCIAL INCLUSION FOR ACHIEVING THE SUSTAINABLE DEVELOPMENT GOALS FOR ENDING POVERTY AND GENDER INEQUALITY IN NIGERIA

Financial inclusion, defined as the accessibility and usage of affordable financial services by individuals and businesses, is crucial for promoting inclusive economic growth and achieving the Sustainable Development Goals (SDGs). In Nigeria, a country with significant poverty and gender inequality challenges, financial inclusion plays a vital role in addressing these issues. This essay will explore the imperative of financial inclusion in Nigeria and its impact on the SDGs of ending poverty and gender inequality, supported by relevant references and citations.

Financial Inclusion and Poverty Reduction in Nigeria:

a. access to formal financial services: Financial inclusion allows individuals and businesses to access formal financial services such as savings accounts, credit, insurance, and payment systems. These services provide a pathway for poverty reduction by enabling people to accumulate savings, access credit for entrepreneurship, manage risks and engage in productive economic activities (World Bank, 2021).

b. Boosting income and employment: Financial inclusion facilitates economic empowerment by providing access to capital and financial tools. In Nigeria, microfinance institutions have been instrumental in offering financial services to low-income individuals, promoting entrepreneurship, creating income-generating activities, and generating employment opportunities (Ogbonna *et al.*, 2020).

c. Social protection and resilience: Financial inclusion can contribute to social protection programs and help vulnerable populations cope with economic shocks. By accessing savings accounts and insurance products, people can build resilience to economic downturns, mitigate risks, and protect their livelihoods (Ogbonna *et al.*, 2020).

Financial Inclusion and Gender Equality in Nigeria:

a. **Women's economic empowerment:** Financial inclusion is a key driver of women's economic empowerment, enabling them to gain control over financial resources, make independent decisions, and participate in economic activities. By accessing financial services, women in Nigeria can start and expand businesses, build assets, and improve their overall well-being (Ajayi *et al.*, 2021).

b. **Bridging the gender gap in financial access:** Women in Nigeria face significant barriers to accessing financial services, including limited documentation, cultural norms, and discriminatory practices. By promoting financial inclusion, these barriers can be addressed, allowing women to participate fully in the formal financial system and overcome gender inequalities (Central Bank of Nigeria, 2018).

c. **Enhanced financial resilience:** Financial inclusion provides women with a means to build financial resilience and protect themselves against economic shocks. Access to savings accounts, credit, and insurance empowers women to manage risks, invest in education, healthcare, and productive assets, and improve their long-term economic prospects (Ajayi *et al.*, 2021).

Financial inclusion is, therefore an imperative for achieving the Sustainable Development Goals of ending poverty and gender inequality in Nigeria. By expanding access to affordable financial services, individuals and businesses can improve their economic well-being, create employment opportunities, and build resilience against economic shocks. Financial inclusion also plays a crucial role in empowering women, bridging the gender gap in financial access, and promoting women's economic participation. Policymakers, financial institutions, and stakeholders need to collaborate and develop strategies that prioritise financial inclusion as a catalyst for sustainable development in Nigeria.



VOCATIONAL AND ENTREPRENEURSHIP PROGRAMS FOR NIGERIAN WOMEN: A STRATEGY FOR ENDING POVERTY AND INEQUALITY

In Nigeria, poverty and gender inequality remain significant challenges that hinder socio-economic progress. To address these issues, vocational and entrepreneurship programs targeted at women have emerged as effective strategies for empowering women, alleviating poverty, and reducing inequality. This chapter dwells on the importance of such programs and their impact on poverty reduction and gender equality and provides relevant references and citations to support the claims.

Importance of Vocational and Entrepreneurship Programs for Nigerian Women:

Vocational and entrepreneurship programs offer women an opportunity to acquire practical skills, knowledge, and resources necessary to start and sustain businesses. These programs empower women by providing them with financial independence, enhanced decision-making abilities, and increased bargaining power. Women's active participation in economic activities not only benefits them individually but also contributes to poverty reduction and economic growth at the national level.

Impact on Poverty Reduction:

Vocational and entrepreneurship programs equip women with marketable skills and knowledge, enabling them to secure employment or create their businesses. By becoming economically active, women are better positioned to generate income, contribute to household finances, and escape the cycle of poverty. Additionally, these programs often include financial literacy training, access to microcredit, and mentorship, which further enhance women's economic empowerment and poverty alleviation.

Impact on Gender Equality:

Vocational and entrepreneurship programs play a crucial role in promoting gender equality. By providing women with equal access to education, skills training, and economic



economic opportunities, these programs challenge traditional gender roles and empower women to become financially independent. Enhanced economic participation and empowerment contribute to reducing gender disparities, promoting women's rights, and fostering a more equitable society.

NIGERIA PROGRESS IN ACHIEVING SDGS AND CHALLENGES TO OVERCOME

Nigeria has made significant efforts toward achieving the Sustainable Development Goals (SDGs), particularly in targeting poverty reduction and addressing gender inequality. While progress has been made, challenges still exist, and there is much work to be done. Here are some key points regarding Nigeria's progress in these areas;

Poverty Reduction:

Nigeria has implemented various policies and programs to combat poverty and improve livelihoods. The National Social Investment Program (NSIP), launched in 2016, has played a crucial role in poverty alleviation through initiatives like the Conditional Cash Transfer (CCT) program and the Government Enterprise and Empowerment Program (GEEP). The CCT program, in particular, has provided direct cash transfers to vulnerable households, targeting the poorest and most marginalised communities (Garcia *et al.*, 2012).

Gender Inequality:

Nigeria has taken steps to address gender inequality through policy frameworks and legislation. The National Gender Policy, developed in 2006, provides a comprehensive framework for promoting gender equality and empowering women. The Gender and Equal Opportunities Bill, aimed at addressing gender discrimination and promoting equal opportunities, was passed by the Nigerian Senate in 2021, marking a significant milestone in combating gender inequality (Ibeh, 2021).



Challenges and Opportunities:

Despite these efforts, Nigeria still faces numerous challenges in achieving the SDGs. Poverty rates remain high, with over 40% of the population living below the poverty line (World Bank, 2021; Umeh, 2018). Additionally, gender-based violence and discrimination persist, hindering progress towards gender equality. To address these challenges, Owoh-Odoyi, (2021) suggests that continued investment in social protection programs, increased access to quality education and healthcare, and the enforcement of existing gender equality laws are crucial.

CONCLUSION:

Although the progress made in the achievement of the Sustainable Development Goals in Nigeria cannot be said to be satisfactory, progress has, however, been made in putting into place policies and structures. These efforts must be backed up with the political will and determination to achieve the goals set by the global community. Laws must be made to reform cultural practices that seem to target and improvise women and girls, as well as create avenues for sound education for women, especially in rural areas. Through the commitment of donor agencies and international partners, Nigeria has made efforts to tackle poverty and gender inequality through various policies and programs. Vocational and entrepreneurship programs tailored for Nigerian women are vital tools for ending poverty and reducing gender inequality. These programs enable women to acquire skills, enhance their economic prospects, and contribute to poverty alleviation and sustainable development. By investing in such initiatives, Nigeria can unlock the potential of its female workforce, promoting inclusive growth and fostering a more equitable society. More efforts also need to be put in place to ensure financial inclusion for women as a yardstick for improving their financial fortunes. Despite the efforts highlighted above, challenges such as high poverty rates and persistent gender discrimination remain. Continued commitment





and investments are required to accelerate progress toward achieving the SDGs and ensuring a more equitable and inclusive society in Nigeria.

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