The native intellectual who wishes to create an authentic work of art must realise that the truths of a nation are in the first place its realities.

- Frantz Fanon, *The Wretched of the Earth*

**Abstract**

Corruption has been an important subject of analysis by social scientists for many years (Bayley 1966; Huntington 1968, 1990; Gould 1980, 1989; Ali 1985; Crowder 1987; Kimenyi 1987; Alam 1989; Mbaku 1991; Couch et. al. 1992 etc.). In the 1960s, however, two major events rekindled interest in the study of corruption, especially in developing countries. First, Samuel Huntington and others developed theories of modernisation and political development. Second, the economies and markets of the newly developed countries of Africa and Asia were overwhelmed by corruption, bureaucratic inefficiency and incompetence. Apart from social scientists, creative writers have also exposed and dramatised the massive spectre of corruption in Africa. Like other urban political novels, Amu Djoleto’s *Money Galore* (1975) vividly captures the manifestations, scope, function, psychology, power and cultural imperatives of corruption in post-independence Ghana.

1. **Introduction**

Many studies have been conducted on corruption in Ghana (Apter 1963; Owusu 1970; Gyekye 1977; Levine 1975; Chazan 1983; Diamond 1987; Baynham 1988; Ayittey 1992). In all these studies Ghana was seen as plagued by high level unethical behaviour since the colonial period. This includes bribery, embezzlement, fraud, extortion and nepotism. As far back as 1948, the Watson Commission hinted that it would be idle to ignore the existence of bribery and corruption in many walks of life in the Gold Coast and warned that it might spread as further responsibility devolved upon the African in the context of self-rule and bureaucracy.

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During the several military and civilian regimes in the history of Ghana, the citizens have come to terms with corruption and its consequences as indicated in the Final Report of the Commission of Enquiry on Bribery and Corruption in Ghana. The Commission actually identifies corruption as a crime (Ayittey 1992).

Corruption was a major campaign issue in the 2000 general elections. The then ruling National Democratic Congress government, headed by Jerry Rawlings, was perceived as corrupt. The largest opposition party at the time, the New Patriotic Party, promised to run a clean government. In its manifesto, dubbed *Agenda for Change*, the party pledged, inter alia, to reduce "the potential for, and level of, corruption in the country through removing rules and regulations that create rigid bureaucracy and provide opportunities for corruption." It also promised to "restore credibility to the executive branch of government by setting a higher moral tone by example and precept" and ensure that "public servants execute their assignments with honesty, transparency, discipline, equity and accountability" (pp.37-38). Indeed, upon assuming office, President John Kufour (President of Ghana, 2000-2008) pledged "ZERO TOLERANCE FOR CORRUPTION."

In recent times, for three years running, Ghana has faired badly on Transparency International's Corruption Perception Index. In 2004, Ghana, with a score of 3.3 (out of 10), ranked the 64th most corrupt nation on earth. In 2005, she ranked 65th with a score of 3.6. In 2006, she ranked 70th with a score of 3.3. As Linda Ofori-Kwafo, Programmes Manager of the Ghana Integrity Initiative, lamented, "As Ghanaians, we should be concerned with Ghana's 2006 CPI score because it authenticates the findings of local surveys conducted in Ghana in 2005."

According to her, "The Centre for Democratic Development (CDD) Ghana's 2005 Afro Barometer Round 3 findings indicated that popular perception of corruption among public officials is apparently on the rise."

And on April 23, 2007, *The Daily Graphic* quoted Professor Henrietta Mensah-Bonsa (a Professor of Law in the University of Ghana) as saying that "We ourselves participate in [corrupt] practices in order to secure advantages for ourselves or cause officials to short-circuit systems for our benefit." She made this observation at the St Peter's Regional Seminary at Koforidua on 'Contemporary Societal Attitudes towards the Promotion of Justice and Reconciliation: Prospects and Challenges.' It is significant that this observation was made among the clergy, men and women whom the populace look up to as the gatekeepers of public morality, but who are themselves embroiled in unethical behaviour.

All these, in addition to the numerous Auditor-General's Reports presented to the Public Accounts Committee of Parliament, show a strong indication that Ghana has developed what could be termed a culture of corruption. According to Chezan (1980:86),
It had been long in the making, but then its outlines were unmistakable. Bribery, graft, nepotism, favouritism, and the like had become commonplace at all levels of officialdom; and what is more, much of the public had come to expect officials to conduct their business in a spirit of subterfuge, dishonesty, and mendacity on all sides.

How are the perceptions of corruption captured in Amu Djoleto's *Money Galore*? The writer sees corruption as grounded in Ghana's politics and governance, cultural values, poverty and weak morals. In *Money Galore*, Ghana is seen as a 'kleptocracy'; that is, a political system operated by thieves. To put the novel in its proper perspective one needs a brief insight into politics and governance in Africa in general and Ghana in particular.

In Africa disrespect for law and procedure, impunity, arrogance, political party organization, incompetence, victimization, personality cult etc. combine to perpetuate an order of blatant corruption. The nature of politics in post-colonial Africa is such that the ruling elite promote a system of inequality through accumulation of power and wealth. As Bayart (1992) rightly puts it,

In Africa...the State is a major manufacturer of inequality. The development which it boastfully claims to promote, and in whose name it attempts to ban political competition and social protest, plays a part in the process.

Indeed, across Africa, popular representations introduce different nuances to the construction of inequality. Although in Ghana these nuances are not so well structured in public parlance, as Price (1974) has observed, the big man/small man syndrome defines and determines access to power and wealth. This is best demonstrated in the arena of politics. Those who enter politics do so because it is the easiest access to wealth and power.

2. Corruption in *Money Galore*

In many urban political novels by African writers, including Chinua Achebe's *No Longer at Ease* (1960) and *A Man of the People* (1966), Kofi Awoonor's *This Earth, My Brother...* (1970), Ayi Kwei Armah's *The Beautiful Ones Are Not Yet Born* (1964), Alex Agyei-Agyiri's *Unexpected Joy at Dawn* (2004) and the subject of this article, Amu Djoleto's *Money Galore*, people enter politics because of monetary and material gains. According to Cartey (1971:158),

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Many of the characters and types enter politics specifically for its lure, for the momentary glitter and glamour that accompany it and for the prestige and power it gives them. Entry into politics seems to destroy morality of any kind, transforming the politician into a self-seeking and unscrupulous activist.

As we indicated above, it would be wrong to study *Money Galore* in isolation. It is a novel which adds to the compendium of post-colonial African novels which depict the post-colonies, whether in West Africa or East Africa, as effectively mired in corruption and mismanagement. The main character in *Money Galore*, Abraham Kafu, is a disgruntled and frustrated secondary school teacher. Getting on in years and with no immediate prospect of promotion and the benefits that go with it, he opts for politics. Thus, Kafu's entry into politics is predicated mainly on his desire to make money and to make it big and fast. On the verge of entering politics, he tells his wife:

We need a house pretty soon. It shouldn't take more than six months. Then I'll have a home for the first time! I'll be a minister! I'll be rich! Oh, gorgeous! (p.38).

Kafu knows exactly what he is talking about. Being a minister comes with all the perks of office, power to do anything, including changing the rule of law with impunity, award of fraudulent contracts, access to all the beautiful women and the good life. To do this, he would have to liaise with crooked business men and women. Notable among these people are Nee Otu Lartey, Anson Berko, Odofo and Salamatu. These people are able to worm their way into every government, civilian or military. They represent the supply side of corruption. Take Lartey, for instance, who made his fortune as a foreman in the Ministries:

As supervisor, he displayed tremendous resourcefulness. He was responsible for the maintenance of government quarters and bungalows and began to divert large quantities of materials into his private depot in Nima, Accra. All he had to do was to over-requisition stores, or, instead of replacement, he would order repairs and again divert the stores (p.21).

Through this, he manages, after five years as supervisor, "to put up a three-storey block of flats to let and a comfortable six-room, one-storey house to live in himself" (p.24).
Salamatu and Odofo are Makola (market) women who know how to keep their businesses going. They bargain especially with their bodies. Odofo, a textile dealer, “was operating passbooks with G.B Ollivant, UAC, GNCTC, UTC, SCOA and CFAO” (p.46). These women can smell a new political client and ally from afar. On Kafu’s maiden visit to Makola, even as a mere candidate,

Many of them recognised Kafu and rushed on him. Shouts of ‘our darling!’, ‘my sweetheart!’ ‘my husband!’ ... filled the air. They embraced him, some removed their cover-cloth to fan him like a chief, some sprayed him with lavender and a daring eighteen-year old girl poured white powder on his head and tied a white calico round his neck ... (p.46).

Djoleto expresses, through the conduct of the central character, Kafu, and his accomplices, his disillusionment with post-independence Ghana where corruption and political ineptitude and repression have become the defining features of the national ethos. He demonstrates that the emergent Ghanaian administrative and political elite who have inherited power from the colonial masters have institutionalised a system of pillage and people, high and low, have been socialised and acculturated to see the state as the ultimate trophy to be competed for individually or in small corporate cabals.

In Money Galore, Djoleto presents a state in which central authority is hardly visible. Yuga and Mensah who represent the establishment and the state apparatus, and who initially come across as scrupulous exemplars of the Civil Service ideal, are, in practice, at heart, self-seekers and white-collar thieves. They have outlived every administration and have become conversant with the rottenness that pervades the entire fabric of government. Apart from these two characters, the entire state apparatus is embodied in Kafu, Minister of Social Welfare, and the world of the novel is refracted through the personality of this single character. He appears to be the one man who exercises power on behalf of the Executive, Legislative and Judicial arms of government. The picture one gets in Money Galore is one of a country close to a failed state, questioning, as it were, the capacity of Ghanaians to rule themselves effectively.

Although the novel was published in 1975, its timelessness is seen in how the issues explored are germane to today’s Ghana. Today, Ghana may boast of a Parliament of 230 representatives and not a single Abraham Kafu who makes and unmakes laws; the country may have a Judiciary that purports to be independent and dispensing justice in accord with the rule of law; the country may have a
visible president who is exercising his mandate on behalf of the people, the country may have designed and firmed up, somewhat, the structures and institutions of democratic governance, yet the harsh reality is that Ghana is still a very, very corrupt country.

3. Money Galore and Social Change

Why is it that twenty-nine years after The Beautiful Ones and twenty-two years after Money Galore Ghana is still a corrupt country? Why is political corruption a major concern in Ghana today? To answer these questions, with specific reference to Money Galore, we need to first delve into the issue of social change. If we regard Money Galore as a novel of social change, to what extent does it provoke or promote social change? What is social change, to start with?

Sociologists and anthropologists (Moore 1963; Dahrendorf 1977; Jeffreys 1992) have identified exogenous and endogenous conflicts in any society. Exogenous influences come from outside while endogenous influences come from within. But we must also distinguish between the readily observable and the not so readily observable effects of social change in a given society. According to Cancian (1978), change within the social system refers to change that does not alter the system's basic structure. We must also note that social anthropologists have divided the culture of societies into two broad categories — material culture and non-material culture. The material culture embraces the structure of the society (government and institutions), its artefacts and its technical achievements, which can easily be identified. They constitute the visible manifestations of a society's existence. Change in this area is considered change of the system because it alters things which can be readily observed, measured and catalogued. On the contrary, the non-material culture (primary) cannot be readily observed. It can neither be measured. This embraces the traditions, beliefs, ideas, worship, values and ways of life of a whole people.

The question then is: Is Djoleto advocating exogenous or endogenous change, a change of material culture or non-material culture? The answer to this question lies in the writer's technical approach to the issue of corruption in Ghana. That is, a writer's interest in and attitude to critical issues in a novel of social change are seen in the special techniques he employs. This is underscored by Agovi (1988: 12):

The techniques are special...because the phenomena of social change impinging on the imaginative novelist, owing to the emotional reactions which they arouse in him, give rise to techniques of peculiar complexity which, it is further suggested,
increases in frequency and in intensity as the inherent ambiguities of social change are analytically exposed.

Djoleto’s approach to the exposition and critique of corruption is satiric, symbolic, ritualistic and cyclical. As a satire, *Money Galore* highlights the rottenness in the Ghanaian body politic. The society literally stinks because corruption cuts across the whole spectrum of the body politic – politicians, the clergy, civil servants, men and women. Those who are visibly corrupt are caricatured and ridiculed because they are cast as unscrupulous and morally degenerate. The symbols employed by Djoleto amply and vividly reflect the social malaise. Many of the metaphors in the novel centre on rottenness, filth and putrefaction, metaphors which have been carefully chosen to provoke revulsion to corruption. As Wright (1989) notes,

Filth and shit, which have a way of finding out fraud and guilt and bringing the powerful back to the squalor out of which they have corruptly carved a niche of cleanliness and prosperity, function as levelling metaphors which put down pretension, expose false gentility and attack corrupt leadership.

Kafu, the central figure, is MP for Accra Central. Accra is not only the capital of Ghana but also the centre of political corruption since it is the centre of government. Accra Central appears to be a well-chosen microcosm of what government and governance symbolise. Besides, Accra Central is where the famous Makola market is located. So symbolic and iconic was Makola as the hub of corruption in the 1970s than during Rawlings’ 1979 AFRC Revolution, the entire market was razed to the ground. Thus, in *Money Galore*, those who are the architects of corruption are connected directly to Makola and Accra Central. Take, for instance, Odofo and the environment in which she operates at Makola:

Her stall was eight feet by twelve. It was right in the thick of the filth of the market. There was a small drain eight inches deep running in front of it. It had been cleaned the evening before but had now been filled up again with dead mice, roting vegetables, fish and urine... Dirt reigned all over and the awful smell of dried fish permeated the whole area. The Gaos who sold the grains had not washed for a week. They lay idly on the bags of grains, picking their noses and scratching their arses (p.38).

Another symbol which represents the rottenness in the society is the premier Teaching Hospital of the country, Korle-bu. The hospital, which is supposed to
restore the citizenry to health, is, physically, as rotten as Makola. After surviving an accident Kafu finds himself at Korle-bu and cannot help complaining that

This place is just like Makola... The place was narrow, dingy and crowded. It was a congestion of the rag-tag of humanity... frightening tuberculosis patients, cardiac patients whose breathing scares you, all sorts of cases, both strong and dying – you feel you’re trapped – all your ego goes (p.36).

Djoletso also sees corruption as both ritualistic and cyclical in the sense in which the national psyche and the national institutions are perpetually conditioned and predisposed to corruption. So long as access to power is driven by money and the people have come to accept money as the sine qua non, moral values have no place in the collective psyche. Those who have not properly internalised this inverted value become endangered species and outcasts. A clear example is Adjin-Yeboah. According to Nee Otu, Adjin-Yeboah never properly understood money because “Where there are free elections, no one gets power by sheer moral appeal” (pp.56-57). So money is the ritual item that lubricates the so-called democratic process and it functions in perpetuity as long as people hanker after political power or public office. Another damning revelation comes from Aason Berko. In the heat of his conflict with Kafu, even though he is officially sacked as the bread contractor for Ghana National, nothing changes. Berko says:

This school will have Kafu’s own man as the next bread contractor for the school out of the largeness of his heart. I am going, but another vulture (my emphasis) will soon land on this compound (p.70).

In spite of situating the novel within the context of physical filth and moral degeneracy, and depicting corruption as ritualistic or cyclical, the novel is very weak in constructing a framework for social change. Change does come at the end of the novel but it is basically change of the material culture and change of the system. As change of the system, it merely concentrates on regime or institutional change and change of individuals. Such a change can only be cosmetic and, in essence, constitutes no change at all. It substitutes one corrupt system, and all its paraphernalia, for another corrupt system. This is a familiar motif in Achebe’s A Man of the People and Armah’s The Beautiful Ones where the military oust corrupt civilian regimes. In both novels the military amply demonstrate that they
can be more corrupt than the regimes they have removed. In practice, those who take over come with the primal vampire culture of repression and looting of the national coffers. *Money Galore* buys directly into this cosmetic change. There is a military coup in the end. In fact, it is widely rumoured long before it occurs. The rumour of a coup, rather than induce fundamental change in attitude on the part of the corrupt, galvanizes them into panic pillage. Kafu, Berko, Lartey, Odofo and Salamatu move to grab as quickly as they can. As Otu Lartey unbashedly confesses,

I am a businessman, and I spend long sleepless nights speculating. For any little investment, I must make the maximum profit before some lout like Kafu wrecks my entire enterprise – by a stroke of the pen (p.70).

This is not lost on the principal character, Kafu, himself. When Odofo confronts him with the prospect of an imminent coup d'etat, he minces no words about his intentions. To Odofo's question, "So, granted it's going to happen, how are you prepared against it? What are you going to do?" he replies: "Money...Yes, money. I must garner lots of it before the blow falls" (p. 166).

For a society which is suffering from corruption of the body politic in terms of corruption of values, corruption of the mind, corruption of the body and corruption of the soul, there is no fundamental change in the psyche and perception of the suffering masses. All they want is the overthrow of the vampire state and those who have come to embody or symbolise it. The novel's major weakness, therefore, is its total lack of a moral centre – a character or a group of people committed to initiating fundamental change philosophically or ideologically; people who must be seen to be atypical and whose actions and thoughts would constitute a counterbalance to the status quo. We have seen the failure of individuals like The Man and Teacher in *The Beautiful Ones*, Obi Okonkwo in *No Longer at Ease* and Odili in *A Man of the People* who do make statements of intent but are frozen in inaction and rhetorical ambiguity. No character in *Money Galore* comes close to even these failed pseudo-revolutionaries.

The main problem, it has to be conceded, is embedded in the country's cultural values and poverty. The masses, it appears, are part of the problem. Due to inertia, moral degeneracy, promiscuity and double standards – what Armah terms the "chichidodo syndrome" - those caught in the middle of the corruption nexus – neither on the supply nor demand side – are unable to fight corruption. Although sometimes they are not directly involved in corruption, they indirectly
foster it through their inaction and hypocrisy. In most cases, they benefit directly from it. Benjy Baisi, headmaster of National Secondary School, pretends to be helpless when the bread contractor, Anson Berko, schemes to reduce the weight of the bread supplied to the school. Baisi protests vaguely. Then Berko throws a bait at him in the form of a loan on very soft terms to build a house for him. Baisi falls for the bait. A personal house, regardless of how it is acquired, is more important than the fraudulent reduction of the weight of the bread for the students. Yet, so many months after, the same Baisi complains to Berko in a rather sanctimonious manner, in an attempt to dissociate himself from the deal. He says:

"But the thorn in my conscience is that you shouldn’t ever have given me or my wife any money when you were reducing the weight of the bread. This was your crime and I think I was your partner."

The truth of the matter is that Berko strikes a chord deep within the cultural mindset—the need to impress the public through an impressive funeral and to bequeath a legacy, especially landed property, to your children and the extended family, no matter how it is acquired. Berko tells Baisi,

"Benjy, use your head. You’re the headmaster of a big secondary school... You are old and you own no house. When you die there will be nowhere to lay your body in state unless you’re put in Anomabu Town Hall, having been carted in a deep freezer from Cape Coast."

Thus, Baisi’s inability and lack of moral courage to resist fraud and corruption are driven by considerations that have strong cultural foundations. The society expects that the headmaster of a big secondary school must die big, lie in state in a big house and be buried in grand style.

Similarly, one of the major characters in the novel, Amega, confides in Kafui:

"I have four children, two boys and two girls. My ambition is to leave a house to each of them some day. This ambition is within reach. I’ve started the fourth one and I need money to complete it."

It would appear, then, that the extended family system, for instance, plays an important part in the ways in which people hanker after material possessions, especially money. Issues relating to inheritance, funerals and landed property drive people to acquire money by any means possible. These personal ambitions, grounded on an unbridled quest for money, constitute the real motive for corruption in the novel and why the novel is titled *Money Galore*. These ambitions stink. Towards the end of the novel, Djoleto chooses a very symbolic professional group to press home the point of collective moral degeneracy and the masses' complicity in it. He uses the conservancy labourers and their leaders to demonstrate how money has become an idol for individuals and groups. Their profession stinks; so do their leaders. In the midst of an industrial action, when they meet Kafu to negotiate for better conditions of service, it takes very little effort for Kafu to bribe their leader and scuttle the strike action as the scenario below reveals:

Kafu sent for their chief, who being alone with him was completely subdued and had become cringing. The setting of the office and the ministerial presence contributed greatly. Kafu spoke softly, in a conciliatory and very friendly fashion. ‘Now see, my friend, you scratch my back, I scratch your back, you understand?’

‘Yes, sir.’

‘What do you want?’

‘Justice, sir. Even you add fifty pesewas to our daily rate, we wouldn’t mind, sir.’

‘My friend, don’t talk about justice. Nobody eats justice. You want money, I’m sure?’

‘Yes, sir.’ (p.146)

The conservancy labourers know they are poor, yet they are not interested in finding out why they are poor. They have come to accept the fact that Kafu and the like are corrupt and rich. But their understanding of democracy is ‘One Man No Chop.’ All they want, in the context of the eternal big man-small man equation, is a small slice of the national cake. They are not aware of the linkage between corruption and poverty.

Are all these issues raised in *Money Galore* relevant to Ghana’s poverty levels today? When Ghana declared itself a ‘Heavily Indebted Poor Country’ (HIPC), was there any correlation between the country’s HIPC status and decades of corruption? As Transparency International notes,
A strong correlation between corruption and poverty is evident in the results of the CPI 2006. Almost three-quarters of the countries in the CPI score below five (including low-income countries and all but two African countries) indicating that most of the countries in the world face serious perceived levels of domestic corruption (TI Corruption Perception Index, 2006, p.2).

It would appear that the structures of corruption are so well laid that the total fabric of society functions, consciously or unconsciously, through these structures. Transparency International diagnoses the system aptly, noting that:

Corrupt intermediaries link givers and takers, creating an atmosphere of mutual trust and reciprocity...to provide legal appearance to corrupt transactions... (TI Corruption Perception Index, 2006, p.3).

4. Conclusion
What is the way forward? We have indicated that there is not a clear path constructed in Money Galore. The Declaration of the 12th International Anti-Corruption Conference in Guatemala City, Guatemala, November 18, 2006, themed 'Towards a Finer World: Why is Corruption Still Blocking the Way?' emphasises respect for values and especially education, “because children must understand and respect core humanitarian values if the long-term fight against corruption is to be won” (TI, p.3). It is doubtful if this would amount to much in Ghana’s circumstances. Ghana’s corruption, it appears, is rooted in the body politic, and the people’s body language does not appear to be anti-corruption. The structures that foster corruption appear to be ingrained in the national psyche.
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