

A Political Economy of Social Protection Policy Uptake in Ghana

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Abstract

Since independence, successive Ghanaian governments have prioritised the welfare of Ghanaian citizens in their governance strategies. The challenge has been the translation of political intentions to the development and implementation of concrete social welfare policies that improve the lives of those most in need.

This study of the political economy of social protection policy uptake in Ghana was guided by two broad questions: 1) How do political, economic, social, historical and institutional factors and actors support the drive for or resistance to social protection policy uptake in Ghana? and 2) What are the broader policy implications for the current drive, spearheaded by donors and the African Union, towards social protection policies and programmes?

A mixed method approach to data collection was employed that included a desk review, interviews with experts in social policy, a qualitative study of an urban poor community which benefits from Ghana's flagship social protection programme (the Livelihood Empowerment Against Poverty–LEAP), and engagement with proceedings of social protection working groups. The results suggest that there is political will and commitment across a comprehensive range of social policy actors, both governmental and non-governmental, to maintain and scale up the current strategy on social protection. However, current social protection initiatives reach a minority of potential beneficiaries due to limited funding and poor targeting. Donor partners continue to provide a significant proportion of funding for social protection initiatives, although a general freeze on donor support due to Ghana's current economic crisis may affect funding commitments in the short and medium terms. We recommend greater investment in building the capacity of the public sector to target, implement, monitor and evaluate social protection programmes more appropriately and efficiently and the active inclusion of local CSOs and academic experts as technical support, if social protection is to benefit the most vulnerable.

Key words: political economy, social protection, Ghana

Abbreviations

ADB	African Development Bank
AU	Africa Union
CDD	Centre for Democratic Development
CIDA	Canadian International Development Agency
CPP	Convention People's Party
CSO	civil society organisation
CSPS	Centre for Social Policy Studies
DFID	Department for International Development
DSW	Department of Social Welfare
FBO	faith-based organisation
GBA	Ghana Bar Association
GDHS	Ghana Demographic and Health Survey
GHS	Ghana Health Service
GLSS	Ghana Living Standards Survey
GLST	Ghana Luxembourg Social Trust
GMA	Ghana Medical Association
GNAT	Ghana National Association of Teachers
GNAVTI	Ghana National Association of Private Vocational and Technical Institutions
GPRS	Ghana Poverty Reduction Strategy
GSFP	Ghana School Feeding Programme
GSS	Ghana Statistical Service
GUSS	Ghana Universities Superannuation Scheme
GYEEDA	Ghana Youth Employment and Entrepreneurial Development Agency
HIPC	highly indebted poor country
ICCES	Integrated Community Centre for Employable Skills
ICT	information and communication technology
ILO	International Labour Organization
IMF	International Monetary Fund
ISODEC	Integrated Social Development Centre
ISSER	Institute of Statistical Social and Economic Research
LEAP	Livelihood Empowerment Against Poverty
LESDEP	Local Enterprises and Skills Development Programme
MDG	Millennium Development Goals
MOE	Ministry of Education
MoGCSP	Ministry of Gender, Children and Social Protection
MOH	Ministry of Health
NDC	National Democratic Congress
NDPC	National Development Planning Commission
NEPAD	New Partnership for Africa's Development
NGO	non-governmental organisation
NHIS	National Health Insurance Scheme
NLC	National Liberation Council
NPP	New Patriotic Party
NSPS	National Social Protection Strategy
NSS	National Service Scheme
NVTI	National Vocational Training Institute
NYEP	National Youth Employment Programme
NYF	National Youth Fund
OVC	orphaned and vulnerable children
PAMSCAD	Programme of Action to Mitigate the Social Costs of Adjustment
PEA	Political Economy Analysis
PI	Presidential Initiative
PP	Progress Party
SAP	Structural Adjustment Programme

SIT	social inclusion transfer
SME	small and medium enterprises
SPP	Social Protection Programme
STEP	Skills Training and Employment Placement
UN	United Nations
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
WB	World Bank
YIAP	Youth in Agriculture Programme

1 Introduction to Political Economy Context of Social Protection in Ghana

1.1 Background

Before 1890, the colonial economy of the Gold Coast was largely subsistence agriculture-based with a small, monetised sector of commercial trade (Star-Ghana, 2011). It then underwent two decades (1891–1911) of fundamental changes in structure, resulting in two broad areas of prominence: mining and commercial agriculture (Marshall, 1976; Star-Ghana, 2011). Mining, specifically for gold, was largely dominated by British firms after 1890 and commercial agriculture was marketed mainly by other expatriate firms. Marshall (1976:49) stresses that by 1931 foreign trading companies, including the United Africa Company, had not only dominated the local export economy, which was augmented by gold and manganese mining, but had also effectively eliminated smaller competition. The entire mining and commercial agricultural sectors were based mainly in the Gold Coast and Ashanti colonies, which in modern day Ghana are geographically referred to as the South. The availability of exploitable minerals and exportable cash crops in the South led to major and long term colonial expenditure and investment in the area (Star-Ghana, 2011). The Northern Territories as well as the Trust Territory of Togoland did not experience similar colonial expenditure and investment. Instead, communities from these regions serviced the production and perpetuation of colonial power and influence. The Northern Territories, for example, became the reservoir of cheap labour for gold mining and cocoa farming regions in the South.

These unequal development profiles during the colonial era presaged current development inequalities and challenges in Ghana. First, the development gap between Ghana's geographical South and North has persisted in the post-colonial era. Second, the use of Northern labour force for colonial mining and agriculture has transformed into commercial migration from Northern to Southern Ghana often by vulnerable children, leading to a current crisis of urban slums in major cities and towns. In the immediate post-independence period, Ghana's first president, Kwame Nkrumah, and his Conventional People's Party (CPP) government focused attention on these two challenges. Successive governments have also prioritised social welfare policies to address these challenges.

This working paper is presented in five chapters. Chapter 1 introduces the political economy context of social protection in Ghana. We review the evolution of political and economic development since Ghana's independence in 1957, and provide contextual themes for understanding the synergies between politics and economics in the formulation of social policies. Chapter 2 presents a literature review on political economy analysis and implications for social protection policy and programmes in Ghana. We present a short overview of current debates in political economy analysis and make a case for the approach adopted for data analysis in this study. In Chapter 3 we outline existing social policies and programmes in Ghana with a focus on the National Social Protection Strategy and its flagship programme, Livelihood Empowerment Against Poverty or LEAP. Chapter 4 provides a political economy analysis of social protection in Ghana. We synthesise evidence presented in previous chapters along the following themes: evolution of social protection policies and programmes, legal framework for providing social protection, economic feasibility of extending and sustaining coverage, and feasibility of building political coalition for social protection. We provide a summary of findings, conclusions and policy implications in Chapter 5.

1.2 Political Development

Ghana's political development began with the formation of community-based organisations such as the Aborigines Rights Protection Society, Association of West African Merchants and the Fante Confederacy to protest against the abuse of the rights of indigenes by British colonial administrators. It gained momentum when the United Gold Coast Convention (UGCC) was formed in 1947 by J. B. Danquah and several other educated colleagues. The formation of the Convention People's Party (CPP) by Kwame Nkrumah as an offshoot of the UGCC then established competitive electoral democracy in the country as well as the development of ideological alignments (Frempong, 2015). Whereas the UGCC, made up of largely the country's intelligentsia and the middle class, claimed to be liberal democrat, the CPP, a self-proclaimed party for the masses, claimed to be social democrat. This pre-independence

ideological positioning towards alignment with the Busia–Danquah–Dombo tradition or the ‘Nkrumahist’ tradition shaped post-independence politics. The National Liberation Council (NLC) regime that overthrew Nkrumah’s CPP and the Progress Party (PP) government that followed were both believed to have ideological leanings towards the UGCC’s liberal democratic tradition. The National Redemption Council (NRC), the Supreme Military Council (SMC), the People’s National Party (PNP), the Armed Forces Revolutionary Council (AFRC) and the Provisional National Defence Council (PNDC) claimed ideological leaning towards the CPP’s socialist tradition.

Dr Nkrumah’s tenure as Ghana’s First President has been categorised into three phases. The first phase, known as internal self-government, was between 1951 and 1956 when he served as the leader of government business. During this phase governmental decision-making was influenced by the Gold Coast Legislative Assembly, the British Queen who was the head of the Executive, the governor and the president. The second phase of the CPP government began with the declaration of independence in 1957. Post-independence Ghana was governed largely by the Independence Constitution and legislative powers exercised by the Parliament of Ghana. Executive power continued to be vested in the British monarch, prime minister and cabinet.

On 1 July 1960, Ghana became a republic, ushering in the third phase of Nkrumah’s rule. The Republican Constitution became the basic formal institution that shaped governance and the State’s policy direction. This change had a major impact at the Executive level where decisions were, until then, made by the president and his cabinet. The role of the British monarch became defunct. The name but not the function of the legislative body was changed from the Constituent Assembly to the Parliament.

A number of initiatives were developed between 1960 and 1966 of which one of the most prominent was the 7-year Development Plan. The main goal of the Plan was to “achieve steady economic growth and improvements in the living standards of the urban and rural populations” (CRC, 2013). Although the government focused its attention primarily on economic development and did not articulate a clear set of social policy objectives, State interventions in the economy and public expenditure patterns suggested implicit commitment to social policy. Despite investments in economic and infrastructure development, the country began experiencing economic difficulties by the mid-1960s (Fosu, 2008). The Gross National Product (GNP) per head fell, there were shortages of consumable products, inflation skyrocketed, living conditions deteriorated and the government’s popularity waned. In 1966, the CPP government was overthrown through a coup d’état.

Some researchers like Blum (1986) have linked the 1966 coup d’état and subsequent overthrow of the CPP government with activities of the US Central Intelligence Agency (CIA). Others like Adu-Boahen (1997) and Gyimah-Boadi (2008) identify economic and political factors as having been responsible for the coup. For example, Gyimah-Boadi argues that, politically, the CPP government abandoned constitutional democracy and opted for authoritarianism under which constitutional authority was vested in the president. Economically, he identifies shortage of foreign exchange, increased inflation, mismanagement of the economy, corruption and the shortage of consumer goods.

The August 1969 election was contested by the Progress Party under the leadership of K. A. Busia and the National Alliance for the Liberals (NAL) led by Komla A. Gbedemah. The election was shaped by historical and ideological factors and saw Gbedemah and the NAL aligned to Nkrumah and his socialist ideas while the PP and Busia were aligned to liberal democratic principles and also to the United Gold Coast Convention. The Progress Party had much of its support among old opponents of Nkrumah’s government especially the educated middle class and traditionalists in Ashanti region. Busia’s support among this class was strengthened by his role as the leader of the National Liberation Movement (NLM) and the United Party, which had succeeded it. PP won the elections ushering in the Second Republic under the leadership of Prime Minister Kofi Abrefa Busia.

Under the Second Republic, Ghana practised the Westminster model of governance where the Second Republican Constitution provided for a dual Executive, with a prime minister (Busia) and a president (Akuffo-Addo). Under the Progress Party government, the body

responsible for legislative functions was Parliament. Government social protection policies and decisions were implemented by the Ministry of Social Welfare and Rural Development. Several economic and social policies were formulated under the Progress Party government. The most prominent (and unpopular) was the Aliens Compliance Act that saw the expulsion of a large number of non-Ghanaian citizens from the country in an attempt to limit the involvement of foreigners in the country's small business sector, and a loan programme for university students who had until then received free education. The Busia government was perceived as being strongly aligned with and influenced by capitalist countries and the international development agencies, including the International Monetary Fund (IMF) and the World Bank. The Progress Party government was overthrown on 13 January 1972. Mitchell and Salsbury (1996) attribute the overthrow to a "combination of student and labour opposition and a general feeling of unhappiness" (p132), while Frimpong-Ansah (1992) identifies Busia's lack of control of the economy he inherited from both Nkrumah and the NLC military regime.

Between 1972 and 1982 Ghana had six governments: five were military governments that came into power through coup d'états and one, a democratically elected government (Agyei-Mensah and de-Graft Aikins, 2010). The military governments were the National Redemption Council (1972–1975), the Supreme Military Council I (1976–1978), the Supreme Military Council II (1978–1979), the Armed Forces Defence Council (AFRC, June–September 1989) and the Provisional National Defence Council (1982–1992).

The Peoples' National Party (PNP) was the democratically elected government for Ghana's Third Republic. PNP governed between 1979 and 1981 under the leadership of Dr Hilla Limann. Social and development policies under the PNP focused on providing incentives to farmers, encouraging the development of local cottage industries, reviving the mining sector and the industries established during the First Republic, and supporting the use of local resources in industrial production. Political power rested with the Executive, which constituted the president and his cabinet ministers; the house of Legislature that formulated policies on behalf of government; and the Third Republican Constitution. PNP was overthrown in 1981 by military Provisional National Defence Council (PNDC), a military regime led by Jerry John Rawlings, which had evolved out of the aforementioned AFRC.

Under the PNDC, Jerry John Rawlings pursued the policies he had established during his time as the leader of the AFRC. The PNDC passed a number of decrees that gave 'legal' backing to a number of unpopular policies. Notably, the PNDC government signed up with the IMF and World Bank Structural Adjustment Program (SAP) in the early 1980s. The SAP led to fundamental economic changes including currency devaluation, reduction of budget deficits and increase of budget revenue, rehabilitation of infrastructure and exchange rate liberalisation (Whitfield, 2011).

The SAP is reported to have rescued Ghana's economy at the macro level. However, the macroeconomic improvements did not reflect in microeconomic conditions. Whitefield (2011:12) observes that the economy "achieved more in terms of fiscal gains for the state than productivity gains in the real economy". Agyei-Mensah and de-Graft Aikins (2010) note that micro-level impact of the economic reforms were not only negative but also that the health and livelihoods of many Ghanaians were severely affected as a result of the prescribed cutbacks on education, health and welfare expenditure, and public service downsizing (Agyei-Mensah and de-Graft Aikins, 2010). The situation led to the introduction of austerity measures by the PNDC regime, including the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD). Ghana remained under the military rule of PNDC until 1992 when a political decision was made to hold both parliamentary and presidential elections. Rawlings resigned from the military, formed the National Democratic Congress (NDC) Party, contested and won the elections as a civilian leader.

Thus, Ghana's Fourth Republic began in 1992 with an NDC government under the stewardship of Flight Lieutenant Jerry John Rawlings. Since his days as the leader of the AFRC and the PNDC, Rawlings had professed strong alignment with socialist principles and aimed to transform the Ghanaian society along these lines. He publicly blamed Western powers for Ghana's economic predicament and, in a similar manner to Kwame Nkrumah,

made friendly overtures to known socialist countries such as Russia, and leaders such as Fidel Castro of Cuba and the late Muammar Gadhafi of Libya. The NDC stayed in power for 8 years from 1993 to 2000 when it lost democratic elections to the New Patriotic Party (NPP) under the leadership of President John Agyekum Kufour. Kufour and the NPP party were aligned to the neo-liberal principles of market economy and property owning democracy. During his tenure, President Kufour associated himself with liberalist countries such as Britain and the United States of America and their leaders. NPP governed for eight years from 2000 to 2008 when the NDC won back power under the leadership of John Evans Atta Mills. Mills died in July 2012 after a long illness, but under suspicious circumstances. The vice president, John Dramani Mahama, led a caretaker government for six months until the December 2012 elections. The NDC won the elections by a narrow margin and amid accusations of, and a subsequent protracted court trial for, election fraud.

Several writers observe that the Ghanaian state is largely neopatrimonial, where clientele politics shaped by ethnic politics dominate state affairs (Oduro et al., 2014; Booth et al., 2005). Public officials formulate and implement policies based largely on patronage networks with the intention of securing the political loyalty of organised groups (Booth et al., 2005). Patrimonial politics, since the CPP era, has been a marriage of convenience between the State and “opportunistic business class” in which “neither party to the relationship applies rigorous performance standards to the other, except perhaps in a crisis” (Booth et al., 2005:13). These arrangements often lead to the politicisation of private business in the country and to corrupt practices that undermine the successful development of the state and of governance.

Oduro et al. (2014) suggest that while “socially inclusive developmental politics” including education, health and gender remain a national priority under successive neopatrimonial governments, they are often prioritised for electoral purposes. Booth et al. (2005:13) note that a mixture of “patronage-oriented political culture” with a limited four-year electoral cycle often leads to “visible, quick-fix” actions instead of long term programmes and structural reforms. Recent discussions within the civil society community have focused on the need for a national social contract which empowers citizens to push political leaders to deliver on long term developmental goals (Abudu, in press).

1.3 Macroeconomic Development

Ghana was the first country in sub-Saharan Africa (SSA) to attain independence from British colonial rule on 6 March 1957. At the time, due to its rich mineral and natural resources, the country's average income of about USD 200 was higher than that of most black African countries (Killick, 2009).

The CPP government implemented a development strategy that encouraged a substantial number of industries to produce goods that had typically been imported during the colonial era. This strategy of import substitution was instituted within a broader framework of *central planning* aimed at using the collective resources of the State in the best interest of all the people. This system had to be operated in a dualistic manner, where traditional labour-intensive production techniques co-existed with the modern capital-intensive techniques in almost all sectors of the economy. Killick (2009) notes that as part of the central planning process, legislative controls were imposed on imports, capital transfers, licensing of industry, minimum wages, the rights and powers of trade unions, prices, rents and interests rates. While some efforts were made to ensure infrastructural development, by the mid-1960s the country was experiencing economic difficulties with a substantial fall in economic growth (Fosu, 2008). GNP per head fell from about ₵140 (\$243) in 1960 to ₵125 (\$200) in 1969 (Killick, 2009). There were shortages of consumable products as most industries on state subventions tasked to produce these goods failed to deliver. Inflation skyrocketed, living conditions deteriorated and the government's popularity waned. These factors, as noted earlier, led to the eventual overthrow of the CPP government through a coup d'etat in 1966.

The main agenda of the National Liberation Council (NLC), the military government that toppled Nkrumah's, was to ensure macroeconomic stabilisation. Its efforts were continued by the pro-capitalist civilian government, Progress Party, which took over from the NLC.

Disinflationary fiscal and monetary policies to support the stabilisation efforts during the period were guided and supported by the IMF. This yielded some dividends as the economy began to experience some stability with a record of single digit inflation and high rate of growth in the late 1960s. Unfortunately, this economic recovery was compromised by yet another military take-over in 1972. Gross economic mismanagement coupled with oil price hikes during the 1970s led to an exchange rate that was almost 1000 per cent overvalued (Taylor, 1998). The economy registered the worst growth rate of about -12.43 in 1975 (Figure 1). Between 1981 and 1983, oil price hikes, political instability and environmental crises (including a severe drought and bushfires) exacerbated the economic decline. In the mid-1980s a new development strategy of economic liberalisation, based on the 'Washington Consensus' (Fosu, 2008), was adopted. Free trade and market liberalisation reforms achieved some success, but there was no improvement in efficiency because insurance and credit processes were dysfunctional (Aryeetey and Tarp, 2000). In 2001 the NPP government took advantage of the Enhanced Highly Indebted Poor Country (HIPC) initiative and succeeded in suspending debt service payments to bilateral donors. This resulted in budgetary savings of about US\$ 190 million (GSE Fact Book, 2001).

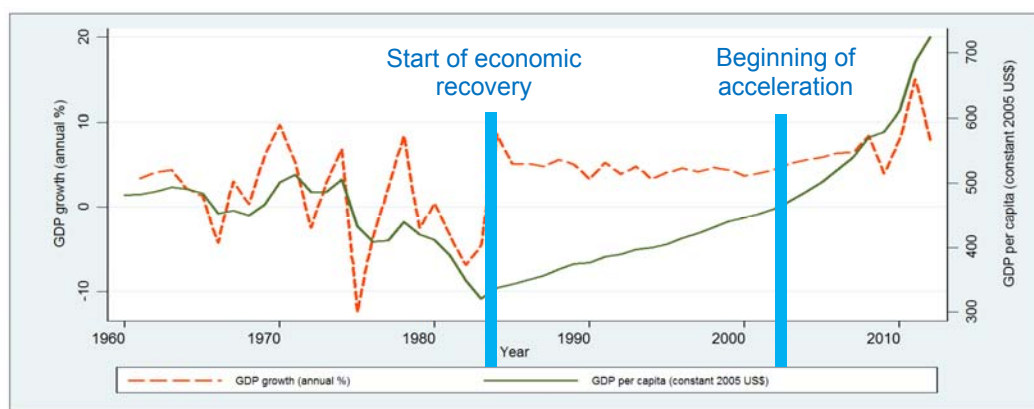


Figure 1: Trends in the GDP growth rate and per capita of the Ghanaian economy (1960–2012). (Source: World Development Indicators, 2012)

Between 2001 and 2006, there was a remarkable improvement in growth; the economy grew at an increasing rate of 5.3 per cent per annum, and inflation and fiscal deficit remained relatively low during the period. However, external shock waves resulting from mostly oil price hikes and food crises during 2007 and 2008 impacted negatively on the macro economy. While inflation moved slightly beyond the 20 per cent mark in 2009, for the first time since 2003, fiscal deficit of 11.52 per cent¹ in 2008 was one of the highest in the economic history of Ghana. In spite of the ensuing fiscal challenges, growth remained resilient and in 2011 Ghana recorded a growth rate of 14.4 per cent, making it the highest growing economy in the world in that particular year. This growth emerged mainly through the industrial sector and principally because of oil production.² Even though the economy is still grappling with some

¹ This was estimated in 1993 constant prices. After rebased in 2010, this deficit was re-estimated in 2006 constant prices as 6.57 per cent.

² Ghana discovered oil in commercial quantities in 2007 and started oil production in the last quarter of 2010. The country produced 7.42 million barrels of oil between January and September 2011, which mainly catapulted a growth rate of 14.4 per cent.

monetary and fiscal challenges, it still remains one of the fastest-growing economies in sub-Saharan Africa.

1.4 Poverty Context and Trends

The steady economic growth since the early 1990s has been associated with a corresponding decrease in poverty levels in the country. Data from the Ghana Statistical Service (GSS) suggests that poverty³ declined from 51.7 per cent in 1991/92 to 39.5 per cent in 1998/99 and dropped further to 24.2 per cent in 2012/13.⁴ While there were about 7,931,000 persons classified in 1991/92 as poor, the figure declined to about 6.4 million in 2012/13. The incidence of poverty varies across Ghana's 10 regions. However the North–South development gap still persists, with the Upper East, Upper West and Northern regions constituting a third of the nation's poor across the periods of analysis (Figure 2).

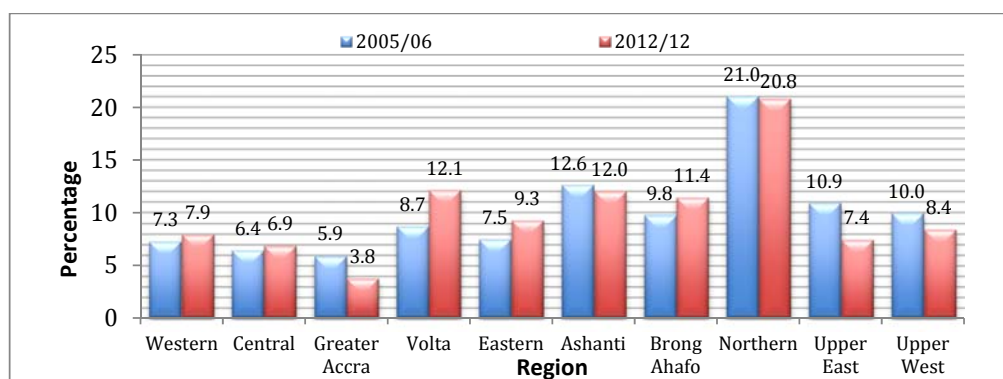


Figure 2: Prevalence of poverty, by region (2005/06 and 2012/13). (Source Ghana Statistical Service)

In terms of poverty incidence by employment status of household head, while households headed by farmers remain the poorest, those headed by private non-farm enterprise workers experienced improvement in welfare (Figure 3). Poverty in Ghana has been identified as a rural agricultural phenomenon (Domfe et al., 2013). However, it is important to note that Ghana, like other African countries, is rapidly becoming urbanised. This is leading to a rise in urban poverty among a growing number of individuals living in slums and insecure settlements (Agyei-Mensah and de-Graft Aikins, 2010).

³ Poverty is defined as a condition where an individual's standard of living is not sufficient enough to cover minimum nutritional requirements. GSS uses this definition of poverty on data collection and analysis.

⁴ The data sets of the GLSS 3, 4 and 5 were used to generate this trend and since the last national survey took place in 2013 and the data is currently being analyzed, updates will only be possible when GSS releases the data set of GLSS 6.

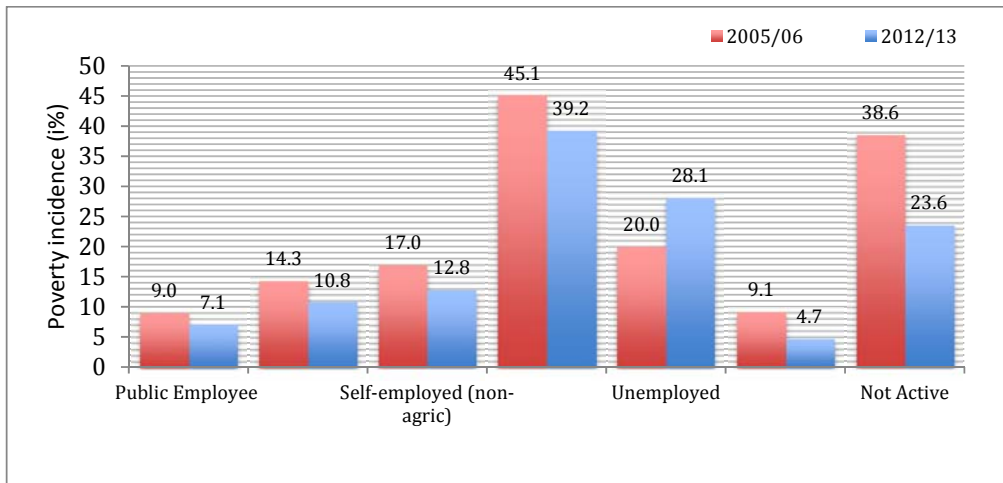


Figure 3: Poverty incidence of employment status of household head (Source: Ghana Statistical Service)

It is worth noting that while poverty declined between 1991 and 2013, inequality increased. For example, inequality as measured using Gini coefficient increased from 0.373⁵ in 1992 to 0.419 in 2006 and then to 0.423 in 2013.

⁵ This figure was reported in the report of the Ghana Statistical Service in 2000 on the Ghana Living Standard Survey 3.

2 Literature Review on Political Economy Analysis and Implications for Social Protection Policy and Programmes in Ghana

2.1 Background to the Political Economy Analysis Framework

Several theorists of ‘political economy’ agree that the concept has had many different and contradictory meanings since its appearance in the late 18th Century (Caporaso and Levine, 1992; Weingast and Wittman, 2008; Sackrey et al., 2013). At a fundamental level, political economy refers to the mutually reinforcing interplay between politics and economics at the structural level. Some theorists define political economy as “the methodology of economics applied to the analysis of political behaviour and institutions” (Weingast and Wittman, 2008:3). Others argue that the largely quantitative and positivistic methods of mainstream economics are inappropriate to examining the interdisciplinary and interpretive roots of political economy (Sackrey et al., 2013). Sackrey et al. (2013) draw attention to the way classical theorists of political economy—Adam Smith, Karl Marx and Thorstein Verblen— drew on mixed data sources and ideas from the social sciences and humanities (e.g. economics, sociology, philosophy) to develop rich and detailed theses on the concept. Sackrey et al. (2013:3–4, citing Riddell et al., 2009) offer this definition of political economy:

“Political economy... is more concerned [than mainstream economics] with the relationships of the economic system and its institutions to the rest of society and social development. It is sensitive to the influence of non-economic factors such as political and social institutions, morality and ideology in determining economic events. It thus has a *much broader focus* than [mainstream] economics”

PASGR defines political economy analysis (PEA) as a methodological process that provides a “sophisticated account of the deep structures and institutions shaping a country’s development” and through which structural, political and institutional factors influencing practical policy processes can be identified and understood (2013). The conceptual approach to PEA applied in this study is presented in Figure 4. This framework underscores a multidisciplinary understanding of the context of political economy. The central approach, as depicted, focuses on the examination of the relationships among actors, institutions and ideas (Box 2), how these relationships evolve within a complex historical socio-economic and political country context (Box 1) and shape the kinds of social assistance interventions (Box 3) and long term developmental impact (Box 4) in a country context.

2.2 Social Protection: Definition and Context

Social protection has been defined as an intervention:

“... concerned with preventing, managing and overcoming situations that adversely affect people’s well-being. It helps individuals maintain their living standard when confronted by contingencies such as illness, maternity, disability or old age; market risks such as unemployment; as well as economic crises or natural disasters” (UNRISD, 2010).

The African Union asserts that social protection “encompasses a range of public actions carried out by the state and others that address risk, vulnerability, discrimination and chronic poverty” (AU, 2008). The ‘others’ referred to within the AU statement encompass a broad range of non-state actors including traditional authorities, unions, self-help groups and civil society organisations.

Social protection has emerged as a critical policy tool in addressing poverty and vulnerability globally. It describes all public and private initiatives or interventions including income or consumption transfers to the poor, protection of the vulnerable against livelihood risks, and enhancement of social status and rights of the marginalised (Devereux and Sabates-Wheeler, 2004). The legal drivers of social protection, as a concept and practice, include Articles 22 and 25(1) of the Universal Declaration of Human Rights (1948); Articles 9 and 11(1) of the International Covenant on Economic, Social and Cultural Rights (1976); and Articles 26 and 27 of the Convention on the Rights of the Child.

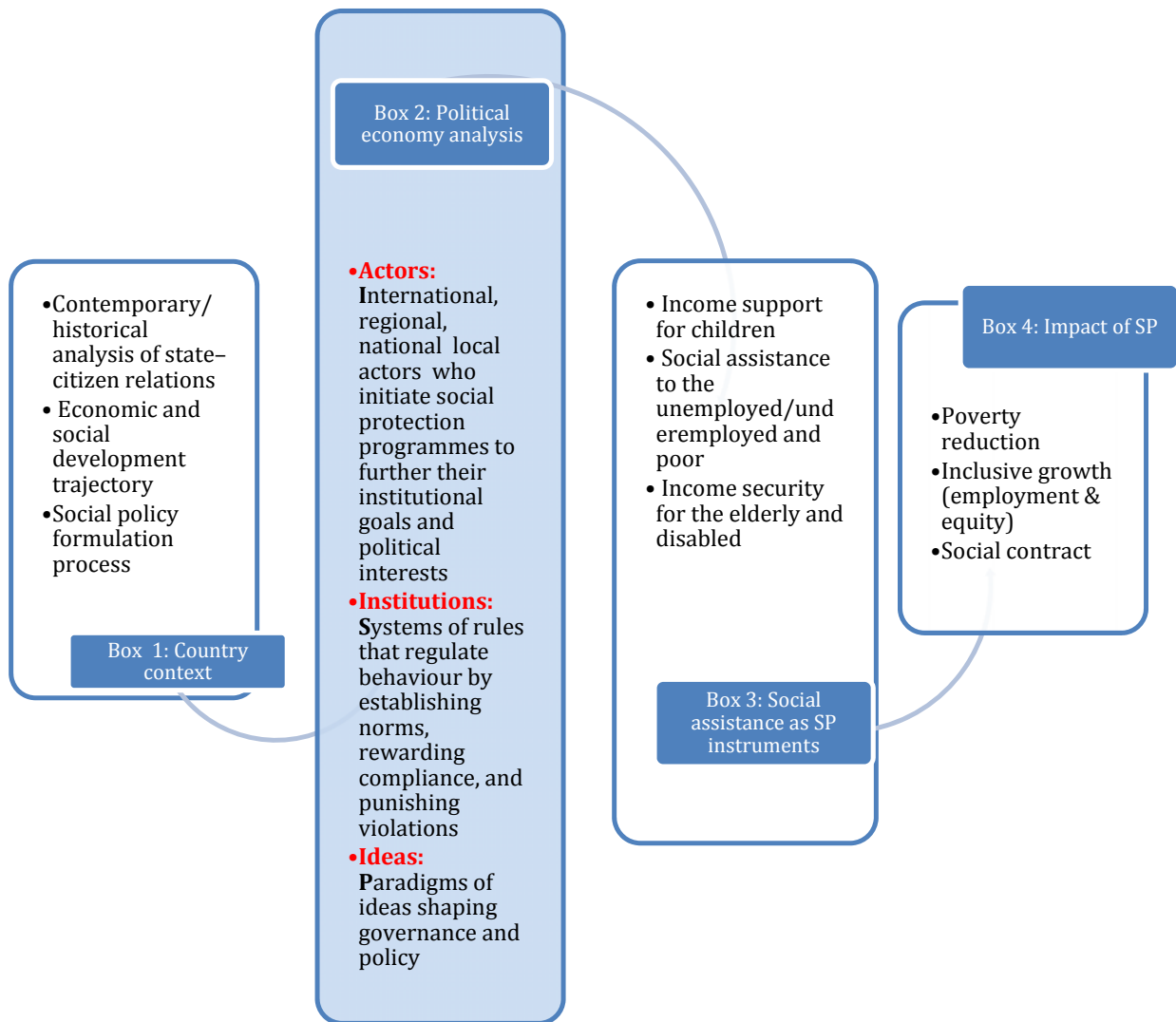


Figure 4: The political economy analysis framework applied in the study (Adapted from PASGR PEA framework, 2013)

In 2009, the United Nations endorsed the adoption of a Social Protection Floor (UN, 2009), which stipulated four key elements:

- Universal access to essential services (health, education, housing, water and sanitation)
- Income security for children
- Social assistance to the unemployed, underemployed and poor
- Income security for the elderly and disabled

Under the stewardship of the AU, social protection has emerged as a powerful concept and tool for organising social welfare in a number of African countries. Ghana, Kenya and Rwanda have developed social protection policy documents to inform the implementation of interventions (GoG, 2007; PASGR, 2013). Since each country is different with different policy regimes—defined here as the interplay of institutional capacity, political ideologies, financial resources, economic structures and cultural values—each floor is defined by individual countries. Policies may include a mix of interventions: contributory vs. non-contributory, targeted vs. universal, and public and private instruments. In Ghana, social protection initiatives have been based on a mixed intervention approach.

2.3 Actors, Institutions and Ideas Influencing Policy Making in Ghana

The formulation and implementation of social protection policies are embedded in, and shaped by, several factors. PEA involves an understanding of the interplay of factors and power dynamics that shape the actors, institutions and ideas driving social protection policies.

Actors

Every political system has actors that shape and influence decisions and policies within the system. The type, nature and distribution of power between these actors determine the categories of policies that are formulated and implemented. The UK Department for International Development (DFID, 2010, 2011) refers to the power dynamics between policy actors as embedded in existing “political settlements” of every country. Khan (2010) suggests that political settlements is about the capacity of different groups and organisations to hold onto and contest the distribution of resources. He argues that the ability to effectively enforce laws and get institutions working depends on “the resistance or support coming from powerful groups in society given that any institutional rule has differential costs and benefits for different groups” (p. 18). In line with this assumption, allocation of benefits in a political system that is neither economically sustainable nor beneficial to powerful groups in society could lead to a collapse of the system.

The Ghanaian political settlement encompasses several groups with different power relations. Oduro and colleagues (2014) developed a typology of political settlements in Ghana in which four sets of policy actors occupy four degrees on a continuum of power and incentive for change (Table 1). In this typology, political elites, labour unions, business associations, military, police, technocrats and political party foot-soldiers possess a significant amount of power and also have a strong incentive to either effect or resist change in the decision-making process (A1 domain of high power-strong incentive for change). These groups constitute the ruling or “elite class” (Oduro et al., 2014) with policy formulation and implementation ultimately resting with them. This class has typically demonstrated the tendency to resist any change that endangers their position in society, and to support change that entrenches their power base and status as the dominant class.

A second group consists of faith-based organisations (FBOs), transnational actors, business associations and religious leaders that also have strong power to influence decisions but have weak incentive to effect or resist change (A2 domain of high power-weak incentive for change). Donors wield significant power in influencing decision-making in the country by virtue of the budgetary support, grants and loans they provide to support policy-making. However, donors have weak incentive to drive some forms of change because of the fear that their incentive for change might be misconstrued as interfering in the domestic affairs of the country. The third group consists of traditional authorities, local political elites, local business elites and small and medium enterprise (SME) traders who have a strong incentive to effect or resist change but very low power to effect change (A3 domain of low power-high incentive for change). The final group consists of the informal sector, CSOs, youth groups, women’s groups, disability groups and small-scale farmers who have both low power and weak incentive to influence decision-making (A4 domain of low power-weak incentive for change). This group is the least privileged and is the target of social protection policies in the country. Social protection policies are thus aimed at bridging the wide gap between the most influential and the least influential groups. While the least powerful push for change, the most influential prefer to maintain the status quo.

Table 1: A mapping of political settlements in Ghana

Incentive for Change \ Power	Strong incentive*	Weak incentive*
High power	Political elites Labour unions Business associations Military Police Bureaucracy Foot-soldiers A1	Faith-based organisations GNAT, NAGRAT Donors** Transnational actors Business associations Religious leaders GBA, GMA A2
Low power	Traditional Authorities* Local political elites Local business elites SME traders A3	Informal sector Think tanks* CSOs* Youth groups Women's groups Disability groups Small-scale farmers Petty traders Non-traditional crop farmers A4

*Strong vs. weak incentive to maintain the prevailing political settlement.

**Exceptions may apply to some members of these groups in terms of the power–incentive continuum.

(Source: Oduro et al. (2014))

Institutions

Institutions are “the incentive systems that structure human interaction” (North, 2003:2). They consist of “formal rules, informal constraints and their enforcement characteristics” (North, 2003:2) such as the laws, constitutions, regulations and processes that are characteristically specific and precisely defined (North, 2003). In Ghana, the 1992 Constitution is the fundamental source of all formal institutions and provides direction for both governance structures and leadership styles. In addition to the Constitution, there are several other formal legislations including the Procurement Act (Act 663) and the Code of Conduct for Public Officials that guide the lives of public officials in the conduct of government business, among other things. Formal institutions that regulate social welfare and social protection include the National Social Protection Strategy, the National Health Insurance Act (Act 650) and the Disability Act (Act 715).

The chieftaincy institution, which operates largely on traditional customary law, is one of the country’s most powerful informal institutions. Traditional rulers wielded enormous power before the colonial era and exercised executive, legislative and judiciary powers without checks on how these combined powers were executed. British colonial administrators took advantage of this arrangement and governed the people of the Gold Coast through their traditional leaders in what became known as “indirect rule.” In recent times, Ghanaian politicians have followed the colonial example and often exploited the support of traditional rulers to win political power. Traditionally, the chieftaincy institution catered for people in their respective jurisdiction and communities including the poor, unemployed, the vulnerable and orphans.

A dominant perspective on governance in Africa is the idea that elite leaders and powerful political actors manipulate ethnic diversity to further political and economic interests (Aryeetey and de-Graft Aikins, 2013). This political tribalism or neopatrimonialism (Berman, 2012; Lonsdale, 2012) is common in Ghanaian politics and governance processes. Ghana is a multi-ethnic country of around 25 million people (PHC, 2010) with about 92 separate ethnic

groups. However, five main ethnic aggregations make up about 86 per cent of the population: Akan, Mole-Dagbani, Ewe, Ga-Dangme and the Guan (Star-Ghana, 2011). The Akan form most of the population in 5 out of Ghana's 10 regions and make up approximately 49 per cent of the population (Star-Ghana, 2011). They also occupy the mineral-rich parts of the country. Article 35(5) of the 1992 Constitution—the Directive Principles of State Policy—states that “the State shall actively promote the integration of the peoples of Ghana and prohibit discrimination and prejudice on the grounds of place of origin, circumstances of birth, ethnic origin, gender or religion, creed or other beliefs”. Yet ethnicity has remained an outstanding component of the politics in Ghana including ethnic block voting in the strongholds of the two major political parties (Fridy, 2007; Hugh, 2003).

Ideas

Political parties and their developmental ideologies, and donors have been important sources of ideas on social policy and social protection. McCord (2013), citing Lindert (2004), names three issues that drive social protection initiatives in high income countries: democracy, which creates the political expediency for social protection; demography, which drives the need for provision; and economic growth, which sustains the provision. These elements have driven the discourse and practice of social policy and social protection initiatives in Ghana.

Ideas for Ghana's social protection initiatives are also adopted from South–South learning experiences. African countries have relied on informal support and social insurance to address destitution and vulnerability. In Ghana, Burkina Faso, Zaire and Rwanda, for example, routine financial arrangements and contributions such as the “susu” and the “tontine” are prevalent among rotating savings and credit associations (Steel and Andah, 2003). Barrientos (2006) argues that while social protection experiments in countries such as Mexico, Bangladesh, South Africa, Brazil and Chile have adequate linkage with labour market policies and tend to focus more on families and households, the traditional approaches adopted in most parts of Africa delink labour market policies and focus solely on individuals. Some of Ghana's social protection initiatives, for example the LEAP programme, were borrowed from countries that pioneered initiatives with strong market linkages.

2.4 Politics and Economics of Social Protection

Since ideology matters in policy decision-making, it is often assumed that the social protection policies in Ghana will have been heavily influenced by the ideology of the two major political traditions in Ghana's recent history. For example, political analysts tend to assume that as a social democratic party, the NDC is more inclined to formulate and implement social friendly policies and interventions since that tradition, ideologically, prioritises collectivist approaches to public policy. Similarly, the NPP as a conservative liberal democratic party is perceived to be less ideologically oriented to pursue social welfare policies and more inclined to favour market-oriented policies. However, since the beginning of the Fourth Republic, the NPP has formulated and implemented as many social protection policies as the NDC. Qualitatively, the NPP policies have underscored national representation. In contrast, NDC policies, particularly under the current Mahama administration, have targeted historically underdeveloped and marginalised regions such as the three Northern regions. The evidence suggests that the formulation and implementation of social policies have been shaped, to a greater extent, by pragmatic political needs of the day rather than party ideology. The broader context of relationships with development partners and the associated global funding architecture, the global discourse on rights and legislations, and lessons from other country contexts have also played significant roles in these processes.

2.5 State–Citizen Relation and Challenges of State Social Protection

Social protection initiatives and welfare programmes constitute an important part of the social contract between state and citizens. Some researchers hypothesise that the state's ability to provide for its citizens in times of need could change citizens' perceptions of the state and could lead to a strengthened relationship between the state and citizens (PASGR, 2013). In Ghana, many citizens perceive the State as neopatrimonial and its institutions as highly

corrupt (Afrobarometer, 2012). At the same time, family and community support systems are disintegrating and vulnerable citizens increasingly require State assistance. Recent research suggests that Ghana does not have a nationally shared development agenda that binds citizens and their political leadership to deliver on a minimum set of welfare initiatives for which they can be held accountable (Akoglo, in press; Abudu, in press). There is therefore a strong need to strengthen state-citizen relationships.

The challenges of state social protection in Ghana can be summarised as follows:

- **Achieving coherence with the sources and legitimacy of ideas on social protection:** Throughout Ghana's contemporary history, the idea and utility of social welfare and social protection has received public support across the different categories of social policy actors. However, while actors may share the same developmental goals and ideals, they are unable to act in concert because they often operate on different power–incentive dimensions. In other instances, actors may be in conflict on developmental goals and ideals. This conflict deepens the lack of coherence among ideology, intention and action.
- **Power struggles and negotiations between different state and non-state actors:** As suggested by Oduro et al. (2014) and outlined in Table 1, power struggles and negotiations exist between the different categories of actors, with state actors typically perceived as politically stronger than non-state actors. However, the nature of the struggles and negotiation may differ depending on the categories of social protection initiatives and their beneficiaries.
- **Funding architecture of social protection:** Funding for social protection initiatives has been provided through a mix of government and donor sources. Funding and funders shape the nature of discourse around policy development, implementation, monitoring and evaluation. Furthermore, what might be described as technical support can mask an underlying system of financial support through other development partners.
- **Efficient implementation of social protection initiatives:** Available evidence suggests that funding challenges affect the coordination of social protection initiatives between implementers from different sectors.

3 Social Protection Policies and Programmes in Ghana

3.1 The National Social Protection Strategy

The National Social Protection Strategy (NSPS, 2007) serves as the main legal framework for social protection ideas and initiatives in Ghana. In the foreword to the document, the NSPS stated its aim as “creating an all-inclusive society through the provision of sustainable mechanisms for the protection of persons living in extreme poverty, vulnerability and exclusion” (NSPS, 2007:8).

Three approaches are adopted to protect the poor, vulnerable and excluded: 1) providing social grants for vulnerable households; 2) developing better poverty targeting for existing social protection programmes (SPPs); and 3) developing a package of complementary inputs for SPP beneficiaries. The policy document was produced through partnership among sector ministries led by the Ministry of Manpower, Youth and Employment, various CSOs, and development partners who offered technical and financial support. The overall structure and focus of the NSPS were informed by targets set by the Millennium Development Goals (MDGs) and the New Partnership for Africa’s Development (NEPAD). It also supported the vision of the two Ghana Growth and Poverty Reduction Strategy documents. The broad aim of the policy was to move beyond income support to “strengthening social cohesion, human development, livelihoods and protection of rights and entitlements” (NSPS, 2007:8). This was to be achieved through the implementation of six core pillars (Box 3.1).

Box 3.1: Six pillars of Ghana’s National Social Protection Strategy

Pillar 1: the provision of social grants to enhance existing social protection programmes and poverty reduction programmes
Pillar 2: focus on social risks in order to address the dynamic nature of poverty
Pillar 3: focus on human capital investment to ensure poverty reduction and pro-poor growth
Pillar 4: acknowledge the multidimensional nature of poverty and its exacerbating and unique effects on various target groups
Pillar 5: a gender-sensitive approach to poverty reduction and social empowerment
Pillar 6: focus on poverty reduction and livelihood empowerment and providing support to vulnerable and excluded groups

The Livelihood Empowerment Against Poverty Programme (LEAP) was designed as the flagship programme of the NSPS and introduced in March 2008. LEAP is a conditional cash transfer scheme administered by the Ministry of Gender, Children and Social Protection (MoGCSP) and managed by the Department of Social Welfare. The programme is funded from revenues generated by government (about 50 per cent) as well as through donations from DFID and a loan from the World Bank. It aims to provide a safety net for the bottom 20 per cent of the extreme poor, including families, the elderly (age 65 and above), unemployed disabled, and orphans and vulnerable children (OVC). In 2014, the LEAP budget was reported to be GHC 38.0 million (USD 17.3 million), equivalent to 0.43 per cent of the GDP, and to target 150,000 households.

Enrolment in the National Health Insurance Scheme (NHIS) is one of the main requirements for consideration to LEAP. The NHIS provides equitable health insurance for all citizens including children. Currently, a targeted household receives GHC 48 (USD 12.30),

GHC 60 (USD 15.40), GHC 72 (USD 18.50), and GHC 90 (USD 23) for one, two, three, and four or more beneficiaries, respectively.⁶

A recent review of the programme by FAO outlined two major achievements. First, LEAP had improved food security, health, education, savings and investments. Second, improved food security, health, education, savings and investments had enabled community development and economic growth in some communities (FAO, 2014).

Despite these reported achievements, LEAP faces some challenges. First, targeting has not been evidence-based and so very limited numbers of the deserving poor receive benefits. Useful databases, such as the Ghana Demographic and Health Survey (GDHS) and Ghana Living Standards Survey (GLSS), which provide national and disaggregated data on demographic and developmental trends, have not informed the targeting exercises. Second, the funds allocated to eligible recipients of social protection are limited and disbursement tends to be irregular. Inadequate budgetary allocations, limited and irregular remittances do little to improve the livelihoods of the poor or to create economic empowerment.

3.2 Social Protection Programmes

Income support for children, the elderly and disabled

Income support for children Ghana was the first country to ratify the 1989 United Nations Convention on the Rights of the Child in January 1990. Ghana's return to democratic rule and the introduction of the 1992 Constitution facilitated legislation on children's rights and welfare. In 1995 the government initiated a comprehensive law reform process to ensure full compatibility between national laws and the Convention. This led to the passage of the Children's Act (Act 560) in 1998 as the main legislation to protect children in Ghana. The Children's Act came into effect in 1999 and paved the way for the passage of other children-related legislation and policies including the Juvenile Act 2003 (Act 653), the Human Trafficking Act 2005 (Act 694), the Gender and Children's Policy (2002), and the Early Childhood Care and Development Policy. It also led to the establishment of the Women and Juvenile Unit (now Domestic Violence and Victim Support Unit) of the Ghana Police Service in November 1998, as well as the Ministry of Women's and Children's Affairs (now Ministry of Gender, Children and Social Protection) in February 2001.

Ghana's children-related social protection policies do not incorporate monetary transfer for children as practised in Britain and other high income countries. The policies include the National Health Insurance Scheme (NHIS), the Capitation Grant Programme, the Ghana School Feeding Programme, and the Free School Uniform Project. However, organisations such as Plan Ghana, Action Aid, and Catholic Relief Services have implemented various forms of cash transfer services to children in Ghana (Agbenyiga, 2011).

Income Support for the Elderly Ghana's ageing population has increased more than three-fold from 1984 to 2000 (GSS, 2005), while life expectancy increased from 53 years in 2007 to 60 years in 2009. The Ghana Living Standards Survey (GLSS) of 2005 and the Ghana Demographic and Health Survey (GDHS) of 2008 estimate that two-thirds of older persons still serve as heads in their households in Ghana. However, they have limited access to basic services.

The history of social protection policies for the aged dates back to 1965 with the implementation of the Social Security Act. This Act enabled lump sums to be paid to the aged, and for invalidity and survivors' benefits (Abebrese, 2012) through a Provident Fund. The Act

⁶ The Ghana Cedi–US Dollar exchange rate has fluctuated widely since 2014. The current January 2016 rate is approximately GHC 3.9 to USD 1. In 2014 the US dollar equivalent were as follows: GHC 48 (USD 21.8), GHC 60 (USD 27.3), GHC 72 (USD 32.7) and GHC 90 (USD 40.9)

gave way to the Social Security Law in 1992 and this changed the Provident Fund into a Pension Scheme. Under the Social Security Law, the payment of lump sum benefits was converted into a scheme which allowed periodic monthly payments to be made to beneficiaries until their death (Kumado, 2007). This arrangement was not only modelled along insurance principles but also involved inter-generational resource transfer (Kumado, 2007). The Pension Scheme covers employed workers in the formal sector and also offers voluntary coverage for self-employed persons and formerly insured non-employed persons.

Ghana's pensions are managed by a statutory body known as the Social Security and National Insurance Trust (SSNIT). The operation of SSNIT is governed by the National Pensions Act 2008, (Act 766), which calls for a three-tier Pension Scheme with the employer contributing 13 per cent of the worker's basic salary and the worker contributing 5.5 per cent. Beneficiaries of this scheme were initially entitled to three basic benefits: old age pension, invalidity pension, and death survivors payment. With the launching of the NSPS in 2007, several new measures were introduced into the scheme. These included the establishment of the National Pension Regulatory Authority to oversee the implementation of the New Pension Act in 2010 and expansion of the structure of the Pension Scheme to embrace the third-tier. The expanded structure consisted of a mandatory basic national security system (SSNIT), a mandatory fully funded and privately managed occupational pension scheme, and a voluntary fully funded and privately managed provident fund and personal pension scheme. The advantage of the third-tier was that it captured workers in the informal sector who were required to contribute 16.5 per cent of their monthly salaries. Workers under the informal sector have two different accounts: the retirement account and the personal savings account. The personal savings account helps informal workers to access benefits before their retirement. In 2008, older people constituted 6.6 per cent of the Ghanaian population (1,465,200). Only 58,000 (4 per cent of the elderly population) were on SSNIT pension (Doh et al., in press).

Beyond the established pension schemes, two more recent social protection initiatives target the aged: the National Health Insurance Scheme (NHIS) and LEAP. NHIS provides free healthcare to persons age 65 years and above. It is estimated that only 2 per cent of older people in this category are registered for the NHIS (Aryeetey, 2011; GDHS, 2008). LEAP aims to provide cash grants for the elderly. The programme, like the pension schemes and NHIS, reaches a limited number of eligible beneficiaries. In 2008, only 6,041 elderly individuals received LEAP cash grants (0.4 per cent of the elderly population). In 2009, the programme reached 13,811 across 80 districts. This still represented only 0.94 per cent of the elderly population.

Income support for people with disabilities People with disabilities are a heterogeneous group including those with long term physical, mental, intellectual or sensory impairments (DFID, 2013). Experts recognise a direct mutually influential link between poverty and disability. DFID (2013) states that:

“People with disabilities have generally poorer health, lower education achievements, fewer economic opportunities and higher rates of poverty than people without disabilities. They also experience poverty more intensely, suffer widespread discrimination and have fewer opportunities to escape poverty than people without disabilities.”

Ghanaians with disabilities face challenges of poverty including exclusion and stigma (de-Graft Aikins, 2014). Two social policies have been recently developed to address disability issues and to improve the lives of the disabled: the Disability Act and the Mental Health Act. Both policies, which are yet to be implemented due to lack of funding, apply a rights-based approach that aims to address the immediate physical/mental consequences of disability, as well as address broader issues of community support and livelihood empowerment. Additionally, LEAP aims to offer cash grants to the extremely disabled. However, evidence of current beneficiaries and targeting mechanisms is lacking.

Job Subsidies and Training Initiatives for the Unemployed and the Poor

There is currently no social assistance support to the unemployed or working poor in Ghana. However, there exist job subsidies and training initiatives aimed at empowering the unemployed and the poor. Successive governments have adopted two strategies in their attempts to fight unemployment in Ghana: institutional or ministry-wide interventions and the formulation of specific policies aimed at addressing the challenges of unemployment. The Ministry of Employment and Labour Relations (formerly the Ministry of Manpower, Youth and Employment in the NPP government) was created by the John Mahama administration to promote employment opportunities, manage vocational skills development and develop harmonious industrial relations. The ministry has established 10 new national vocational training institutes (NVTI) and opened 25 new integrated community centres for employable skills (ICCES) facilities in various rural districts. The ministry has also reviewed curricula for vocational training to meet the needs of the current labour market.

The Ghana National Service Scheme (NSS), established in 1973 by military decree (NRCD 208), is another ministerial sector employment policy. Managed by the Ministry of Education, the NSS has the mandate to mobilise and deploy Ghanaian citizens of 18 years and above who have graduated from universities and polytechnics and are expected to serve the State for a mandatory period of one year. In 2015, the NSS deployed 70,000 personnel for the 2013/2014 academic year. The NSS can be categorised as a conditional cash transfer scheme where funds are transferred to university and polytechnic graduates to work for the state in various capacities. Other interventions by government agencies include the NVTI, the OIC, the ICCES and the Management Development and Productivity Institute (MDPI).

Ghana's Growth and Poverty Reduction Strategy (GPRS II) places employment at the centre of the policy's poverty reduction efforts by prioritising human resource development as one of the key strategies (Alidu et al., forthcoming). This is consistent with the objective of the New Partnership for Africa's Development (NEPAD) programme and also in line with the ILO's decent work agenda. Other interventions include the Skills Training and Employment Placement; the Local Enterprise and Skills Development Programme; the National Youth Fund; the Presidential Initiative; the Youth in Agriculture Programme (YIAP); the Northern Savannah Development Initiative as well as various microcredit schemes to support small-scale enterprises, all of which have yielded relative success in the provision of job opportunities for the unemployed (Alidu et al., forthcoming).

The National Youth Employment Programme was established during Kufour's NPP administration as Ghana's flagship government intervention for addressing unemployment. Rebranded as Ghana Youth Employment and Entrepreneurial Agency (GYEEDA), by Mahama's NDC administration, this initiative continues to focus on empowering young people to contribute meaningfully to the socio-economic and sustainable development of Ghana. When the programme was first launched in 2006, a total of 200,000 new jobs were created, and by June 2012 a total of 457,779 young people had benefited (YEI, n.d.).

Other Cash-Related Social Assistance Programmes

Documentation on cash transfers and social grants outside the public sector is fragmented and inaccessible. One private sector initiative is the Social Inclusion Transfer (SIT). Sponsored by the ADB, SIT supports about 4,000 extremely poor households in 12 metropolitan, municipal and district assemblies in selected regional capitals (Accra, Ho, Kumasi, Koforidua, Sekondi-Takoradi). The cash grant amounts are similar to LEAP cash grants, with quarterly stipends ranging from GHC 60 to GHC 110 a month, depending on the number of eligible members in the household (people with HIV, pregnant women, unskilled and unemployed youth, school children and people with disability). Another initiative is the Ghana Luxembourg Social Trust (GLST), a pilot project implemented in Dangme West District Assembly in the Greater Accra Region since 2009. GLST is funded by the NGO of Luxemburg workers union—OGBL Solidarite Syndicate—and administered through technical cooperation with ILO. About 700 pregnant women are being supported with conditional cash transfers of approximately GHC 15 per month. They are required to register with NHIS to participate in pre-natal and

post-natal care, and to have access to nutritious meals during pregnancy (ILO/OGB-L, 2010). Finally, faith-based organisations provide significant support to needy congregants and external communities. The Orthodox Christian churches— especially the Presbyterian, Methodist, Anglican and Catholic churches—have maintained long-standing traditions of social and financial protection.

Alongside official efforts to provide social assistance to poor households, there is a growing campaign to encourage workers to buy social insurance. The number of insurance companies offering life cover and health insurance is growing. Some schemes such as Anidaso, under GLICO Insurance (Giesbert, 2008; Ackah and Owusu, 2012) and Boafo, under HFC (CSD/UNC/ISSER, 2012), directly target the poor through micro-insurance or other savings products that accept small deposits based on the income flow patterns of workers in the informal economy.

4 Political Economy Analysis of Social Protection

4.1 Evolution of Social Protection Policies and Legal Framework for Providing Social Protection in Ghana

The Ghana Poverty Reduction Strategy documents (I and II) documented the need for pro-poor and pro-growth policies. GPRS I focused on restoring macroeconomic stability and reducing the incidence of poverty; GPRS II focused on 'growth as the basis for sustained poverty reduction' (GoG, 2010). There were two sources of opposition to these new home-grown ideas with the World Bank arguing that Ghana could not afford to implement social protection initiatives, while ILO recommended a renewed focus on labour-intensive work for the unemployed rather than cash handouts or support. The local movement prevailed and the ideas coalesced into the need for a national social protection strategy document. Development of the NSPS document began in 2005 and involved development partners (UNICEF, DFID), who have supported the strategy to date. In 2006, a study tour to Brazil afforded the opportunity to proposed implementers of social protection to observe the Brazilian model of targeting, monitoring, eligibility and graduation from programmes. The cost of implementing LEAP in Ghana was reviewed and a budget and operations manual submitted to Cabinet for consideration. In 2007 the NSPS document was launched.

Currently, the Social Protection Strategy is facilitated by the Ministry of Gender, Children and Social Protection and works in collaboration with other relevant governmental and non-governmental actors. NSPS (2007) outlines two core ideas/concepts:

- 1 The functions of social protection include: Livelihood creation/provision, livelihood protection, promotion and social empowerment
- 2 The impact of social protection include: Effectiveness to reduce poverty, impact on individuals (social status), pro-poor growth, impact on family and community networks, and impact on self-help capacities.

These ideas still dominate discussions among the social protection policy community (e.g. Social Protection Working Group meetings). However, in practice social protection initiatives and LEAP in particular have focused mainly on livelihood protection. Impact of the initiatives is most visible in the reduction of poverty among a limited number of LEAP beneficiaries.

Appendix 1 presents a summary of various legal frameworks and documents relevant to the development of social protection policies on children, the unemployed and the elderly, and the disabled. While there is a mix of international, regional and national frameworks for children and the aged, all the legal frameworks for the unemployed and disabled are national.⁷ Four sets of social actors contributed to the development of the legal frameworks and/or the implementation of ensuing policies: the government and relevant sector ministries, development partners, civil society organisations and academic institutions. In terms of actors, social policies for the unemployed and children attract the most actors, while few actors exist for the aged and the disabled. This has implications for the political visibility of issues for the aged and the disabled, with knock-on effects on the increased risk of vulnerability and exclusion.

The establishment of the Persons with Disability Act 715 (2006) caused tensions between disability groups and government regarding acceptable definitions of disability and the allocation of appropriate resources for the disabled. After the ratification of the Act, there have been problems with empowering the mandated Disability Council to facilitate its implementation. Earlier, international legal frameworks for the aged excluded the aged from

⁷ The development of the legal documents themselves (i.e. the consultative processes for the disability bill and the mental health bill, which this report's lead author participated in) were informed by international discussions and legal instruments. However these remain to be explicitly incorporated into the implementation of policies and interventions. Both disability and mental health lobbies are faced with financing and bureaucratic challenges.

decision-making. The most recent International Plan on Action on Ageing rectified this problem by seeking perspectives from the elderly (including elderly Ghanaians) in the development of the report.

With regard to child rights/support, there have been no major tensions in terms of the relationships between State actors and non-state actors. However, tensions exist between pockets of parenting communities regarding the State taking over child rights: the rhetoric being that children are parental property.

4.2 Political feasibility of extending coverage and sustainability of social protection programmes in Ghana

We adapted the typology of political settlements in Ghana developed by Oduro et al. (2014) to analyse data on social protection actors. LEAP was used as a case study and the aim was to examine drivers and barriers relating to the sustainability of social protection in the future. The core actors participating in the development of LEAP belonged to 10 social categories: Government and bureaucrats, the ruling political party (NDC), opposition political parties (with NPP dominating), civil society, the business community, academic institutions, international donors/organisations, citizens, beneficiaries, and marginalised groups. We identified their positions with respect to their acceptance of or resistance to LEAP across five indicators: incentives, interest, power, capacity and influence. The scoring was informed by our review of the literature and analysis of policy documents and interviews conducted with expert informants. (The analysis and results are presented in Annex 2)

The results suggested, first, that a restricted set of actors shape the political settlement relating to social protection in general and LEAP in particular. Second, the ideological positions of the key actors are not aligned with existing predictions.

In the original typology by Oduro and colleagues (2014) (Table 1), the donor community occupied the high power–weak incentive domain (A2). In our typology, presented in Table 3, the donor community occupied the high power–strong incentive domain (A1). Nuanced analysis suggests that this power–incentive position occupied by the donor community influences all aspects of the social protection policy architecture, including ideological, financial and technical. This influence has endured since the establishment of the NSPS and the implementation of LEAP. Another theoretically important shift is that of the civil society community from the low power–weak incentive category (A4) in the Oduro et al. (2014) typology to low power–strong incentive category (A3) in our modified typology. Our typology also explicitly includes academic institutions, a category of actors absent in the original. Academic institutions occupy the low power–strong incentive (A3) domain. We argue that civil society organisations along with academic institutions drive the ideological context (and moral economy) of social protection initiatives and are likely to do so in the future. Historically these groups were involved in the early inception of ideas and structures for the current NSPS and they continue to participate in the evolution of social protection initiatives including debates on improving implementation and scaling up interventions. Groups that have remained in the same power–incentive domains are the business community, beneficiaries and marginalised groups. We argue, however, that a potentially powerful broker is the business community because of its current institutionalisation of corporate social responsibility initiatives that have similar ideological goals to social protection initiatives.

Table 2: Mapping political settlements relating to LEAP and SP initiatives

Incentive for Change Power	Strong Incentive	Weak Incentive
High Power	Government and Bureaucrats Ruling Political party Donors A1	Business Community A2
Low Power	Main opposition political party (NPP) Academic institutions* Civil Society* Citizens SP Beneficiaries Marginalised groups A3	SP Beneficiaries (some) Marginalised groups (some) A4

*Exceptions apply to some members of these groups in terms of the power/incentive continuum.

Source: Adapted from Oduro et al. (2014)

4.3 Economic Feasibility for Extending Coverage and Sustainability of Social Protection Programmes in Ghana

Focus of Social Assistance

Ghana School Feeding Programme (Children) The Ghana School Feeding Programme (GSFP) was purposefully designed to provide nutritious meals to school children. It was funded jointly by the Ghanaian and Dutch Governments from its inception until 2010 when the Dutch Government withdrew support. However, it currently receives technical assistance from the Partnership for Child Development, the World Food Programme and SNV, a Dutch NGO (Adamu, 2013). Before retargeting in 2012, only 713,631 pupils were benefitting from the programme. After retargeting, the number of beneficiary pupils rose to 1,113,928 in 2012 and to 1,600,000 in 2013, covering 4,920 public primary schools throughout the country. Considering the population of children at 4,651,454 (eligible population for the GSFP) in Ghana (PHC, 2010), it means only 34.4 per cent of pupils in the basic schools benefitted from the programme in 2013.

In 2013, the Government of Ghana allocated GHC 200 million (US\$ 90,909,091) to the programme. This amount constitutes 0.23 per cent of the nominal GDP and 0.71 per cent of the total expenditure of the 2013 fiscal year. It is however about 21 per cent of the total donor fund of US\$ 2,245,845,268 (including grant and loan) received by the Ghana Government in 2013. Given that a small proportion of public expenditure is spent annually on the GSFP, extension of the current coverage to include more children would not create a fiscal problem for the state.

Capitation Grant (Children) The first section of Article 25 of the 1992 Constitution of the Republic of Ghana specifically enjoins the State to grant all Ghanaians equal rights to education opportunities and facilities. Within this context, basic education ought to be free, compulsory and available to all. Thus, in line with the constitutional mandate, the Government of Ghana introduced Capitation Grants (CG) to relieve parents of the burden of paying fees. CG was first piloted in 40 deprived districts in 2004 and subsequently scaled-up nationwide in

2005. Presently, each basic school in Ghana receives approximately USD 1.53⁸ per child per year.

Data from the Ministry of Education and Ministry of Finance and Economic Planning (2013) suggest that CG constitutes less than 1 per cent of both the total domestic revenue and public expenditure. This means that the State has the fiscal space to expand and sustain the programme.

Examination Subsidies (Children) Every year, Government of Ghana has paid examination subsidies for all children of the final year at both basic and secondary school levels. Although the subsidies have been declining since 2009, data from the Ministry of Education and Ministry of Finance and Economic Planning (2013) suggest sufficient fiscal space to sustain the programme.

Social Security (Elderly) The Social Security and National Insurance Trust (SSNIT) has registered about one million active members with over 100,000 pensioners currently receiving monthly pension. At the end of December 2013, a total of 108,165 pensioners were actually receiving monthly pension from SSNIT. However, this number constitutes only about 9.3 per cent of the total aged (65 years and above) population of 1,167,532 in Ghana (PHC, 2010). This means that about 9 out of every 10 aged persons in Ghana do not receive SSNIT monthly pension. Pensioners currently benefitting from the scheme are mostly former employees of the public sector. Efforts are being made to increase participation of informal sector workers.

Pension payment constitutes only 2.84 per cent of the total domestic revenue and 2.27 per cent of the total public expenditure (Ministry of Finance and Economic Planning, 2013 Budget Statement). Thus, the scheme has potential to expand beyond the current coverage rate.

National Budget

Government's expenditure increased from USD 7,574,119,843 in 2009 to USD 12,801,535,089 in 2013 (Figure 5). During the same period, revenue also increased from USD 5,315,623,810 to USD 10,242,469,923 (Figure 6). However, the levels of revenue were lower than expenditure across the period under review, leading to high fiscal deficits. The current fiscal constraint has been attributed to a rising public wage bill mainly coming from introduction of a new public pay policy—the single spine salary scheme—in 2010.

⁸ In terms of the local currency, basic schools currently receive GHC 4.50 annually per each child enrolled.

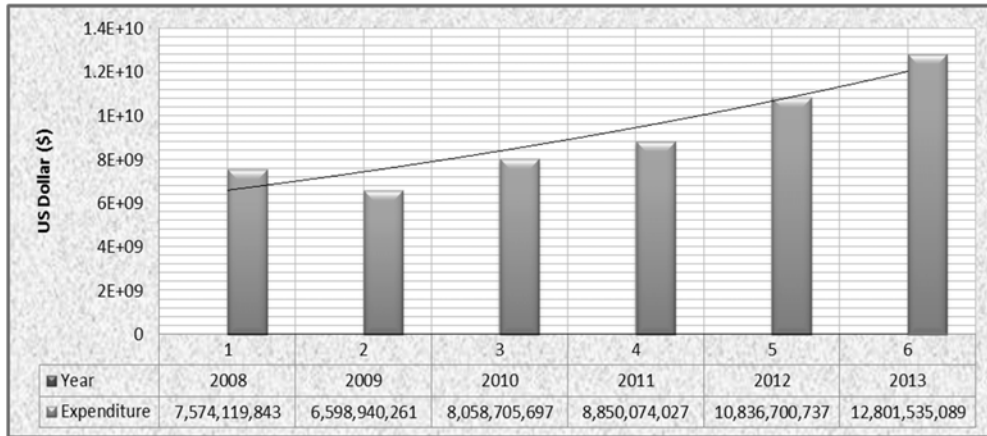


Figure 5: Total annual government expenditure (USD), 2008–2013 (Source: Ministry of Finance and Economic Planning, 2013 Budget Statement, various issues)

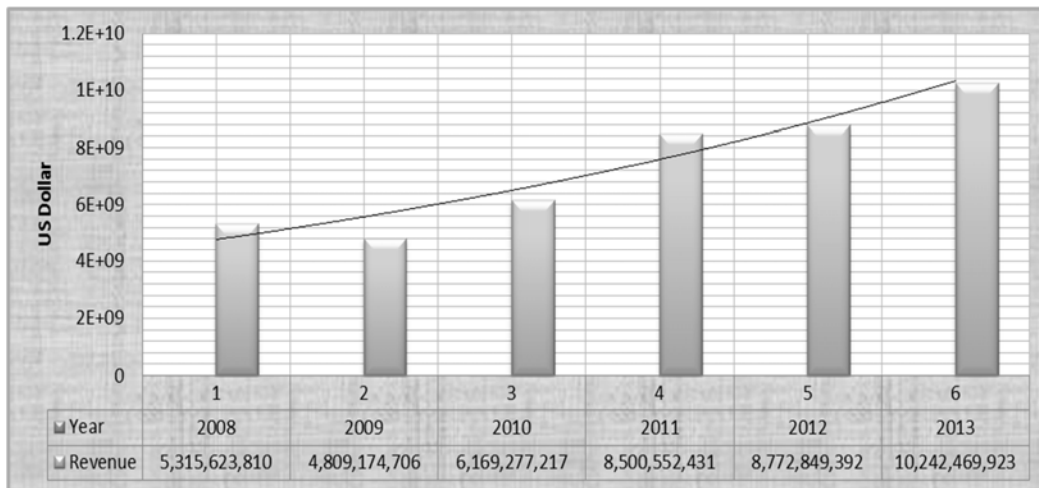


Figure 6: Total annual government revenue (USD) 2008–2013 (Source: Ministry of Finance and Economic Planning, 2013 Budget Statement, various issues)

Ghana's fiscal deficits challenges began in the post-independence era. This recurring problem has been compounded by the State's dependence on grants and loans for funding major developmental projects.

5 Summary of Findings, Conclusion & Policy Implications

5.1 Summary of Findings

Five key insights on the financial, political, structural dimensions of developing and implementing social protection in Ghana emerged from the study.

Financial affordability

The data suggested that financial affordability is low and the current SP beneficiary targets' coverage and funding fall far below the ideal. Although donor partners provide significant financial support towards SP initiatives, the current freeze on donor budget support may have short to medium term implications for sustaining initiatives. Other actors such as the business community will need to be actively brought on board to support social protection initiatives.

Political Acceptance and Commitment and Capacity to Deliver

There is strong political acceptance from all key actors and commitment to deliver on the SP goals. The existence and regular meetings of a social protection working group with multisectoral membership underscore this acceptance and commitment. There is also commitment to deliver SP on the part of the MoGCSP, although its capacity to implement, evaluate and scale up interventions is low. MoGCSP may have to delegate targeting and M&E to more competent partners, such as academic experts and relevant CSOs.

Role of International Donors

Two donors, in particular, have played a key role in NSPS since its inception. UNICEF continues to facilitate the work of MoGCSP, funds research with academic partners and mediates the technical role of external donors such as the EU. Both UNICEF and DFID belong to the high power–strong incentive domain and have significant influence on all aspects of the social protection policy architecture. It remains to be seen whether the broader donor community responses to the country's economic crisis will undermine the incentives to support and drive the SP intervention process.

National Enthusiasm for Social Protection

Research on citizens' perspectives on the state–citizen relation and associated issues of social welfare suggests that there clearly is enthusiasm within social groups in close proximity to SP policies and an interest in enhancing the participatory power of citizens to demand social goods. However citizens typically occupy the low power–weak incentive domain of political settlements. Current discussions regarding the need for a state–citizen social contract to drive long term development projects are timely. They have the ability to enlighten lay communities and catalyse their transformation from mere recipients of grants to active producers of ideas, actions and outcomes relating to social protection.

Sustainability of the Current Drive to Extend Social Protection

Most experts agree that SP is needed and that LEAP has been beneficial and should be scaled up. However, the challenge lies with funding, implementing capacity, and monitoring and evaluation. It is envisaged that current economic climate and anticipated IMF inspired economic policies are likely to change the dynamics of the current political economy of social policy development in Ghana.

5.2 Conclusion: Implications for Social Protection Policy Uptake

While there is commitment and political will to scale up existing SP initiatives, it will be difficult to reach a considerable number of deserving poor unless technical and financial support are provided to the current implementers. Evidence suggests that local actors such as CSOs and academic institutions can provide technical support in this area particularly if they access independent funding for general and/or SP research and advocacy.

Ghana's current economic crisis has created a particularly difficult situation with respect to forecasting the short and medium term features of SP initiatives. Until the economy is stabilised, it is likely that government's commitment to improving the welfare of the poorest citizens might be compromised. There is a need to rethink the sources and types of social protection initiatives and also to examine existing private and informal sources, such as CSR initiatives and support from faith-based organisations, which have typically been excluded from analysis.

Appendices

Appendix 1: Legal frameworks for social protection initiatives in Ghana⁹

Target group	Existing programme	Cash transfer initiatives	Legal framework	Actors
Children from Poor Families	Free immunisation Free textbooks; Free school uniforms; Free exercise books Automatic NHIS membership School Feeding Programme Free Bus Ride for uniformed pupils	LEAP	UN Convention on the Rights of the Child (1990) Children's Act (1998) Gender and Children's Policy (2002) Juvenile Act [653] (2003) Human Trafficking Act [694] (2005) Early Childhood Care and Development Policy (2004) National Social Protection Strategy (2007)	GoG and SMs: Department of Social Welfare; Ministry of Women and Children's Affairs (2001); Ministry of Gender, Children and Social Protection (2013); Ministry of Education; Ministry of Health; DPs: UNICEF; DFID; WB; ILO; Vulnerability & Social Exclusion Sector Group CSOs: Child Rights International; Right to Play; Planned Ghana; Action Aid; National Aid; Catholic Relief Services; Care International; Save the Children; Child Empowerment Network. Academia: CSPS
Grown school dropouts; Unemployed youth; Uneducated youth; Porters	Local Enterprises and Skills Development Programme (LESDEP) Ghana Youth Employment and Entrepreneurial Development Agency (GYEEDA) Skills Development Fund (SDF)	GYEEDA	National Vocational Training Act 351 (1970) National Redemption Council Decree (NRCD) 208 (1973) Ghana Labour Act 651 (2003) National Social Protection Strategy (2007)	GoG and SMs: Ministry of Manpower, Youth and Employment (2001, NPP); Ministry of Employment and Labour Relations (2013, NDC); National Youth Employment Programme (NYEP, 2001, NPP); Ghana Youth Employment and Entrepreneurial Development Agency (GYEEDA) (2012, NPP); District Assemblies DPs: ILO; WB; CSOs: TWN; OICI (Opportunities Industrialisation Centre); GNAVTI; ICCES (Integrated Community Centre for Employable Skills); Skills Training and Employment Placement (STEP); Presidential Special Initiative (NPP); Youth in Agriculture Programme (YIAP);

⁹ Adapted and expanded from Kpessah-White (2014), unpublished document

				Northern Savannah Development Initiative
The aged	Livelihood Empowerment Against Poverty (LEAP) Automatic NHIS membership	LEAP	African Charter on Human and People's Rights (1986) United nations Principles of Older Persons (1991) Social Security Act [PNDC law 247] (1991) 1992 Constitution of Ghana (Chapters 5 and 6) Madrid International Plan of Action on Ageing (2002) National Social Protection Strategy (2007) National Ageing Policy (2010)	GoG and SMs: Department of Social Welfare; MoGCSP; MoH; DPs: DFID and World Bank CSOs: Help age Ghana; Christian Action of Ageing; Civil Society Platform for Social Protection, Ghana; Anti-Witchcraft Campaign Coalition, Ghana.
Excluded persons with disability	Orphanages Special Needs Schools Social Welfare Units Domestic Violence and Victim Support Unit (DOVVSU) Anti-Human Trafficking Unit (AHTU)	LEAP (severe disability)	Persons with Disability Act 715 (2006) National Social Protection Strategy (2007) Mental Health Act (2012)	GoG and SMs: MoH; MoGCSP; National Council on Persons with Disability DPs: DFID; CCFC (Christian Children's Fund of Canada) CSOs: Ghana Federation of the Disabled; Action on Disability and Development (ADD); CDD; The Kintampo Project Academia: UGMS, UCT, LSHTM

Appendix 2: Thematic analysis of the drivers of the LEAP programme in Ghana

		Incentives	Interest	Power	Capacity	Influence
Actors	Current Specific actors (LEAP)					
Government and bureaucrats	GoG; MoGCSP; MoFEP	high	high	high	low	high
Ruling political party	NDC	high	high	high	low	high
Opposition political parties	NPP	high	high	low	low	variable
Academic institutions	CSPS, ISSER	high	high	Variable	Variable (funding dependent)	Variable (issue/goal dependent)
Civil society organisations	CSPS; Social Protection Working Group	high	high	Variable	low	variable
Business community	Telecoms industry	? (more data needed)	High (CSR culture)	High (but not tapped)	High (finances)	high
International donors/organisations	DFID; EU; UNICEF; World Bank	high	high	high	High (through local partners)	high
Citizens	Section of general population on which studies have explored social policy and social protection issues	High (based on limited research)	Appreciable (based on limited research)	low	low	low
Beneficiaries	Aged; disabled; orphaned/vulnerable children; unemployed	High	High	low	low	low
Marginalised groups	Disabled; other	High	High	low	low	low

Coding frame for Appendix 2

- Incentives for building political coalition for SP: high, low, non-existent
- in building political coalition for SP: high, low, indifferent
- Power to build and sustain political coalition for SP: high, low, variable, non-existent
- Capacity to drive the process of building a political coalition for SP (human resources, finances): high, low, variable
- Influence: high, low, non-existent

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