



STAR GHANA
FOUNDATION

POLICY BRIEF 2024

ENHANCING SOCIAL PROTECTION SYSTEMS IN GHANA:

A STRESS TESTER OF
RESILIENCE AND PROSPERITY

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INTRODUCTION



This policy brief is based on a study commissioned by STAR-Ghana to examine the social protection systems in Ghana, looking at the policy, legal and institutional frameworks for delivering social protection. The study also examined challenges faced by marginalized, excluded, and disadvantaged groups in accessing social protection interventions. The study formed the basis for STAR-Ghana Foundation's engagement with political parties on their 2024 manifestoes.



HIGHLIGHT OF FINDINGS

I. Implementation and Awareness:

Over the past two decades, successive Ghanaian governments have implemented various social protection interventions aimed at reducing poverty and vulnerability. However, beneficiaries' awareness of their rights and entitlements under these social protection interventions is limited. This undermines their capacity to claim and demand accountability for support and services due them. They are unaware of their rights and entitlements, viewing their participation as a government favor, which hampers accountability.

II. Legal and Regulatory Gaps

The Social Protection Bill, which aims to provide a legal framework for social protection interventions, has not yet been passed into law. This results in social protection interventions lacking legal backing, that which is critical for securing funding for effective implementation.

III. Funding Challenges:

Sustained funding for social protection is problematic. Ghana's total expenditure on social protection was 1.54% of Gross Domestic Product (GDP), which is below the average of 2.4% of GDP of sub-Saharan Africa and lower-middle income countries (UNICEF, 2023:5). Austerity measures under the International Monetary Fund (IMF) programme further threaten the provision of complementary services essential for the effectiveness of social protection interventions.

IV. Access and Effectiveness:

Marginalized and vulnerable groups face significant challenges in accessing social protection due to delays, irregular payments, politicization, limited coverage, and lack of accountability. Additionally, while vulnerability and poverty are increasingly urban phenomena, existing interventions are skewed towards rural areas, neglecting the urban poor.

V. Integration of Social Protection Mechanisms

There is a lack of integration between formal and informal social protection mechanisms, which play complementary roles in assisting vulnerable groups. Current mechanisms focus primarily on social assistance and social insurance, neglecting social welfare, an important component of social protection.

RECOMMENDATIONS

To build a robust and sustainable social protection system that addresses poverty, inequality, and vulnerability the following recommendations are raised.

Key recommendations to the Government:

- ★ Commit to sustainable financing for social protection through measures like increasing corporate tax rates, allocating a percentage of government revenue, and mobilizing individual and institutional support through philanthropy. Increase social protection allocations and index them to inflation to maintain their real value and long-term impact on beneficiary households. Provide complementary social services (housing, transport, education, etc.) alongside cash transfers to make social assistance more effective.
- ★ Expand social protection coverage to include informal sector workers who were heavily impacted by COVID-19 but are not covered by existing programs. Strengthen complaint and accountability mechanisms for social protection programs to empower beneficiaries.
- ★

Key recommendations for Civil Society Organizations:

- ★ Advocate for a single national social protection financing framework to improve monitoring and accountability. Advocate for expanding social protection coverage, both horizontally (to new groups) and vertically (increasing benefits), especially for marginalized and vulnerable populations.
- ★

BACKGROUND

Over the years, Ghana has witnessed significant reductions in poverty levels. Specifically, the share of the population below the national poverty line declined from 52.7% to 24.2% between 1991/92 and 2012/2013 (Ghana Statistical Service, 2018). There were also significant improvements in poverty gap (from 19.0% to 7.7%), poverty severity (from 9.0% to 3.5%), and inequality incidence (from 0.38 to 0.42) during this period (Ghana Statistical Service, 2018; World Bank, 2020). However, between 2012-2016, national poverty incidence rates declined marginally from 24.2% to 23.4%, while spatial inequality increased across regions. The Gini coefficient for Ghana increased from 42.3 in 2012/2013 to 43.0 in 2016/2017, suggesting that the benefits of economic growth have not been evenly distributed, with inequality concentrated in rural areas (Ulriksen, 2012; GSS, 2018). Following the COVID-19 pandemic, there have been increasing levels of urban poor individuals and households due to the devastating impacts on their livelihoods, contributing to the phenomenon of 'urbanisation of poverty' (Frimpong et al., 2024; Devereux and Cuesta, 2021). Poverty, inequality, and vulnerability are no longer restricted to only rural areas in Ghana (Cuesta et al., 2021; Awuni et al., 2023).

Many developing countries, including Ghana, have embraced social protection programmes as a mechanism for achieving poverty reduction, inequality reduction, and promoting development (Ulriksen and Plagerson, 2016). In Ghana, the design and implementation of these programmes are shaped by political processes, particularly electoral dynamics and the interests of stakeholders (Abdulai, 2019; 2021; Grebe, 2015a). However, concerns have been raised about the effectiveness of social protection programmes in addressing poverty, inequality, and vulnerability (World Bank, 2020; 2016). The ongoing socio-economic crisis and Ghana's recent engagements with the IMF raise questions about the country's fiscal space for public spending, which has implications for the future of social protection programmes (Government of Ghana and UNICEF, 2023).

The study into Ghana's social protection system was commissioned as a basis for promoting conversations with political parties as they drafted the manifesto. The approach to the study was desk based, involving reviews of grey and academic literature on social protection in Ghana, including key government documents, such as the National Social Protection Policy (NSPP), Social Protection Bill, and the Indexation mechanism of the Livelihood Empowerment Against Poverty (LEAP) program. Additionally, the review included key publications from the World Bank and UNICEF. Academic and grey literature on social protection were also sourced from peer-reviewed journal articles, discussion and working papers, books, and policy briefs. The desk review provided up-to-date information on social protection in Ghana, which served as the basis for generating the findings presented in this brief.



OVERVIEW OF SOCIAL PROTECTION PROGRAMS

Globally, the provision of social protection is considered a basic human right and an important means to attain social justice (Barrientos 2016; Abdulai et al., 2019; Abdulai et al., 2021). The rights-based approach to social protection obliges countries to take and implement interventions that ensure all segments of society are guaranteed a dignified living (ILO, 2012; Dijkhoff, 2019).

In the context of Ghana, several social protection programmes have been implemented to reduce poverty, inequality, and vulnerability. These programmes consist of a mixture of social assistance, social insurance, and labour-intensive programmes. Ghana defines social protection as actions by the state and other parties to respond to vulnerability and poverty, guaranteeing relief to those unable to provide for themselves (Ministry of Gender, Children, and Social Protection, 2015). The concept is framed as a 'social protection floor,' including; Access to basic essential health care, especially maternal health; Minimum income security for children's basic needs; Minimum income security for working-age individuals; Minimum income security for older persons.

Over the past two decades, Ghana has implemented about 43 social protection programs (ILO, 2014), including social assistance, social insurance, and labor market policies. A detailed analysis of these programmes is outside the scope of this paper. Currently, there is no law that gives strong legal backing to social protection programmes in Ghana, except for the NHIS and SSNIT, which were established through specific acts (Raju et al., 2023; MOGCSP, 2023). Regarding the recent Social Protection Bill (2020), a review by Kasser-Tee (2021) points to the identification lapses in terms of its legal framework models. The Bill seeks to adopt a model where the Ministry for Gender, Children and Social Protection plays a leadership role, but given the highly politicized nature of social protection in Ghana, there is a possibility of increased politicization. Additionally, there are no clear accountability mechanisms for the Inter-Ministerial Coordinating Committee for Social Protection (Kasser-Tee, 2021).



EFFECTIVENESS AND CHALLENGES OF SOCIAL PROTECTION PROGRAMMES IN GHANA

Concerns have been raised about the effectiveness of the many social protection programs in addressing poverty, inequality, and vulnerability (World Bank, 2020; 2016). More recently, the socio-economic crisis, exacerbated by pre-existing fiscal vulnerabilities, the global economic crises, and the COVID-19 pandemic, alongside engagements with the International Monetary Fund (IMF) through the three-year Extended Credit Facility (ECF), raises questions about Ghana's fiscal space for public spending and the future of social protection programs. Since 2020, budgetary and expenditure challenges have led to delayed or reduced disbursements to social protection service providers (Government of Ghana and UNICEF, 2023).

Moreover, while the IMF has included a Strategy for Social Spending since 2019, its conditionalities often promote anti-social welfare measures, negatively impacting marginalized groups and increasing their risks and vulnerabilities (Konadu-Agyemang, 2018; Engström, 2023). Weak coordination and accountability in Ghana's Social Protection Intervention is problematic. For instance, the Ministry of Gender, Children, and Social Protection (MOGCSP) is responsible for overseeing and coordinating social protection interventions in Ghana. However, various social protection programs are managed by different Ministries, Departments, and Agencies (MDAs), leading to a lack of effective collaboration, coordination, and alignment of activities (Abukari and Kreitzer, 2018). This fragmentation and duplication of efforts result in limited coverage and impact of some programs. Also, many social protection beneficiaries perceive their selection as a "government favor" rather than an entitlement, making it challenging for them to demand accountability from duty-bearers (Abdulai et al., 2021; 2019).

The involvement of excluded and marginalized groups in decision-making processes is crucial to address power imbalances between service providers and beneficiaries (Abdulai et al., 2019). In addition to the above, there is lack of a national centralized data management system for social protection programs and this creates challenges for evidence-based policymaking and effective monitoring and evaluation (Abukari and Kreitzer, 2018). There is a need to strengthen the capacity and coherence among the various institutions and agencies responsible for delivering social protection.

FINANCING SOCIAL PROTECTION IN GHANA: KEY ISSUES

Sustainable financing of social protection in Ghana remains a significant challenge. In 2021, social protection expenditure was only 1.54% of GDP, below the sub-Saharan Africa average of 2.0% and the lower-middle-income country average of 2.4% (UNICEF, 2023). A substantial portion (58.5%) of this spending is allocated to pensions and benefits through SSNIT, yet many informal sector workers are not registered with SSNIT (UNICEF, 2023; Segbenya et al., 2023).

In 2022, only 33.6% of the budgeted amount for the LEAP program was disbursed (MOGCSP, 2023). Spending on LEAP and GSFP is relatively low compared to other lower-middle-income countries in sub-Saharan Africa (UNICEF, 2023). The NHIS received only 70% of its earmarked revenue in 2019, leading to payment arrears (Raju et al., 2023; UNICEF, 2022). Ghana's total expenditure on social protection as a proportion of GDP has declined since 2018 and given the current economic crises coupled with the implementation of the conditionalities of the ECF by the IMF, it is expected that budgetary allocations for social protection will be negatively affected. This would have implications for the poor and vulnerable in society. Currently, there is no clear social protection budget and methodologies for tracking the various expenditures (UNICEF, 2023), and the National Social Protection Bill has not been passed into law to give legal, regulatory and financial support toward ongoing interventions. Addressing the increasing effectiveness of social protection programs require provision of essential financial support to meet basic needs, increase health insurance coverage/benefit, and empowerment of vulnerable groups. To achieve greater impact and ensure vulnerable populations receive the support they need, systemic challenges such as coverage gaps, sustainability, implementation inefficiencies and data limitations need to be addressed.

Analysis of Social Protection Interventions	Projected Cost (2023)	Projected Fiscal Gap (2023)
Increased LEAP beneficiary coverage to all extremely poor households	GHC659 million	GHC401 million
Increased GSP Beneficially Coverage to all Public Schools	GHC1.4 billion	GHC1 billion
Increasing LIPW Benefit Levels to meet the level of their prevailing minimum wage.	GHC641 million	GHC487 million
Increased Beneficiary Coverage of NHIS to all Ghanaians who fall under the exempt.	GHC7 billion	GHC4.2 billion

Source: UNICEF, 2023

CHALLENGES IN SOCIAL PROTECTION DELIVERY



- ★ **Delays and Irregular Payments affect the value of payments**
LEAP Payments: Often delayed, causing a loss in real value due to inflation (UNICEF, 2023). The real value of LEAP grants has declined by 47% since 2015 (Ongoh, 2023).
GSFP Arrears: Owes caterers, impacting meal quality and children's education (Mohammed, 2023a; Aurino et al., 2023).
- ★ **Inadequate Funding for NHIS Delayed Reimbursements:** Lead to service providers rejecting NHIS subscribers (Awoonor-Williams et al., 2016; Christmas & Aidam, 2020). Fees for NHIS registration, renewal, and premiums hinder participation for marginalized groups (Atakorah et al., 2024; Kwarteng et al., 2020).
- ★ **Poor Targeting Due to Politicization and Political Interference**
 Ghana's competitive clientelist political system incentivizes political elites to use social protection programs to further their interests. Many programs, such as LEAP, GSFP, LIPW, and NHIS, are politicized through patronage (Abdulai, 2019; Mohammed, 2023b). Political interference in beneficiary selection leads to errors of inclusion and exclusion (Mohammed, 2023; Abdulai, 2019; Grebe, 2015).
- ★ **Lack of Coordination and Accountability Frameworks** There is seemingly fragmentation and duplication of efforts due to ineffective collaboration among agencies. For example, the GSFP and LEAP are managed by the MOGCSP, while the NHIS and FSHS are managed by the National Health Insurance Authority and the Free SHS Secretariat, respectively. This lack of coordination leads to inefficiencies, despite some programs having complementary outcomes or targeting the same groups. Additionally, there is no centralized data management system for efficient monitoring and evaluation.
- ★ **Narrow Focus of Social Protection Programs on Rural Areas**
 Despite the changing dynamics of urban poverty and vulnerability, current interventions often replicate rural schemes to address urban-specific vulnerabilities. This misalignment overlooks the unique challenges faced by urban populations such as high living costs, precarious employment, and limited access to social assistance (Cuesta et al., 2020; Devereux & Cuesta, 2021).
- ★ **Neglect of Informal Social Protection Institutions** Informal social protection institutions, such as family systems, play significant roles in supporting vulnerable groups but are often overlooked in policy and programming (Dankyi et al., 2017; Zuurmond et al., 2018; Akurugu, 2024). For example, caregivers of children with disabilities face significant challenges in balancing caregiving with economic activities, increasing their vulnerability and poverty. Moreover, many of these caregivers struggle to access formal social protection programs, further exacerbating their precarious situation.

SUMMARY OF KEY BARRIERS TO SOCIAL PROTECTION PROGRAMMES IN GHANA



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- ★ Uneven Economic Growth: Ghana's economic growth has not been pro-poor, leading to rising inequality and vulnerability, especially worsened by the COVID-19 pandemic.
- ★ Lack of Awareness and Accountability: Beneficiaries often see social protection as a favor rather than a right, unable to demand accountability from duty bearers.
- ★ Incomplete Legal and Regulatory Framework: The Social Protection Bill is yet to be passed, leaving Ghana's flagship social protection programs without a secure legal and financial foundation.
- ★ Declining Funding for Social Protection: Government allocations for social protection have declined over the years, posing a significant challenge for sustained funding.
- ★ Barriers to Accessing Social Protection: Marginalized groups face issues with delayed/irregular payments, politicization, limited coverage, and lack of accountability, undermining the effectiveness of interventions.
- ★ Urban-Rural Divide: Existing social protection programs are skewed towards rural areas, neglecting the growing urban poor population.
- ★ Fragmentation of Formal and Informal Social Protection: Lack of integration between formal and informal social protection mechanisms limits their complementary and supplementary roles.

POLICY RECOMMENDATIONS TO GOVERNMENT OF GHANA

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- ★ Provide sustainable financing for social protection programmes by creating fiscal space through domestic resource mobilisation: Ensure adequate and reliable financing by increasing corporate tax rates i.e. from 25% to 28-30%, allocating 3-5% to social protection; increasing the communications service tax from 5% to 10%, with an additional 5% for social protection; introducing levies on exports of natural resources; mobilizing resources from corporate social responsibility initiatives; and streamlining tax exemption processes to enhance transparency and accountability.
- ★ Increase Grant Allocations and Index to Inflation: Enhance allocations for the Livelihood Empowerment Against Poverty (LEAP) program and index LEAP grants to inflation to preserve their purchasing power.
- ★ Provide Complementary Social Protection for Vulnerable Groups: Adopt a more inclusive, universal approach to social protection that addresses the needs of marginalized and vulnerable groups in both rural and urban areas; combine cash transfers with subsidized housing, transportation, water, and electricity; and establish psychological support and child protection services.
- ★ Integrate Formal and Informal Social Protection Mechanisms: Develop tailored strategies and programs to include informal workers in social protection schemes; leverage the complementary roles of formal and informal social protection mechanisms in supporting the most vulnerable populations.

★ RECOMMENDATIONS TO CIVIL SOCIETY ORGANIZATIONS

- ★ Advocate for a National Social Protection Financing Framework: Monitor government commitments and expenditures on social protection programs to ensure adequate and reliable funding for sustained impact.
- ★ Expand Social Protection Interventions: Advocate for the inclusion of marginalized and vulnerable groups, such as caregivers of differently abled persons, unemployed youth, and informal workers, in social protection programs. Advocacy for the vertical expansion of programmes (i.e., adjusting the grants upwards or deepening the size of the grant) to have maximum impacts on poor individuals and their households is also critical.

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VISION

- ★ A well-informed and active Ghanaian citizenry able to contribute to transformational change that advances democracy, accountability, and social change.

MISSION

- ★ To increase the effectiveness of citizens and civil society to achieve an equitable and inclusive society.
-