Social Protection Policies in Ghana: Prospects and challenges

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Introduction

- Social protection is the set of informal and formal mechanisms and programmes put in place for the provision of social assistance aimed at preventing, reducing and eliminating economic and social vulnerabilities linked to poverty and deprivation.

- All over the world, social protection (SP) has been used to protect the poor and the vulnerable by ensuring and guaranteeing defined levels of living standards and poverty reduction.
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Social protection coverage and benefits continue to expand. Some major international agencies, such as the World Food Programme (WFP), European Commission (EC), the World Bank (WB) and UNICEF have launched social protection strategies aimed at ensuring that the poor and the vulnerable are catered for.

Various agencies have tried to define or explain social protection.
Key Social Protection Pioneers

- To the ILO, Social Protection comprises all measures providing benefits, whether in cash or in kind, to secure protection, due to insufficient income caused by sickness, disability, maternity, employment injury, unemployment, old age or death of a family member; lack of access or unaffordable access to health care; insufficient family support, particularly for children and adult dependents; general poverty and social exclusion (ILO, 2010).

- Social protection is a human right which has to be enjoyed by all people, children and adults; men and women; the sick and the healthy; the retarded and the normal, etc.
Key Social Protection Pioneers (2)

- The UN system task team on the post 2015 development agenda described social protection as a programme that tackles multiple dimensions of poverty and deprivation and can therefore be a powerful tool in the battle against poverty and inequality.

- The team estimated that 80 percent of the global population has no access to comprehensive social protection.

- The gap between the haves and the have-nots has always been within the confines of availability of respectable work, proper health care, quality education and good security in terms of food and income.
As this gap widens it creates avenues for social unrest and political instability. The objective of social protection is therefore to bridge this gap and lead to an acceptable standard of living in society.

The UN has therefore advocated for the development of pragmatic social protection policies and programmes that will ensure an equitable distribution of wealth and to ensure that the disadvantaged and the vulnerable benefit from relevant social services such as healthcare, education, water, food security, decent work, etc.

Social protection has been categorized into 3: social assistance, market interventions and social insurance.
The Ghana National Social Protection Strategy (GNSPS)

The idea of Ghana National Social Protection Strategy (GNSPS) also called the National Social Protection Strategy (NSPS) started in 2007 and focused on (a) poverty reduction; (b) reduced inequality; and (c) livelihood improvement in Ghana.

These three strategies would be achieved through: (a) a new social grant scheme to provide a basic and secure income for the most vulnerable households; (b) better poverty targeting of existing social protection programmes; and (c) package of complementary inputs (the need for a policy to bundle all the social protection programmes in Ghana).
The Ghana National Social Protection Strategy (GNSPS)

- The NSPS aims to spearhead the harmonization and prioritization of sector-wide social protection programmes and to facilitate collaborative implementation of social protection in Ghana, which will protect the rights of extremely poor and vulnerable people who will be able to have decent lives through income support, livelihoods empowerment and improved systems of personal safety.
- The first draft and the revised draft in 2012 formed the bases for the development of the National Social Protection Policy (NSPP).
- In 2013 the then Ministry of Women and Children (MOWAC) was rebranded to Ministry of Gender, Children and Social Protection (MoGCSP) and was tasked as one of their three core mandates to empower the vulnerable, aged and disabled through social protection programmes.
- Prior to the rebranding of the ministry, MOWAC in collaboration with NDPC and other stakeholders, drafted the Ghana National Social Protection Strategy.
The Ghana National Social Protection Strategy (2)

- The NSPS articulates the vision of social protection in Ghana thus:

- “...having an inclusive equitable society in which ordinary and extremely poor and vulnerable citizens are protected from risks and shocks and are empowered with improved capability, to overcome social, economic and cultural challenges in order to realize their rights and responsibilities and to make meaningful contributions to society.”

- Currently, MoGCSP in collaboration with major stakeholders such as the National Development Planning Commission (NDPC) are developing the National Social Protection Policy to help coordinate all the social protection programmes in Ghana.
Social Protection Programmes in Ghana

- In the quest to improve upon the livelihoods of Ghanaians, the government of Ghana over the last decade has developed a number of development strategies aimed at poverty reduction and livelihood improvement.


- The country’s social protection programmes are centred on four types social services: livelihoods, education, healthcare and energy.
Livelihoods/Food Security

- Livelihood Empowerment Against Poverty (LEAP),
- Labour Intensive Public Works (LIPW)
- Elimination of the worst forms of child labour
- Ghana Luxemburg Social Trust
- Block Farming Initiative,
- Fertilizer Subsidies Programme
- Pensions Schemes
Education

- The school feeding programme
- Free compulsory basic education (FCUBE)
- Free school uniforms programme
- Supplementary school feeding programme and take-home rations for girls
Health & Energy

- Free maternal and child health care,
- The NHIS and the pro-poor exemptions for indigents aged 70 and more
- Programme to reduce nutrition and micronutrient deficiencies
- Community-based rehabilitation programme for the disabled (CBRP)
- Electricity cross subsidy
Prospects of Social Protection in Ghana

- The fact that Ghana remains a lower middle income country and battles with poverty, hunger, diseases, unemployment and the unavoidable old age means the country will continue to explore all avenues possible to embrace more social protection programmes.

- While the need for social protection is widely recognized, and Ghana in the last couple of years has made some modest gains, the fundamental human right to social protection in the country still remains unfulfilled for the large majority of Ghanaians.

- This phenomenon does not pertain to Ghana alone, only 27 per cent of the global population enjoys access to comprehensive social security systems.
Prospects of Social Protection in Ghana (2)

- Majority of Ghanaians are employed in the informal sector where contribution to contributory social security pension is voluntary and hence few people in the informal sector contribute towards social security pension.

- This means that majority of Ghanaians have no or unsecured future financial security.

- The expansion of social security programmes must be expanded to incorporate more of the informal sector.

- The current three-tier contributory pension scheme has been a brilliant initiative; however coverage has to be extended to more people in the informal sector with enticing programmes that will compel them to contribute for their future financial security.
Prospects of Social Protection in Ghana (2)

- Ghana has a masterpiece to learn from in expanding her social protection programmes.

- For instance the ILO Social Protection Floors Recommendation, 2012, has been a masterpiece to many social protection programmes in the world and Ghana still has the opportunity to make use of the masterpiece to expand her social protection programmes.

- The NHIS which is mostly funded by government taxes and monthly contributions of employees in the formal sector is struggling with funding because of the fewer number of regular contributors.

- Annual premiums paid by the employees in the informal sector contribute a minor proportion of funding to the scheme.
Challenges

- Ghana like any other country where we have social protection programmes continues to face various political, financial, institutional, social, sustainability, challenges.

- The worst of these challenges are found in the developing countries where people’s livelihoods are mostly dependent on donor support from development donor agencies and developed countries.

- Supporting social protection programmes in developing countries therefore becomes convoluted when there is global tumult being political or financial. Some of the challenges social protection programmes in Ghana are facing include:
Challenges (2)

- Political
- Institutional/Organizational
- Economic/Financial
- Selection of beneficiaries
- Sustainability
Linking Formal and Informal Social Protection Programmes

- Prior to formal social protection programmes, Ghanaians had practised various forms of social assistance and security.
- With the introduction of formal social protection programmes, traditional social protection practices are being dwindled.
- People no longer feel secured in their communities because the communal spirit which hitherto triggered oneness and societal ownership has faded away.
- The key challenge in Ghana is how to combine the traditional/informal social protection practices with the formal/modern forms of social protection.
Many parents have failed to take up their responsibilities of taking care of their children relegating them to the government whiles grown up children who are supposed to fend for their parents in the old age have also abandoned their responsibilities to the state.

The government needs pragmatic measures to educate people on social protection systems to avert the abuse of the system.

A typical example is a situation where a couple has given birth to children who they can’t cater for meanwhile continue to give birth to more children.
Recommendations

- Expansion of social security programmes to incorporate more of the informal sector.
- Proper coordination of all social protection programmes in Ghana
- Development of a policy that would provide the overall institutional framework for implementation, coordination, monitoring and evaluation of the social protection programmes in the country.
- Provision of adequate and innovative financing for social protection through a budget reform to ensure sustainability, scaling up existing successful programmes and filling in the gaps in social protection.