



# Social Protection in Ghana—History, Equity-Driven Reforms, Financing and Sustainability

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## 1. Introduction

Social protection, until recent decades, has been a critical tool for addressing vulnerability, poverty and inequality in many developed countries (see Norton et al. 2001). However, the adoption of social protection policies in sub-Saharan Africa has increased drastically in the past two decades, with Ghana leading as one of the dominant countries. Forty-three programs in Ghana are categorized loosely as social protection programs, with some of such programs touted as having their core mandate as social protection (International Labour Organization 2014). These programs include the Social Security and National Insurance Trust (SSNIT) (implemented in 1965); the National Health Insurance Scheme (NHIS) (implemented in 2003); the National School Feeding Programme (implemented in 2005); the Capitation Grant for Basic Schools (implemented in 2005); the Livelihood Empowerment Against Poverty (LEAP) program (implemented in 2008); the Labour-Intensive Public Works Programme (implemented in 2008); the Free School Uniform program (implemented in 2009); and the Free Exercise Books program (implemented in 2009). The increasing inequality both within Ghana (due to skewed sectoral growth) and across countries, increased unemployment in Ghana, demographic transition due to long-term changes in dependency ratios arising from an improving life expectancy but, at the same time, accompanied by a low pension coverage and the generally increased vulnerability of persons with low education and skills have necessitated the increased attention to social protection programs in Ghana.

Ghana is one of the fast-developing countries in sub-Saharan Africa, with real GDP growth of 6.3 in 2018. In 2011, Ghana attained status as a middle-income country (MIC) and, in 2018, achieved a per capita income of \$ 2201. Yet, the data and poignant news stories remind us that many Ghanaians still live in poverty and some face the risk of falling into poverty, despite the growth of the economy and the numerous social protection policies implemented. Specifically, the Ghana Statistical

Service (2018) categorizes poverty levels into two groups: an upper poverty line and a lower poverty line (poverty and extreme poverty, respectively). The poverty line is pegged at a level corresponding to an adult not being able to meet their essential food and non-food needs at an annual budget of GHS 1760.8 a year, translating into USD 1.15 a day. Extreme poverty is defined as a condition in which an adult is unable to meet their essential food items at an annual budget of GHS 982.2 a year, translating into USD 0.64 a day (Ghana Statistical Service 2018). The seventh round of the Ghana Living Standard Survey (GLSS7) indicates that about 6.8 million Ghanaians are poor, out of which 2.4 million are extremely poor (Ghana Statistical Service 2018). In terms of the effect of growth on poverty reduction, the poverty elasticity of growth, which was around 2 between 1991 and 2006, has, in recent times, reduced to 0.7 (Molini and Paci 2015), raising significant questions regarding the prospects of Ghana's growth for its poverty reduction strategy. Thus, although Ghana was able to reduce the two types of poverty between 1990 and 2006, in order to enable it to achieve the Millennium Development Goal of reducing poverty, the chances of alleviating poverty at the current rate appear impossible unless social protection strategies are designed and well targeted towards the purpose.

Bonilla Garcia and Gruat (2003) identified two types of risks that put people in a vulnerable state and create an environment of impoverishment. These are individual exposures and group exposures to economic and social risks. Individual exposures include social factors such as home-based violence, aging, disability and death (most often of the breadwinner). Group exposures include health-related epidemics, political uncertainty, environmental crises (as a result of climate change) or general economic downturns. The negative effects of globalization such as increasing inequities, high unemployment and underemployment levels among a certain group of people and the inability of governments to tax capital and rather tax labor and consumption have all compounded risks that have resulted in increased poverty levels (Bonilla Garcia and Gruat 2003). The extent of the impact of social protection policies implemented by Ghana to address poverty and vulnerability depends, to a large extent, on the type of policies designed and implemented, improved targeting and sustainability strategies implemented by the country. As it was well articulated by Molini and Paci (2015), tackling poverty and inequality in outcomes and opportunities is, therefore, a long-term development challenge for Ghana, but very critical for consolidating Ghana's middle-income status. Growth alone cannot be depended on to address poverty and vulnerability in Ghana. This chapter explains the history of social protection policies in Ghana, with a view to highlighting the various forms they have taken over time from the 1980s to the present, and broadly

discusses the sustainability of these policies in line with the key sources of financing for social protection in Ghana.

## **2. Brief History and Categorization of Social Protection Policies in Ghana**

Social protection generally, and in Ghana, can be grouped broadly into three headings: social insurance, social assistance and labor market regulation. As defined and described by a number of researchers including Norton et al. (2002), Barrientos and Hulme (2008) and Devereux and Sabates-Wheeler (2004), *social insurance* includes programs that provide protection against risks arising from life course contingencies such as maternity and old age, or from work-related contingencies such as unemployment or sickness. *Social assistance* includes safety nets and policies that provide some level of support to poor people and also help reduce future risks of those in poverty. Examples of the latter also include policies that enable the poor to keep children in school. A broader concept of social protection is one that includes *labor market regulations* designed towards setting labor standards to reflect the needs of particular groups, such as women, children, the youth and disabled persons.

Prior to the colonial period, Ghana's social protection system was rooted in the Ghanaian culture where families, households and communities assisted in taking care of the less privileged such as orphans, disabled persons, mentally unstable persons, widows or widowers and old aged persons (Kalusopa et al. 2012). This system, although still practiced, has been weakened by urbanization and globalization (Abebrese 2011). The first form of social protection during the colonial period prior to independence in 1957 was the introduction of the social security system by the British for formal sector workers who were in the British Colonial government (Kuyini 2015).

When Ghana became a republic in 1960, the developmental strategy of the government took the form of social policy (de-Graft Aikens et al. 2015). It can be said that providing free education to the three northern regions was a social protection strategy right after independence. During Ghana's second republic (1969–1972), a number of social protection programs were rolled out. Notable amongst them were the Aliens Compliance Act which sought to free up the small-scaled retail business sector for Ghanaians and the introduction of student loans to university-level students who had, until then, received free education (de-Graft Aikens et al. 2015). After a period of five military governments between 1972 and 1979, the next democratically elected government focused its social protection programs on supporting farmers and developing cottage industries.

The economic downturn of the mid-1970s and early 1980s as a result of poor economic management, severe drought, increased oil prices, the return of over a million Ghanaians from Nigeria, the fall in world commodity prices and high international financial market interest rates (Baah-Boateng 2004) led to the military government at the time turning to the International Monetary Fund and the World Bank for assistance. This action led to the introduction of a structural adjustment program (SAP). The SAP was a program of fiscal discipline that witnessed government subsidies to various ministries decline drastically. Ghanaians paid more for health services and education. Subsidies to the agriculture sector such as those for fertilizers also declined, which led to a fall in agricultural production. This was followed by retrenchments and redeployments (ODI 1996). The effects of the SAP were instantaneous, with increased poverty levels to about 36% between 1987 and 1988, and extreme poverty was at 7% (Stewart and Van Der Geest 1995).

To put a 'human face' to the SAP, the government introduced a social protection program known as the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD) in 1987. According to the ODI (1996), this was a joint initiative by the Government of Ghana, the United Nations International Children Education Fund (UNICEF) and the World Bank. An amount of about USD 83 million was budgeted to be spent under the program to assist vulnerable households in various ways including helping them address nutritional shortfalls (supplementary food program) (see Barimah 1993). The five key action areas under the program were: to help retrenched workers, employment generation, education, provision of the basic need of vulnerable groups and community initiatives (ODI 1996). This program is considered the first social protection program designed to address poverty perceived to have been induced by SAP implementation in Ghana.

According to Stewart and Van Der Geest (1995), the action to help retrench workers involved training and provision of start-up advice. Employment generation activities involved food for job initiatives, public works, credit facilities for small-scale farmers, labor-intensive feeder roads, entrepreneurship training for women, support for small-scale mining and rehabilitation of school buildings. The employment generation activities primarily targeted the poor in the northern regions of Ghana and urban slums. The education interventions of that era focused on the provision of schoolbooks and food for boarding schools. The community-level initiative involved social and economic infrastructural developments within communities across the country. Basic needs provided under the program included the provision of primary healthcare services, deworming of school children, education on nutrition, food

supplements (food-for-work schemes), provision of water and sanitation services and rehabilitation of houses in rural areas. The program ended in 1990.

In 1996, the Government of Ghana introduced Vision 2020, a 25-year medium-term development plan (MTDP), aimed at raising the country to a middle-income country by the year 2020 with a focus on poverty reduction. The first part of this development strategy lasted four years (1996–2000) (Ewusi 2013). Under the plan, inequity in incomes and standard of living between urban and rural areas was to be bridged with public investment in rural areas. Human and infrastructural development was also undertaken during the period. Except for the service sector which experienced growth as a result of telecommunication, most growth in other sectors of the economy was eroded (Ewusi 2013). For instance, inflation increased three times from 13.8% to 40.5%, and the growth rate fell from 4.7% to 3.7% in 2000, exacerbating poverty and inequality. Typical of development plans in sub-Saharan Africa, Vision 2020 was curtailed after a change in government in 2000 and a decision to apply for debt relief by the new government under the Highly Indebted Poor Countries (HIPC) initiative.

Between 2002 and 2005, Ghana launched a strategy called the Ghana Poverty Reduction Strategy (GPRS I). The strategy was part of the requirements under the HIPC initiative where debts owed by Ghana were cancelled and monies meant to finance the debts were to be redirected into economic growth and poverty reduction activities (Osei and Quartey 2001). The decision to opt for debt relief was a result of the downturn of economic gains made from the first step of the Vision 2020 agenda. The strategies to combat poverty under this strategy included fiscal discipline, creation of an enabling environment for private sector growth and employment creation, assisting agricultural-based industries, provision of basic services to the poor and vulnerable groups, access to justice, government transparency and accountability and zero tolerance for corruption. The Government of Ghana (2007) report indicates that GPRS I was generally successful as there were macroeconomic stability, growth in agriculture and expenditure on education, and water and health were increased. The growth rate recorded for the period was 5.8%, suggesting steady economic growth.

Between 2006 and 2009, when GPRS I ended, the government decided to pursue GPRS II, with a focus on private sector development for poverty reduction and addressing the fragility in the social structure, focusing on women and youth empowerment. The pursuit of GPRS II was partly in recognition of the weak link between the attained growth and poverty reduction. Improvement in the social structure included activities directed at improving health, education and housing. GPRS II was also successful but faced some economic difficulties in the election year

of 2008. For instance, the inflation rate increased from 12.8% at the beginning of the year to 18.13% by the end of the year. Interest rates in 2008 increased, and the cedi depreciated against the US dollar (Ewusi 2013).

In 2010, a 'new economic growth poverty reduction strategy' was introduced known as the Ghana Shared Growth and Development Agenda (GSGDA) (Ewusi 2013). The main objectives of the GSGDA were to create macroeconomic stability, increase private sector participation and ensure oil and gas development, human resource and infrastructural development and agricultural modernization. Under macroeconomic stability, fiscal policy was to focus on critical infrastructural development, job creation and poverty reduction. Concerning private sector participation, policies aimed at reducing the risk of doing business, a more responsive financial sector to the needs of private businesses and developing human resources to assist in the growth were implemented. The creation of decent jobs and ensuring standards in the oil and gas industry were of international repute as the focus of strategies under oil and gas development. Under human resource development, improvements in education, health, income inequality, poverty reduction and social protection were the focus. The main focus of agriculture modernization was the use of scientific methods in food production, leading to employment creation and linking the agricultural sector to industry and marketing of the produce. Under the GSGDA strategy, an increased growth rate of 14.4% was recorded in 2011, up from a rate of 7.7% in 2010, the inflation rate remained at 8.58 from 2010 and there was a lower budget deficit from 2010 (Ewusi 2013).

With the macro-based poverty reduction strategies not achieving their set goals, there was the need to strengthen bottom-up approaches to poverty reduction. In 2007, Ghana promulgated the National Social Protection Strategy (NSPS) to serve as an umbrella strategy for all social protection programs and provide a framework to ensure coordination and complementarity between programs. As it has been argued, a strong legal and institutional framework for social protection programs is a critical basis for sustainability. The development of the NSPS provided a strong institutional framework for the holistic implementation of Ghana's social protection policies. The NSPS mentions (1) the establishment of a new social grant scheme to provide a basic and secure income for the most vulnerable households, culminating in the introduction of the Livelihood Empowerment Against Poverty (LEAP) program, (2) better poverty targeting of existing social protection programs, which is still yet to be attained, and (3) packages of complementary inputs.

In more recent times (the 2000s), several programs were implemented by the government, some implemented prior to the NSPS coming into effect, whilst others

emerged out of the formulation of the NSPS. Social protection policies in Ghana in the 2000s—unlike those of the 1980s that were designed to address vulnerabilities created as a result of structural adjustment—were designed to address the widening gap in income and wealth due to skewed sectoral growth and inequality in opportunities, particularly educational opportunities. Growth in the agricultural sector took a dramatic dip in the 2000s, despite overall higher growth in the economy. Ironically, in the same year that Ghana attained middle-income status (2011), it also recorded one of the lowest agricultural growth rates of 0.8%. Many of the recent programs are designed to offset gaps within society. Thus, even though some sectors are not performing as well as expected, others such as the oil and gas sectors are performing extremely well, and therefore there is the need to support others, particularly rural dwellers who rely on agriculture as their main source of livelihood.

We now turn to the categorization of the post-2000s social protection policies in Ghana into the textbook classification of social insurance, social assistance and labor market interventions. Social insurance programs implemented in recent years include the conversion of the Provident Pension Fund to a fully fledged pension scheme in 1991 and the introduction of a three-tier scheme in 2008 that provides an avenue for informal sector workers who were initially not covered under the fully fledged pension to also contribute towards their pensions; the introduction of the National Health Insurance Scheme (NHIS) in 2005 to provide health coverage for the poor, the majority of whom under cash-and-carry did not have access to health services; and the introduction of the Ghana Agricultural Insurance Programme (GAIP) in 2011 to offset the debilitating effect of climate change on farmer yields and improve overall farm households' welfare.

With regard to social assistance programs, Ghana, in recent years, has introduced an array of policies to provide direct assistance to the poor. Notable among these policies are the Livelihood Empowerment Against Poverty (LEAP) program introduced in 2008 to serve as the country's flagship social protection program; the National School Feeding Programme introduced in 2005 to provide food supplements to children at school; the Free School Uniform program implemented in 2009; Free and Compulsory Universal Basic Education (FCUBE) implemented in 1995; and, lastly, the recent Free Senior High School Education (Free SHS) policy implemented in 2017. The evidence thus far shows that Ghana's social protection policies in recent times have been quite heavy on the provision of assistance, with little contributions from beneficiaries. For example, under Free SHS, in addition to the free tuition, the government provides books, meals and all other associated educational materials to senior high schools with very little or no contribution from parents.

Labor market interventions have also, in recent times, become a prominent component of Ghana's social protection policies. For example, Ghana established a government microfinance institution in 2006 called the Microfinance and Small Loans Centre (MASLOC) with seed money of about USD 50 million, with the object of providing microloans targeted at reducing poverty and creating jobs. The MASLOC also provides training programs to beneficiaries on financial management. The Youth Enterprise Support (YES) fund was established in 2014 to support the youth in creating businesses by the government. In 2017, the National Entrepreneurship and Innovation Programme (NEIP) replaced the YES fund, but with the same mandate of supporting youth entrepreneurship. As of July 2019, 1350 young entrepreneurs received funding for their business ideas with amounts ranging from GHS 10,000 to GHS 100,000. To (temporarily) address the increasing problem of graduate unemployment, the government established the Nation Builder Corps (NabCo) in 2018 to provide immediate temporal employment for graduates from tertiary institutions for three years after graduation. There are various modules under the NabCo focusing on specific sectors. The modules include: Educate Ghana, Heal Ghana, Feed Ghana, Revenue Ghana, Digitize Ghana, Civic Ghana and Enterprise Ghana. The expectation is that participants under the NabCo will gain employable skills to enable them to gain permanent positions elsewhere after the three years.

The labor market intervention directly linked to the poor is the Labour-Intensive Public Works instituted in 2011. This is a program aimed at providing temporary employment to the poor in rural areas during the off-cropping seasons to reduce the incidence of poverty as a result of seasonal unemployment. The program is implemented by the Government of Ghana, with assistance from the International Development Agency and World Bank as part of the Ghana Social Opportunities Project (Honorati 2015; Osei et al. 2015). An impact assessment performed by Osei et al. (2015) in 2013 revealed a reduction in poverty for beneficiary households from 62.4% before the intervention to 55.5% after the intervention. Thus, the 2000s saw an avalanche of social protection policies implemented in Ghana. The sustainability of these policies is broadly described in the next section.

### **3. Financing and Sustainability of Social Protection in Ghana**

Whilst Ghana has an array of social protection interventions, expenditure on social protection as a percentage of the GDP has been, historically, relatively low. Ghana spent a total of 0.5% of its gross domestic product (GDP) on social protection programs in 2014 (World Bank 2016). As shown in Figure 1, that percentage increased to 0.76% in 2015, increased marginally to 1% in 2016 and decreased to 0.63% in

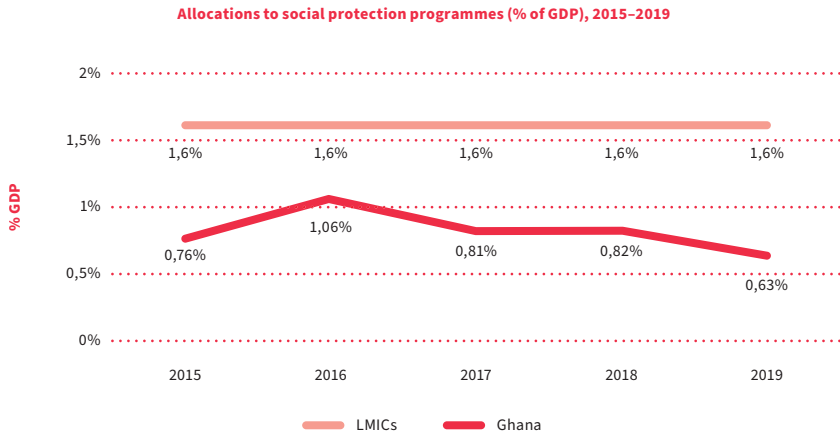


2019. This amount is less than half the average spent by other lower-middle-income countries in the same category which averages 1.6 (world) and 2.16 (sub-Saharan African countries). As it has been argued, more open economies call for more pro-active governments and higher social protection expenditure (see Rodrik 1997). However, the bigger question is not just how much is spent but rather what the source of the financing is. Thus, behind the façade of the number of social protection policies implemented by Ghana, the question is to what extent are these policies sustainable.

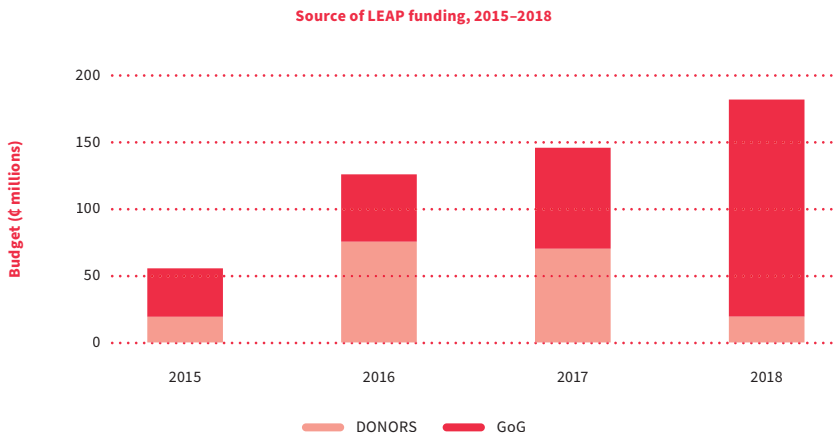
Unlike social protection interventions in the 1980s that were spearheaded heavily with funding mainly from international organizations, protection programs in the 2000s were mainly government-funded programs with support from development partners. The discovery of oil in Ghana placed the government in a better position to fund many of its social protection policies. Worth mentioning is the strong role of the government in funding the LEAP program as well all the post-2008 social protection programs. As it has been argued by Niño-Zarazúa et al. (2012), social protection programs that are largely supported by development partners may not be sustainable when the interest of these partners shifts.

Figure 2 shows the relative role of the government vis à vis donors in the funding of social protection in Ghana. The figure shows how the country's budgetary allocation to its flagship social protection program—LEAP—increased significantly from GHS 50 million in 2015 to over GHS 160 million in 2018, signaling an increased commitment to social protection. On the side of donors, we find a drastic reduction in monetary support for LEAP over the years.

Considering the traditional social protection programs implemented by Ghana (excluding the latest Free Senior High School policy), in the School Feeding Programme (SFP) budget allocation of the social assistance budget, in 2018, a whopping 64% of the social assistance budget went to the SFP, whilst 26% went to the LEAP program (UNICEF 2018). Thus, the data on the allocation of the social protection budget show a higher commitment to expansion in educational opportunities and increase in outcomes. The key theory of change of the SFP is the expectation that the SFP can lead to increased school attendance and retention of and improvement in children's cognitive skills, and for that matter, the government was willing to spend a big chunk of the social assistance budget on the SFP.



**Figure 1.** Allocations to social protection programs. Source: UNICEF Ghana Social Protection Budget Brief.



**Figure 2.** Source of LEAP funding, 2015-2018. Source: UNICEF (2018). Ghana Social Protection Budget Brief.

In 2017, the government implemented one of its latest large-scale education-based social assistance policies—the Free Senior High School Policy (Free SHS). The program provides free tuition, textbooks and meals for high school children in all public schools throughout the country and lacks any form of targeting of beneficiaries. Unlike other countries where private secondary schools are considered superior to that of public, in Ghana, the reverse is the case. Ironically, private basic and junior high schools are considered better than public schools; therefore,

rich families take their children to the best private schools at the lower levels, and because of the quality of the schools, these students end up with the best grades, which allows them to enter the best free public schools. Thus, even though the government policy free SHS is targeting universal access to education for all children, it could indeed exacerbate inequality by allowing rich households to channel their savings on secondary education into investments and accumulation of land and other economically important assets. In 2018 alone, Ghana allocated GHS 414 million to the program, which is three times the allocation to the LEAP program. Improving the targeting of social assistance programs can lead to reducing costs and improving the overall wellbeing of those who really need support.

Some authors (see Azeem and Adamtey 2004; Stewart and Van Der Geest 1995) indicated failure for some social assistance programs implemented in Ghana in the 1980s. Azeem and Adamtey (2004), for instance, argued that poverty and unemployment continued to persist under the PAMSCAD program due to poor targeting. Evaluation of the program revealed that there was a high number of underserved beneficiaries and a high number of none-receiving poor excluded from the scheme (see Stewart and Van Der Geest 1995 for details). Whilst some 4% of redeployed households were impoverished before the introduction of the SAP, a review of PAMSCAD indicated the number of impoverished had increased to 22%. Azeem and Adamtey (2004) and Stewart and Van Der Geest (1995) were, however, of the consensus that lessons from PAMSCAD assisted in the implementation of subsequent social protection programs in the country.

Studies conducted on the LEAP program, for instance, have revealed immense benefits to beneficiaries, reducing poverty levels and improving their livelihood. For example, Fisher et al. (2017), in a study conducted on beneficiaries in two districts in two regions in Ghana, found that there was improvement in their general livelihoods in terms of preventing hunger, ability to make better job choices, investment in education for their children, reducing destructive coping strategies and improvement in the self-dignity of the beneficiaries. On the flip side, the study found that the amount given to beneficiaries was not enough to invest. However, heterogeneity in impacts was observed. Older beneficiaries under the LEAP program were observed to have engaged in petty trading.

Daidone et al. (2015), in their assessment of the LEAP program, observed that the program assisted in providing input for agriculture, improved on- and off-farm activities for males, increased the ability to hire labor for farm work, increased cash savings and improved paying off debts. The LEAP program, however, similar to the PAMSCAD, has also been fraught with targeting challenges of potential beneficiaries,

with some reported cases of political interferences in the selection of beneficiaries (Jaha and Sika-Bright 2015; Ragno et al. 2016). Aside LEAP, evidence of political interferences has been observed in other programs. Alhassan et al. (2016) and Fusheini (2016) articulated evidence of political interference in the management of the NHIS, whilst Aryeetey et al. (2016) questioned the sustainability of the NHIS due to political commitment to reducing delays in payment to healthcare facilities.

The issue of the inability to properly target beneficiaries is still the main problem of social protection programs in Ghana. We argue that the wave of digital innovation can be harnessed to improve the targeting of social protection initiatives. Ghana successfully implemented the Taxpayer Identification Number (TIN) in 2018, which, unlike the previous tax regime, where people had to go to tax offices to obtain TINs, is easy to generate by individuals and corporate entities via a mobile phone. It has become mandatory to indicate one's TIN on all documents for a wide range of services. Thus, without a TIN, people cannot access a number of important services. The new TIN, by design, is required to register a business, open a bank account, register a vehicle, buy land, obtain a passport, collect goods from ports and airports, obtain payment from a government agency, bid for a contract, etc. Good data are required for improving the targeting of social protection interventions, and therefore having data on the economic activities of the majority of people in a database could be harnessed to improve targeting. For example, owning landed properties in certain neighborhoods in Ghana should exclude such persons from certain social assistance programs. Ghana has also introduced a large-scale National Biometric Identification System (Ghana Card) meant to improve the collection and use of administrative data; therefore, this system, together with the TIN, can help to improve the targeting of social assistance programs. Therefore, the integration of technology highlights the role of data science in transforming the targeting of social assistance programs, in line with the attainment of the SDGs of reducing poverty (SDGs 1 and 2) and inequality (SDG10). The next decade should see an improvement in the targeting of social assistance programs in Ghana if the technology is harnessed to generate improved data and therefore improved identification of the needy in society.

Table 1 provides a summary of the key social protection policies implemented in Ghana from the 1980s to the 2000s, highlighting the year of introduction and main source of financing.

**Table 1.** Summary of key social protection policies in Ghana.

Social Protection Policies and Interventions in Ghana	Year Introduced	Source of Financing	Governance (Supervisory Ministry)	Current State
SSNIT	1965—Stated as a provident fund 1991—Became pension scheme 2008—The scheme became a three-tier scheme, encouraging more savings and enrobing informal sector workers	Workers contributed 5.5% of their salaries and the employer contributed 13%	Social Security and National Insurance Trust	Ongoing
Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD)	1987 across all regions	Government of Ghana, UNICEF and the World Food Programme	Ministry of Local Government	Ended in 1990
LEAP	2007 Started 2008	Government of Ghana, Department for International Development (DFID), World Bank and UNICEF, ILO, Government of Brazil	Ministry of Gender, Children and Social Protection	Ongoing
NHIS	Enacted in 2003 Piloted in 2004 Started in 2005	2.5% VAT levy on goods and services 2.5% of pension contributions Investment income on monies collected	Ministry of Health	Ongoing
Ghana Agricultural Insurance Programme (GAIP)	2011	Initial money? 10% of the cost of items as premium from farmers	Ghana Insurers Association— Governance structure includes the Ministry of Food and Agriculture, Ministry of Finance, Farmer Representatives and their Development Partners	Ongoing
Capitation Grant	2003	Government of Ghana, World Bank	Ministry of Education, Science and Sports	Ongoing

**Table 1. Cont.**

Social Protection Policies and Interventions in Ghana	Year Introduced	Source of Financing	Governance (Supervisory Ministry)	Current State
Ghana School Feeding Programme	2005	Government of Ghana (GoG), with the support of the Netherlands, World Food Programme, Catholic Relief Service, Partnership for Child Development, Bill and Melinda Gates Foundation, Dubai Cares	Ministry of Local Government, and other collaborative ministries	Ongoing
Free School Uniform Policy	2009	Government of Ghana	Ministry of Education	Stopped
Labor-Intensive Public Works	2011	Government of Ghana World Bank	Ministry of Local Government and Rural Development	Ongoing
National Entrepreneurship and Innovation Programme (NEIP)	2017	\$10 million seed funding from government	Ministry of Business Development	Ongoing
Free and Compulsory Universal Basic Education (FCUBE)	1995–2005	Government of Ghana Support from World Bank	Ministry of Education	Ongoing
Free Senior High School Education (Free SHS)	2017	Government of Ghana	Ministry of Education	Ongoing
Microfinance and Small Loans Centre (MASLOC).	2004 Started operations in 2006	Government of Ghana	Office of the President	Ongoing
Youth Enterprise Support (YES) Fund	2014	Government of Ghana	Office of the President	Replaced in 2017 by NEIP
Nation Builder Corps (NabCo) established in 2018	2018	Government of Ghana	Office of the President	Ongoing

Proper institutional coordination is needed for the success of social assistance programs. A better understanding and coordination of theories of change for the individual programs is needed considering the fact that some programs have similar and sometimes complimentary expected outcomes. Such coordination will reduce the overall cost of programs and bring about efficiency in social protection delivery in Ghana. What Ghana's experience has also shown is that a strong national social protection strategy which is linked with a national identification system is critical for the attainment of the social assistance objectives of reducing poverty and inequality.

Additionally, as noted by Banerjee and Esther Duflo (Banerjee et al. 2011), there will be a poverty trap whenever the scope for growing income or wealth at a very fast rate is limited for those who have too little to invest but expands dramatically for those who can invest a bit more. The numerous programs implemented by the government should be designed focusing not just on educated graduates, as in the case of the NabCo or NEIP, or wholesale, as in the case of Free SHS, but also the poor, as they should be one of the important focal points of these programs if the country is to make any significant gains in reducing the current level of poverty by 2030. One cannot also take out the effect of politics on the sustainability of social protection initiatives. In recent times (post-2000s), there has been a tendency for social protection initiatives to have been extracted from political parties' manifestos. Effort should be devoted to still link these initiatives to the national social protection strategy of the country. If not, the country runs the risk of introducing new initiatives every 4 or 8 years (based on the political cycle) and abandoning older programs by predecessor governments. Such a situation can erode the gains made on the social protection front. It is also important that the benefits promised under politically drafted social protection initiatives are reasonable considering resources and attainable over the long haul. There should be a national-level strategy to empower the youth devoid of political party programs embedded in bi-partisan youth policy.

#### **4. Conclusions**

Social protection is an investment in the social and economic development of societies and individuals. Investment in social protection is crucial for poverty reduction and can play an enormous role in reducing both economic and social vulnerability. Ghana's social protection policies have moved from an over-reliance on outside institutions and partners to self-reliance, which is needed for a sustainable social protection ecosystem. Donors' roles in funding social protection have reduced significantly over recent decades, with the discovery of oil and its associated revenues playing an important role in the government financing of social protection.

With the introduction of the National Social Protection Strategy (NSPS), the detrimental impact of political change in the commitment to social protection should be minimal, and if this is actually the case going forward, then Ghana's social protection should have a formidable future with increased assurance of reduction in future inequality and poverty consistent with the sustainable achievement of SDG1, SDG2 and SDG10. Thus, historically, Ghana is not short of poverty reduction strategies, as evident in the number of such strategies implemented from the 1980s. The country, however, must do more in moving from mere strategies to achieving outcomes, by guarding implementation and improving targeting.

Budgetary allocation to social protection programs in Ghana still lags behind that of other similar developing countries. To this effect, there is the need to increase social assistance to the very vulnerable and improve the targeting of programs, particularly wholesale education-based assistance. Precisely, there is a need to improve the targeting of the Free Senior High School program. As it stands now, children from rich homes are enjoying the same level of coverage as those from poor homes. With proper targeting, resources can be moved to programs that directly benefit the poor such as the LEAP program and the School Feeding Programme in deplorable schools. Lastly, to achieve adequate coverage of social protection programs in Ghana in the midst of reduced donor support, the private sector, if targeted and assured of transparency in targeting and implementing policies, could be an important source of financing for social protection policies.

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