



MINISTRY OF GENDER, CHILDREN AND SOCIAL PROTECTION

GHANA NATIONAL SOCIAL PROTECTION POLICY

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PREFACE

Sustainable development involves the strategic mobilisation and deployment of a nation's endowments, particularly its human resources. This is evident in the international development frameworks, particularly the Millennium Development Goals (MDGs) and the successor agenda for post-2015, the Sustainable Goals (SDGs) as they seek to ensure security and inclusion for all.

Ghana has experienced considerable economic growth and poverty reduction over the past two decades. However, persisting economic and social inequalities indicate the need for the intensification, harmonization and sustenance of interventions that have worked and innovations to deal with the more intractable problems. One of the objectives of the Ghana Shared Growth and Development Agenda (GSGDA) II (2014-2017) is to produce a knowledgeable, well-trained, disciplined, highly productive, and healthy population with the capacity to drive and sustain the socio-economic transformation of the country over the long-term. The Coordinated Programme for Economic and Social Development Policies (2014 to 2020) emphasizes reducing income disparities, enhancing access to formal social security and improving targeting of social protection programmes. It also identifies enhanced funding and cost-effectiveness, effective institutional arrangements for sectoral collaboration on poverty reduction.

Ghana has implemented several programmes with social protection prospects. A National Social Protection Strategy was developed in 2007 and revised in 2012. A Social Protection Rationalization Study conducted in 2013 established the need for a holistic National Social Protection Policy. Further impetus for the policy was provided by Cabinet's approval in June, 2014 of strategic, oversight and monitoring roles of the Ministry of Gender, Children and Social Protection, which included leading the development of such a policy. The Ministry was also required to work closely with the Ministry of Finance to ensure consistency in the flow of funds to social protection programmes and for the progressive implementation of a national social protection floor.

Ghana is undergoing transformation on several fronts including the transition to middle income country status; information and communication advancements; and increasing urbanization. The changes in community, cultural and family arrangements have implications for traditional social protection arrangements. A modern system of social protection has the potential to have significant impacts on incomes, equitable development, and increased access to social services for the extreme poor and vulnerable. There are opportunities for more responsive social development through the dialogue and social accountability that vibrant civil society organizations and an informed media can facilitate.

Ghana has various national and international commitments that make a coherent, integrated social protection framework imperative. The Fourth Republican Constitution provides a basis for social protection in the Directive Principles of State Policy. International commitments include those to the African Union (AU) to pursue comprehensive programmes of social protection as outlined in the African Union Social Policy Framework (2003), the Livingstone Declaration (2006), the Ouagadougou Declaration and Plan of Action (2004, 2008) and the AU Heads of State Common Agenda for Action Post-2015. The nation's performance on meeting the decent work indicator in MDG 1 as well as other relevant aspects of MDGs 2,4,5,6, and 7 all point to the need for coordinated action and tracking for clear results.

The social protection policy provides a good opportunity to demonstrate action on Ghana's endorsement of the SDGs. In particular, Goal 1 commits the nation to working assiduously to end poverty in all its forms everywhere in the country. Goal 8 deals with promoting full and productive employment and decent work which is key to Ghana's productive inclusion effort. Goal 16 includes providing access to justice for all and building effective, accountable and inclusive institutions at all levels.

The National Social Protection Policy provides a framework for delivering social protection coherently, effectively and efficiently in a way that is holistic and properly targeted. It defines social protection for Ghana as *“a range of actions carried out by the state and other parties in response to vulnerability and poverty, which seek to guarantee relief for those sections of the population who for any reason are not able to provide for themselves”*. It provides an institutional framework for coordination and as well as stakeholder collaboration in monitoring and ensuring accountability. It is linked to range of legal instruments and policies that provide a framework within which the obligations to various target groups may be justified, implemented, regulated and advocated.

It embraces a strategic vision of an all-inclusive and socially empowered society through the provision of sustainable mechanisms for the protection of persons living in situations of extreme poverty and related vulnerability and exclusion. It supports the principle that every Ghanaian matters and is capable of contributing to national development. It therefore aspires to close the inequality gap and ensure total inclusion for all Ghanaians. It seeks to promote the well-being of Ghanaians through an integrated platform of effective social assistance, social and productive inclusion, social services and social insurance.

The short-term focuses on being rehabilitative, restorative, protective and facilitating. This will include the implementation of five flagship programmes, namely, the Livelihoods Empowerment Against Poverty (LEAP), the Labour Intensive Public Works (LIPW), the School Feeding Programme (SFP), the National Health Insurance (NHIS) Exemptions and the Basic Education Capitation Grants. The medium term efforts are preventive and promoting. The long-term orientation is transformation. Operationally, it proposes reforms to programming, targeting, funding, public understanding of social protection and knowledge management. The policy's strategic imperatives are coordination and complementarity; emergency assistance; social welfare and facilitation services; productive inclusion; decent work; capacity and capability building; and mainstreaming gender and disability issues in social protection.

It is our hope that over the next fifteen years of implementation, we shall all work together to reduce by more than half the proportion of men, women and children living in all forms of poverty; achieve full and productive employment for all, including young people and people with disabilities and substantially increase access to formal social security for Ghanaians in working age and older persons.

Nana Oye Lithur
MINISTER FOR GENDER, CHILDREN AND SOCIAL PROTECTION

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The Ministry anticipates the continued interest and support of all these partners as it pursues the vision of an all-inclusive and socially empowered society where people living in situations of extreme poverty, related vulnerability and exclusion are protected and capacitated, everybody matters and has the social, economic and political resources to contribute to national development.

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ACRONYMS

AU	African Union
BDR	Births and Deaths Registry
CHRAJ	Commission on Human Rights and Administrative Justice
COTVET	Council for Technical and Vocational Education and Training
CWSA	Community Water and Sanitation Agency
DFID	Department for International Development
GDP	Gross Domestic Product
GLSS	Ghana Living Standards Survey
GNHR	Ghana National Household Registry
GPRS I	Ghana Poverty Reduction Strategy
GPRS II	Growth and Poverty Reduction Strategy
GSFP	Ghana School Feeding Programme
GSGDA	Ghana Shared Growth and Development Agenda
GSOP	Ghana Social Opportunities Project
GSS	Ghana Statistical Service
IGF	Internally Generated Funds
ILO	International Labour Organization
LEAP	Livelihoods Empowerment Against Poverty
LIPW	Labour Intensive Public Works
MDAs	Ministries, Departments and Agencies
MDG	Millennium Development Goals
MMDAs	Metropolitan, Municipal and District Assemblies
MoF	Ministry of Finance
MoGCSP	Ministry of Gender, Children and Social Protection
MOWAC	Ministry of Women and Children's Affairs
NADMO	National Disaster Management Organisation
NCCE	National Commission on Civic Education
NDPC	National Development Planning Commission
NHIA	National Health Insurance Authority
NHIF	National Health Insurance Fund
NHIS	National Health Insurance Scheme
NITA	National Information Technology Agency
NSPP	National Social Protection Policy
NSPS	National Social Protection Strategy
NTU	National Targeting Unit
PAMSCAD	Programme of Actions to Mitigate the Social Costs of Adjustment
PLWHiVAs	People Living with HIV/AIDS
PPMED	Policy, Planning, Monitoring and Evaluation Directorate
PS	Private Sector
PSIA	Poverty and Social Impact Assessment
RCC	Regional Coordinating Council
SADA	Savannah Accelerated Development Authority
SDG	Sustainable Development Goals
SSNIT	Social Security and National Insurance Trust
UNICEF	United Nations Children's Education Fund
USAID	United States Agency for International Development
YEA	Youth Employment Agency

EXECUTIVE SUMMARY

Ghana has a rich tradition of social protection efforts by communities and civil society entities and over the years, the state has implemented a range of pro-poor programmes. However, persisting economic and social inequalities indicate the need for intensification, harmonization and sustenance of these efforts towards a clear vision of the change that is required. In order to optimize gains for national socio-economic development, more efficient, harmonized and better-targeted approaches to social protection are required.

A National Social Protection Strategy was developed in 2007 and revised in 2012. The 2013 Social Protection Rationalization Study as well as diagnostic processes for the formulation of the Medium-Term National Development Framework (GSGDA II) established the need for a holistic National Social Protection Policy to facilitate harmonization, coordination, improved targeting and relevant capacity building at all levels.

Further impetus to develop a policy was provided by Cabinet approval in June, 2014 when the strategic, oversight and monitoring roles of the Ministry of Gender, Children and Social Protection (MoGCSP) were approved and mandated to lead the development of a National Policy on Social Protection. MoGCSP was to work closely with the Ministry of Finance (MoF) to ensure consistency in the flow of funds to social protection programmes and for the progressive implementation of a national social protection floor.

A modern system of social protection in Ghana has the potential to significantly impact incomes, equitable development, and increased access to social services for the extreme poor and vulnerable. Yet, the Ghanaian socio-economic environment is in transition and requires strategic interventions to leverage available opportunities. The transformation Ghana is undergoing includes its transition to middle-income country status; information and communication advancement arising from the mobile telephony revolution; increasing urbanization; and the changes in community, cultural and family arrangements. These have had implications for the traditional social protection systems. On the other hand, the development of vibrant civil society organizations, active workers' organizations and an informed media has increased the opportunities for dialogue, social accountability and pursuit of responsive development.

The National Social Protection Policy provides a framework for delivering social protection coherently, effectively and efficiently in a way that is holistic and properly targeted. It defines an understanding of social protection and a social protection floor within a Ghanaian context. The framework is in six (6) parts consisting of an introduction; the country context; a situation analysis of social protection; the policy focus and direction; the implementation framework and institutional relationships. The sixth chapter deals with mechanisms for policy delivery. Some details of the six chapters are presented below.

The first section is the introduction to the policy. It defines social protection for Ghana as “*a range of actions carried out by the state and other parties in response to vulnerability and poverty which seeks to guarantee relief from destitution for those sections of the population who for reasons beyond their control are not able to provide for themselves*”. The social protection floor consists of

- Access to basic essential health care for all, with particular attention to maternal health

- Minimum income security to access the basic needs of life for children
- Minimum income security for people in working age
- Minimum income security for older persons.

The chapter indicates that the country's social protection approach seeks to promote access to essential social security transfers and social services; with disability and gender issues mainstreamed into these considerations.

The second chapter provides a country context and discusses the economic circumstances of the country, poverty, inequality and unemployment and employment. It outlines the policy and governance context, setting out international commitments and the national direction from the Constitution. It constructs a legislative framework within which to locate the social protection policy and the policy context and the implications of all of these for delivering social protection.

The third part of this chapter provides a situational analysis of social protection in Ghana. It gives a historical overview of the evolution of social protection in Ghana beginning from the traditional, welfare and relief interventions as well as formal government programming from the Programme of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD). The chapter considers the direction for social protection in national planning and the current state of flagship social protection programmes.

Chapter Three outlines the recommendations and actions proposed by the 2013 Rationalization Study as a basis for further action. The rationalization study recommended that social protection focus on the extreme poor and assigned frontline responsibilities to MoGSCP, MoF, NDPC and GSS. The study also proposed the identification of a basket of social protection programmes.

The fourth chapter provides the policy focus and direction. It describes the policy as an overarching framework for ensuring social protection impacts by preventing, promoting and transforming the circumstances of Ghanaians, families and communities. It is guided by the Directive Principles of State Policy outlined in the Constitution and adopts the strategic vision of "an all-inclusive and socially empowered society through the provision of sustainable mechanisms for the protection of persons living in situations of extreme poverty and related vulnerability and exclusion. It adopts the principle that every Ghanaian matters and is capable of contributing to national development".

It sets out the goal of the policy as a well-coordinated, inter-sectoral social protection system to ensure effective implementation and coordination and enabling people to live in dignity through income support, livelihoods empowerment and improved systems of basic services. It is to promote the well-being of Ghanaians through an integrated platform of effective social assistance, social and productive inclusion, social services and social insurance. It aspires to close the inequality gap and ensure total inclusion for all Ghanaians

Therefore, the policy seeks to provide effective and efficient social assistance to reduce extreme poverty; promote productive inclusion and decent work to sustain families and communities at risk; and increase access to formal social security and social insurance for all Ghanaians. The chapter also recognises the need for a robust social protection system for effective delivery through more rigorous programming, targeting, consistent funding and better public understanding and knowledge management.

The conceptual underpinnings of a social protection journey and the basis for policy phasing for a fifteen (15)-year implementation period are outlined. This process is described as a journey in delivering social protection through social assistance and social services; productive inclusion and social employment; and social insurance. The short-term focuses on being rehabilitative, restorative, protective and facilitating. The medium term efforts are preventive and promoting. The long-term orientation is transformation.

This fourth chapter describes the initial Social Protection Basket of the five flagship programmes and describes the policy strategic imperatives. These are coordination and complementarity; emergency assistance; social welfare and facilitation services; productive inclusion; graduation; decent work; capacity and capability building; and mainstreaming gender and disability issues in social protection.

Chapter Five deals with institutional arrangements for policy implementation, coordination and relationships. The policy assigns oversight to Cabinet, Parliament and the Inter-Ministerial Coordinating Committee (IMCC) on Decentralization. The Constitutionally-mandated Commissions, namely the Commission on Human Rights and Administrative Justice (CHRAJ) and the National Development Planning Commission (NDPC) shall provide system-wide regulation and guidance. The policy assigns overall technical and operational coordination to MoGCSP, which is required to provide operating standards and instruments, mobilize, collate and disseminate pertinent information and identify social protection priorities and trends.

The policy requires various Ministries, Departments and Agencies (MDAs) to undertake policy interpretation, programme identification, technical coordination, research, monitoring and evaluation roles within their sectors. The sub-national actors, the Regional Coordinating Councils (RCCs) and local authorities have the responsibility for implementing social protection in response to their particular geographical context and collaborate with private and civil society entities in implementation.

The policy also proposes that MoGCSP exercises oversight of specialized agencies responsible for social protection and flagship programmes and be responsible for their engagement with the Executive and other structures of Government; namely LEAP, LIPW and the NTU. It proposes two structures that shall be coordinated by MoGCSP: the Social Protection Sector Advisory Group (SPSAG) for policy oversight and coordination of plans and budgets and overall monitoring and evaluation; and the Social Protection Technical Working Group (SPTWC) for facilitation and coordination of social protection delivery, exchange of experiences and operationalization of the decisions of the SPSAG.

The policy also recommends implementation responsibilities through decentralized structures, through Regional Planning Coordinating Units (RPCUs) which shall host and support the Regional Social Protection Monitoring Teams (RSPMTs); and the District Planning Coordinating Units (DPCUs) working through District Social Protection Committees (DSPC) and Community Social Protect Committee (CSPCs).

Chapter Five also summarises the mandate of the public institutional stakeholders to partner MoGCSP namely Savannah Accelerated Development Authority (SADA), Ghana Statistical Service (GSS), National Information Technology Authority (NITA), National Development Management Organization (NADMO) and Council for Technical Vocational Education and

Training (COTVET). Others are the National Health Insurance Authority (NHIA), Youth Employment Agency (YEA), Environmental Protection Agency (EPA), Social Security and National Insurance Trust (SSNIT) and the Community Water and Sanitation Agency (CWSA). Roles are also envisaged for non-state actors including traditional authorities, non-governmental and civil society organizations (NG/CSOs), organized labour, faith-based organizations, development partners, media, universities, policy research institutions and think-tanks and the private sector.

The sixth chapter deals with mechanisms for policy delivery including the responsibilities of the National Targeting Unit (NTU); coordination and collaboration at various levels; provisions for change management; financing and budgeting within the government's medium term frameworks. This shall require the construction of functional classifications for social protection as well as a review and update of the objectives for social development indicated in the national budget statement. It also envisages the need for strengthening of capacities for social protection budget planning, execution and expenditure tracking. From the initial start of public financing of the existing gaps in the social protection floor, it is anticipated that the relevant fiscal space is created to support the more transformative aspects of social protection. The policy proposes that serious consideration is given to harnessing complementary funding resources in a Social Protection Trust.

The policy makes provision for strengthening analytical capacity, social protection budgeting and tracking and analysing key developments. Three areas of accountability are provided for in the policy: general accountability; social accountability, grievance handling and feedback; and financial accountability. Existing financial accountability mechanisms such as the financial management legislation, the Ghana Integrated Financial Management and Information Systems (GIFMIS) Framework and mandatory annual audits and internal audit functions shall apply.

The policy refers to the promulgation of a dedicated social protection law to anchor social protection provision, give legal identity to NTU, LEAP and SFP and make provision for financing social protection.

The policy outlines two levels of monitoring and evaluation which shall be linked to the national monitoring and evaluation (M and E) system overseen by the NDPC, first at the individual programme level and at the overall policy level. The policy prioritizes branding to package social protection appropriately and deliver key messages relating to its relevance to sustainable, national socio-economic development. It also recognises the importance of communicating the policy achievements, good practice instances and lessons learned. It outlines the strategic elements including the use of ICT and various channels and media to ensure access by different categories of actors.

It advocates an evidence-based approach to support policy implementation and review and the importance of on-going research and functioning knowledge management platforms for this. Critical areas of study include baseline studies to underpin the activities outlined for each of the social protection thrusts.

The sixth chapter concludes with a transition agenda and provisions for review over a fifteen-year period 2016 to 2031 including annual review meetings, a biennial process review, mid-term and end-of-decade evaluations. The policy is accompanied by two (2) supplementary policies, namely, the Labour Intensive Public Works Policy and the School Feeding Policy.

CHAPTER ONE: INTRODUCTION

1.1 Purpose

Social protection is essential to achieving sustainable development. In recognition of the need to ensure that citizens are guaranteed relief from destitution, realise their basic rights and are able to participate effectively in socio-economic life, relevant programmes must be systematically and consistently pursued by nations. It is in this respect that Ghana has developed this social protection policy.

Ghana has a rich tradition of social protection efforts by communities and civil society entities, along with a range of pro-poor programmes implemented by the state over the years. However, persisting economic and social inequalities indicate the need for intensification, harmonization and sustenance of these efforts towards a clear vision of the required change. This policy document provides a framework for delivering social protection coherently, effectively and efficiently in a way that is holistic and properly targeted. It defines an understanding of social protection and a social protection floor within a Ghanaian context, and provides an institutional framework for coordination as well as stakeholder collaboration in monitoring and ensuring accountability.

1.2 Background

Member countries of the African Union (AU) have made commitments to pursue comprehensive social protection programmes as outlined in the AU Social Policy Framework (2003), the Livingstone Declaration (2006), the Ouagadougou Declaration and Plan of Action (2004, 2008) and the AU Heads of State Common Agenda for Action Post-2015.

It is in the context of international and national commitments to social protection that there is an urgent need to streamline coordination and delivery. While there are several on-going initiatives with social protection implications, the prospects for economic growth, the social dynamics and national aspirations require a more efficient, more holistic and better-targeted approach. Other features of the transforming Ghanaian environment include its transition to middle income country status, technological advancement and the changes in community, cultural and family arrangements. These have had implications for traditional social protection systems. On the other hand, the development of vibrant civil society organizations, active workers' organizations and an informed media has increased the opportunities for dialogue, social accountability and pursuit of responsive development.

A modern system of social protection in Ghana has the potential to have significant impacts on incomes, equitable development, and increased access to social services for the poor and vulnerable. To facilitate the required reform, the Ministry of Women and Children Affairs (MOWAC) was restructured into the new Ministry of Gender, Children and Social Protection (MoGCSP) with a mandate to coordinate national social protection policy and efforts.

The policy is structured in five (5) parts. The first section is the Introduction to the policy including the background and process undertaken. The second chapter provides a country context. The third and fourth parts examine the policy focus and direction; and the priority areas, policy measures and strategies, respectively. The final chapter deals with institutional arrangements for policy implementation and coordination. It includes provisions for the roles

and responsibilities of stakeholders; monitoring and evaluation; provisions for policy review; financing; sustainability analysis; capacity-building; and communication and advocacy.

1.3 The Policy Formulation Process

The policy formulation process recognised the multi-sectoral nature of social protection and endeavoured to engage the multiple interest groups in public agencies and civil society. To this end, consultative fora organized all over the country enabled stakeholders at the national, regional and local levels to participate extensively in generating the required inputs. The process also benefited extensively from international good practice through interactions with practitioners from around the world. Documentary resources and case studies also provided critical insights for the Ghanaian framework.

The process benefited from the committed involvement and championship of political, administrative and traditional leaders who participated in the consultative events at the national and sub-national levels. Validation and backstopping support for the process was provided by a multi-disciplinary, multi-sectoral technical working group, and overseen by the Sector Working Group.

1.4 Definition of Concepts: Social Protection and Social Protection Floor

Social protection has been defined in different contexts by countries and international development organizations. Some of these have been presented in Appendix Two of the Policy. The definition of social protection for Ghana is *“a range of actions carried out by the state and other parties in response to vulnerability and poverty, which seek to guarantee relief for those sections of the population who for any reason are not able to provide for themselves”*.

Ghana’s social protection floor seeks to cater for the entire life-cycle, fill social protection gaps and strategically balance social assistance, social security and productive inclusion. The Ghanaian social protection floor shall consist of:

- Access to basic essential health care for all,
- Minimum income security to access the basic needs of life for children
- Minimum income security for people in working age
- Minimum income security for older persons

Issues of disability and gender will be mainstreamed throughout. At the sub-national level, social services particularly water, sanitation, food, housing, life and asset-savings information shall complement income security interventions. The policy identifies three main vulnerability categories as follows:

- The **Chronically Poor**: such as the severely disabled; terminally ill; rural unemployed; urban unemployed; and subsistence smallholders;
- The **Economically at Risk**: including food crop farmers, persons on the street, refugees and internally displaced persons, orphans, informal sector workers, widows, older persons and migrants;
- The **Socially Vulnerable**: comprising PLWHiVAs, tuberculosis sufferers, victims of domestic violence, homeless persons, people living on the street, internally displaced persons and female headed households, amongst others.

CHAPTER TWO: COUNTRY CONTEXT

2.1 Economic Context

Ghana has a rich resource base. Agriculture is marginally still the main sector for employment but its share of GDP has declined to just 23% in 2012. The country has diverse and rich hydrocarbons and industrial minerals, a primary manufacturing sector and nascent efforts at exporting digital technology products and services. The Ghanaian domestic economy has an appreciable service sector, which in 2012 accounted for 50% of the gross domestic product (GDP) and employed 28% of the work force.

Ghana experienced significant economic growth over a decade with GDP growth rates ranging from 4.0% to 15.0% between 2005 and 2013. Ghana's growth prospects in the long-term are positive, estimated at 4 to 6% per annum. However, the economy has challenges including high wage payments and debt service costs that absorb a significant share of government revenue. These limit government's capacity to finance public investment and operations. The country faces challenges of large, persistent budget and balance of payments deficits.

2.2 Poverty and Inequality in Ghana

With sustained growth, Ghana has also made great strides in reducing poverty, meeting the MDG target of halving poverty. Notwithstanding the positive improvements, 1 in 4 people are still poor, with poverty remaining endemic in the three northern savannah regions.

According to the Ghana Living Standards Survey (GLSS 6), absolute poverty reduced from over 50% in 1992 to 24.3% in 2012/2013. Extreme poverty reduced from over 36% in 1992 to 8.4% in 2012/13. The key improvements were that poverty was halved, enrolment in primary schools had increased and access to preventive health care enhanced.

However, there are indications that Ghana is becoming an increasingly unequal country and the benefits of economic growth and poverty reduction are unequally distributed across the nation, across gender and across economic quintiles. There is evidence that the significant poverty reduction demonstrated in the south has not been replicated in the north of the country. Income inequality in Ghana, measured by the Gini coefficient suggests that inequality is widening with the index rising from 0.37 to 0.42 between 1992 and 2012¹.

Poverty rates in the north are two to three times the national average, and chronic food insecurity remains a critical challenge there. Rural farmers and their families who rely on subsistence agriculture for a livelihood are among the poorest groups in Ghana. At the national level, poverty incidence has declined by more than 7 percentage points between 2006 and 2013, however, in the same period, the numbers of poor people in the three northern regions continued to rise.

Children, women, people with disabilities and older persons are disproportionately affected by poverty. Previous reductions in under-five mortality have begun to stagnate at around 80 deaths per 1,000 live births. Additionally, 39% of children experience severe deprivation in sanitation, and 30% in education. Children in rural areas are twice as likely to experience

¹ The Ghana Living Standard Surveys from 1991/92, 1998/99, 2005/06, 2012/13

stunting as compared with urban children. Thirty-four per cent (34%) of girls aged 5-14 are engaged in child labour activities².

Poverty takes on an intergenerational dimension as children who grow up in poverty suffer its effects throughout their lives, pass it on to their children. Poor children have more frequent and severe health problems including anaemia, stunting and malnutrition which have been correlated with low learning capacities and low productivity in adulthood. They tend to miss school more often. There are strong links between poverty, low levels of education and inequality. These factors threaten social cohesion and the achievement of human potential.

The evidence points to substantial and greater poverty risk among older adults compared to younger adults. As the population begins to age over the next few decades, poverty among the elderly could increase in the absence of appropriate policy responses. The majority of older persons who have worked in the informal sector have no access to formal income security protection. The present working population (of which typically 80% or more are in the informal sector) face similar prospects.³

Education and specifically, household deprivation in primary school completion is a major contributor to poverty in Ghana – 2 out of 5 poor children of primary school age are still not enrolled (2012). This raises critical questions regarding access to education, and the efficacy of non-formal education on poverty reduction and the impact on national development.

While there has been positive progress in education and healthcare provision, challenges remain in promoting equitable, pro-poor growth. In education, achieving gender parity at the secondary and tertiary levels has been slow. Compared to the primary levels, gender parity at the secondary level is 0.88; and 0.71 at the tertiary level.

The introduction of the National Health Insurance Scheme (NHIS), particularly exemptions for ‘indigents’, has reduced the gap in access to healthcare between the rich and the poor, but maternal mortality among rural women remains higher than their urban counterparts. In the same way, the evidence indicates that children from the poorest households are more than twice as likely to die before their fifth birthday as those from the richest households. With widening income inequality, this situation appears to be worsening.

Poverty endemic areas are often constrained by basic infrastructure, such as feeder roads, that links their economic activity, mostly farming, to urban market centres. Food crop farmers often face the problem of weak markets and price instability for produce making them vulnerable to adverse external shocks. The sources of economic growth have been biased towards the extractive and capital intensive sectors, which has limited impacts on reducing poverty.

Studies of economic recessions suggest that job losses and subsequent poverty are associated with violence in families, including child and elder abuse. Besides financial uncertainty, poor families are more likely to be exposed to negative events including illness, depression, eviction, job loss and criminal victimization.

² MoGCSP (2015) Overview of Social Protection In Ghana. Presented at World Bank Reverse Mission, June 15 to 19th, 2015. Washington, DC.

³ ILO, 2000; WIEGO, 2005; NPC, 1998.

2.3 Unemployment and Employment

According to the Ghana Living Standards Survey 6 (GLSS 6) an estimated 5.2% of Ghanaians are unemployed. The unemployment rate is higher among urban dwellers. The drivers of poverty among the employed are the low levels of education, skills and the nature of the employment. However, what is more relevant is that one-third of the working population are underemployed.

An appreciably high proportion of the working population, 68.7%, are in vulnerable employment. Poverty is highly endemic among food crop farmers at 46% but is minimal among formal sector workers. Workers in the public (8%) and private formal (10%) sectors have a lower probability of being poor as compared to private informal employment (17%).

Limited and unattractive employment options in the rural areas have driven young men and women to urban centres. This migration has increased inequality and led to an ageing and generally less dynamic population in rural areas. High rates of youth unemployment and social disparities heighten the prospects of social tension.⁴

2.4 The Policy and Governance Context

2.4.1 International Context

Ghana is a signatory to and has ratified almost all the relevant Conventions, Treaties and Protocols of the United Nations and the African Union for social protection. These include the Universal Declaration of Human Rights, the United Nations Conventions on the Rights of the Child and Persons with Disabilities (UNCPRD), the Millennium Development Goals (MDGs) and the post-2015 Sustainable Development Goals. Others include the relevant ILO Recommendations and Conventions including Convention 202 and the Common African Position on the Post-2015 Development Agenda. Appendix 1 lists the relevant Conventions, Treaties and Protocols and the dates of signature, ratification, acceptance and accession.

The seventeen (17) Sustainable Development Goals (SDGs) for post 2015 provide important benchmarks for Ghana's social protection agenda. While all seventeen (17) goals are inter-linked and relevant for achieving a secure future for all Ghanaians, ten (10) have been selected as being of particular priority, and adapted for this policy. In particular, goals 1 and 10 relate directly to implementing national social protection floors. Thirty (30) of the SDG targets have been selected to guide policy implementation and are presented in Appendix 5.

2.4.2 National Direction from the Constitutional Framework

The Fourth Republican Constitution provides a basis for social protection, starting from the Directive Principles of State Policy. The aspirations include providing for a just, reasonable access of all people in Ghana to all public facilities and services; respect for fundamental human rights and freedoms; and the prohibition of discrimination and prejudice on grounds of place of origin, birth circumstances, ethnic origin, gender, religion, creed and other beliefs. Article 17 aims at redressing imbalances, while Article 24 sets the framework for decent work, social insurance, health and safety and welfare in employment, development of creative potentials and contributory schemes for economic security. Articles 25 and 27 provide for equal educational opportunities and maternity benefits respectively. Article 36 justifies the right of persons to adequate means of livelihood, suitable employment, public

⁴ IFAD, <http://www.ruralpovertyportal.org/country/home/tags/ghana>

assistance and maximum welfare. Article 37 guarantees protection and promotion of basic human rights and freedoms including the rights of the disabled, older persons, children and other vulnerable groups. It also recognises the need for welfare services.

The Constitution makes social development obligatory on the public and private sectors as well as individuals, indicating that these parties should bear their fair share of social and national responsibilities including contributing to the overall development of the country.

The stipulation the Constitution makes for policy makers to undertake even and balanced development of all regions and redress any imbalances in development between the rural and the urban areas implies the need for urgent action on these disparities. This is complemented by the provision in Chapter 20 which obligates district assemblies to ensure the total development of localities with the participation of and accountability to the people. Various organs of state are prescribed in the Constitution, empowered by legislation, which can be employed for the realization of national social protection rights.

2.4.3 Legislative Framework

A range of legal instruments exist which together provide a structure within which social protection can be justified, developed, implemented and regulated. The policy clusters the relevant legislation into three (3) categories. The key mandates and thrusts of the relevant legislation have been presented in Appendix 3.

The first category consists of legal instruments that set the agenda for social protection which can be demanded by the citizenry and stakeholders. These laws offer opportunities for advocacy for more effective delivery of social protection and include:

- The Children's Act (Act 560) of 1998
- Labour Act, 2003 (Act 651)
- Persons with Disability Act, 2006 (Act 715)
- Domestic Violence Act of 2007 (Act 732)
- The National Pensions Act of 2008 (Act 766) and Amendment Act 883:
- National Health Insurance Act, 2003 (Act 650) and the amended Act 852 (of 2012):
- The Human Trafficking Act, 2005 (Act 694)
- The Ghana Legal Aid Scheme Act 1997 (Act 542)
- The Mental Health Act 2012 (Act 846)

The second set of laws are those relevant for channelling the delivery of social protection at the sub-national level and within the public administration, namely:

- The Local Government Act of 1993 (Act 462)
- The National Development Planning Systems Act of 1994 (Act 480).

The third group comprises the establishing acts of key institutions with mandates for identification, formulation and delivery of social protection-related activities. These potential partner institutions include:

- Savannah Accelerated Development Authority (SADA) Act 805
- National Health Insurance Authority (NHIA) Act 852
- National Disaster Management Organization (NADMO) Act 517
- Youth Employment Agency (YEA) Act 887
- Council for Technical and Vocational Education and Training (COTVET) Act 718
- Local Government Service Act: Act 656

- Community Water and Sanitation Agency (CWSA) Act 564.

The functions and potential contributions of these organizations are elaborated in Section 5.

2.4.4 Policy Context

The government signalled its commitment to the implementation of a comprehensive, coordinated and integrated social protection system through various actions. These include the creation of a dedicated Ministry of cabinet status for social protection in 2013; cabinet approval for the preparation of a social protection policy in 2014; and inclusion of social protection actions in the national medium-term Ghana Shared Growth and Development Agenda (GSGDA II) for 2014 to 2017. Social protection is positioned as a key strategy in the Transformation Agenda or the Coordinated Programme of Economic and Social Policies 2014-2020.

Given the economic prospects, delaying action on poverty and inequality is not a feasible option. While the limited fiscal space will imply greater prioritisation in the short term, addressing the challenges of poverty and inequality should be considered a crucial part of Ghana's development strategy. Therefore, consideration must be given to creating the necessary fiscal space to support the reform and improve reliable and sustained spending on social protection.

The National Social Protection Policy (NSPP) takes cognizance of existing policies and programmes with implications for comprehensive social protection. This recognition is also intended to reduce overlaps and contradictions and rather facilitate common priorities that can be coherently pursued. Therefore, the NSPP seeks to advocate, facilitate and promote access to the interventions provided for in the policies listed below.

- The Child and Family Welfare Policy of 2014
- The National Gender Policy, 2014
- The National Youth Policy, 2010
- The National Ageing Policy 2010
- The National Climate Change Policy (NCCP) of 2014
- The National Environmental Policy (NEP) of 2014
- The National HIV/AIDs and STI Policy
- The National Decentralization Policy (2010 and 2015)
- The National Local Economic Development Policy (2013)
- The National Urban Policy
- The National Employment Policy (2015)

The highlights of these policies are presented in Appendix 4.

CHAPTER THREE: SITUATIONAL ANALYSIS OF SOCIAL PROTECTION

3.1 Historical Overview and Evolution of Social Protection in Ghana

Ghana has a history of social protection which prior to 2007, was dominated by traditional family and community arrangements, interventions by faith- and welfare-based organizations and emergency relief from government agencies. The early 1990s brought responses to the structural adjustment of the economy, undertaken in the late 1980s, in the form of the Programme of Actions to Mitigate the Social Costs of Adjustment (PAMSCAD). Subsequently, the poverty reduction strategies, the Ghana Poverty Reduction Strategy (GPRS) I and II, provided some interventions with social protection inclinations.

Subsequently, a Poverty and Social Impact Assessment (PSIA) conducted in 2004 as part of the review of GPRS I indicated that policies and interventions had not had adequate impact on the lives of the poor. There was the need to redesign and coordinate social protection approaches more holistically in order to integrate the concerns of the poor and vulnerable into national development. In 2007, a National Social Protection Strategy (NSPS) was developed and initiated the establishment of a national cash transfer programme, the Livelihoods Empowerment Against Poverty (LEAP) in 2008. The NSPS was revised in 2012, but needed to be located within a policy framework.

In 2013, the Government of Ghana initiated steps to strengthen coordination through the creation of the Ministry of Gender, Children and Social Protection. In 2014, the Cabinet gave approval to MoGCSP's leadership on social protection policy and strategy development and collaboration with relevant agencies to ensure sufficient and sustainable resources for social protection.

On-going innovations include the establishment of a Ghana National Household Register (GNHR) to strengthen targeting of social protection programmes and increase spending efficiency. Other procedures to optimise social protection include the development of a legal framework, a sustainable financing mechanism and a monitoring and evaluation framework.

The efforts to modernise social protection have been supported by development partners including the British Department for International Development (DFID), the United Nations Children's Fund (UNICEF), and the World Bank (WB) among others.

3.2 The 2012 Draft National Social Protection Strategy

The Draft National Social Protection Strategy developed in 2012 provides a valuable resource for the country's approach to social protection. Its vision was to create an all-inclusive society through the provision of sustainable mechanisms for the protection of persons living in situations of extreme poverty, vulnerability and exclusion. It was on the principle that every Ghanaian mattered and capable of contributing their quota to national development.

The NSPS focused on investing in the extreme poor to realize their fundamental rights and develop their potential to contribute to national development using a social protection floor framework. LEAP featured prominently in the Strategy to support basic human needs and provide a spring board out of poverty.

Areas proposed for strategic intervention include cash transfer programmes, energy and utility subsidies, child rights protection, survival and development, labour intensive public works and skills training, pensions and contributory social insurance schemes. It also includes social welfare services such as community-based rehabilitation programmes, child rights protection and justice administration, public health programmes (prioritising voluntary counselling and testing, reduction in HIV/AIDS related morbidity and mortality), personal safety and security which accommodates domestic violence, human trafficking and community policing.

Its implementation arrangements provided for targeting, capacity development and institutional responsibilities. Its proposed funding sources included the Social Investment Fund, the National Lottery and the national budget namely, the Medium Term Expenditure Framework (MTEF) and the District Assemblies Common Fund (DACF) as well as leveraging resources from CSOs and private sources. Along with the 2013 Rationalization Study and the 2015 World Bank Social Protection Assessment and Public Expenditure Review, the NSPS provided critical direction for policy development. Strategy remains a critical resource for social protection in Ghana even though it was formulated in the context of the MDGs and under the Ministry of Employment and Social Welfare (MESW).

3.3 Social Protection in National Planning

National social protection policy-making must take direction from the national planning arrangements. Two (2) important reference documents are the Coordinated Programme of Economic and Social Development Policies (Transformation Agenda) 2014-2020 and the National Medium-Term Planning Framework or the Ghana Shared Growth and Development Agenda (GSGDA II) 2014-2017.

The Transformation Agenda prescribes the future Ghanaians want, which includes strong social protection particularly for the less fortunate. It emphasizes the importance of enhancing access to formal social security and reiterates the importance of a comprehensive policy that improves targeting, enhances funding and cost-effectiveness, appropriate institutional arrangements for sectoral collaboration and working towards reducing income disparities. It introduces the notions of a dedicated fund for social protection to consolidate fragmented sources of funding, capacity strengthening and implementing the local economic development (LED) policy to ensure social protection through employment generation.

The GSGDA II provides for social protection under the “Human Development, Productivity and Decent Work” thematic area. The GSGDA II identifies social protection as an imperative whose dividends of growth benefit all Ghanaians, irrespective of gender, location, socioeconomic and physical status. The ultimate end is to develop a knowledgeable, well-trained, disciplined, highly productive, and healthy work force with the capacity to drive and sustain the socio-economic transformation of the country over the long term. It also identifies the need for programme coordination and integration, prioritizing the NHIS, Capitation Grant, the School Feeding Programme and LEAP.

3.4 Current State of Flagship Social Protection Programmes

An important study conducted in 2013 (the Rationalization Study) recommended that social protection in Ghana must focus more on the extreme poor and tasked the MoGCSP, MoF, NDPC and GSS with this. The study also proposed the identification of a basket of social protection programmes.

The study confirmed the need to streamline the social protection sector and enhance coordination, close coverage gaps and define a national social protection floor. There were indications that several programmes with positive inputs for social protection were being implemented in different sectors – health, agriculture, education and employment – but were not coordinated. Targeting and selection of beneficiaries was not coordinated nor harmonized, making it difficult to establish the effects of social protection on the poor and indeed, a justification of who the poor were. This pointed to the need for a comprehensive and coordinated monitoring and evaluation framework to track performance and impacts.

The social protection rationalization study reviewed these and about 40 other public sector initiatives with social protection intentions. Study recommendations included the need for a well-defined social protection floor; a clarified governance and institutional framework; a unified targeting mechanism to identify poor households; and a monitoring and evaluation framework that set targets and developed relevant indicators for the social protection sector. The rationalization study recommended the need for a **National Social Protection Policy as well as a nationally agreed SP basket in the national social protection policy**, explored below.

Livelihoods Empowerment Against Poverty (LEAP)

In relation to the Livelihoods Empowerment Against Poverty (LEAP) Programme, which provides cash transfers to almost 100,000 poor households at the end of 2015, medium-term priorities include expanding the eligibility criteria to all the poor (beyond using the categories of older persons, persons with disabilities, orphans and vulnerable children, and pregnant women and infants) and linking LEAP benefits to other social protection services and programmes such as income generating activities and support better livelihoods. The next steps for LEAP include:

- establishment of the case management system for complaints and feedback to enhance people's participation and social accountability
- scaling up of electronic payment across all beneficiary households,
- linking the recertification of LEAP beneficiaries to data collection for the GNHR, and
- improving LEAP institutional arrangements to enhance efficiency.

Labour Intensive Public Works (LIPW)

The objective of the Labour Intensive Public Works (LIPW) programme, implemented through the Ministry of Local Government's Ghana Social Opportunities Programme, is to create employment opportunities for the rural poor, and climate change mitigation, through the rehabilitation of community assets, including feeder roads, small earth dams and dugouts.

In over three (3) years of implementation, the programme has provided 5,400,000 person days of employment to 100,000 poor individuals in 49 districts in the poorest regions of the country. Other significant areas of innovation in its delivery include payments through a biometrically verified electronic payment platform and a Web-Based Management Information System (MIS) which is designed to report on all the indicators on the Results Framework.

The programme's recently completed impact evaluation demonstrated evidence of the programme's socio-economic impacts on households and communities. The next steps for the delivering programme include:

- (i) Closer coordination with other SP Programmes with stronger linkages and more holistic effects at the household level,
- (ii) Ensuring that the LIPW is included in the national budget process, and
- (iii) Providing analyses on the economic value of the community assets, as well as the impacts of LIPW on seasonal migration and social cohesion as part of the next round of impact evaluation.

National Health Insurance Exemptions

The introduction of the National Health Insurance Scheme under Act 650 in 2003 (amended in 2012 as Act 852) is intended to promote universal access to basic healthcare through public, mutual and private health insurance schemes. Its provisions are intended to ensure equity in healthcare coverage; enhance access by the poor to services; and protect the poor and vulnerable against financial risk; manage the NHI Fund and provide a decentralized system to receive and resolve complaints by members of the NHIS and healthcare providers.

Under Act 852, the following categories of persons are exempted from payment of contributions: children; persons in need of ante-natal, delivery and post-natal services; persons with mental disorders; persons classified by the Ministry of Social Welfare as indigent; categories of differently-abled persons; SSNIT pensioners and contributors; persons over seventy (70) years of age; and other categories as shall be prescribed by the Minister of Health.

The Ghana School Feeding Programme

The Ghana School Feeding Programme aims to provide social assistance, promote school enrolment and attendance, enhance nutrition and promote local production. The present targeting for the selection of beneficiary schools started in 2010, based on a range of wellbeing indicators and food security assessments⁵.

Problems that have persisted in the programme include a lack of monitoring of its implementation and impact, inability to link school feeding sufficiently to domestic food production and achieving credible and transparent caterer engagement and development. Priorities for strengthening school feeding include more reliable and predictable financing, robust institutional arrangements, strengthening programme management and service delivery and promoting accountability and learning. The National School Feeding Policy sets out measures to address these concerns and promote local ownership and community involvement.

The Education Capitation Grant

The Capitation Grant for Basic Schools was initiated in 2005 to provide funding for non-salary expenditure in public schools on the basis of enrolment. It was intended to remove tuition and fee requirements. A 2015 review indicated that though the intervention had been useful, it had various challenges. While the grant was to make basic education free, it only covered about 10% of the average costs that parents pay. There are also concerns that the deductions from the capitation grant occur at the sub-national level so that less than 100% allocation is received at the school level. There were also concerns with delays in the transfer of capitation grants.

⁵ with the assistance of the World Bank and World Food Programme

Social Protection Interventions by MDAs

Other programmes and plans of action being overseen by the partner MDAs (indicated in the institutional framework in Section 6) are relevant to social protection delivery in Ghana and contribute to promoting sustainable livelihoods and human dignity. Particular social protection-related interventions implemented by the Ministries of Health (MoH), Education (MoE) and Food and Agriculture (MoFA) are relevant for integration in the short and medium term implementation of the policy.

Food and Agriculture Sector Initiatives

Integration of agricultural development with social protection policies is a new area of consideration. The Ministry of Food and Agriculture (MoFA) targets vulnerable and at risk people through various interventions that can strengthen social protection including:

- Provision of fertilizer and seed subsidies;
- Improving land rights and tenure security;
- Promoting agricultural extension services with improved technologies
- Improving access to agricultural inputs linked to the LEAP programme
- Developing and disseminating gender-sensitive appropriate technologies along the agricultural value chain.
- Distribution of free planting materials to farmers, mainly roots and tubers, under the West African Agricultural Productivity Program (WAAPP)
- Provision of credit under the rice sector support program and Northern Rural Growth Program
- Implementation of the rural and agricultural finance program under the Ghana Agricultural Sector Investment Program (GASIP)
- Provision of matching grants to agricultural enterprises
- Credit-in-kind programme for small ruminants
- Implementation of the youth in agriculture program and
- Free extension service delivery

These interventions however need to be prioritised and scaled-up to meet the needs of the extreme poor beneficiaries.

Health Sector Initiatives in Nutrition and other Social Protection-Related Interventions

A range of health programmes support social protection objectives through the promotion of financial access to healthcare. In addition to waivers for services covered under the NHIS and SSNIT, other relevant initiatives include:

- Free healthcare for pregnant women;
- De-worming in collaboration with the Community-Based Neglected Tropical Disease Control Programme
- Tuberculosis and malaria awareness, prevention and support
- Care and support for cured lepers
- Mental health related initiatives (under the Mental Health Legislation).

3.5 Overall Assessment of Social Protection Delivery

From the foregoing, there is considerable national commitment and potential for successful interventions. The key SP programmes have demonstrated considerable improvement over the years based on credible review processes. However, the agenda for the way forward has to take account of the following issues:

- There are still gaps in social protection delivery, especially if the Social Protection Floor is the benchmark (See Table 2), both in social assistance and insurance.
- The key SP programmes must be expanded and made more efficient by leveraging resources and innovations particularly in technology to cover the 8.4% of the extremely poor population in the immediate term.
- There is some inconsistency in programme delivery and inability to address life cycle risks and coverage of those eligible;
- Further improvements in management information, monitoring, evaluation, targeting, payments and case management are required in individual programmes and the system as a whole;
- Better integration of social protection interventions is required to have coherent and complementary impacts on households and communities;
- High level coordination and local implementation through local authorities needs to be strengthened.
- An increased understanding of social protection by the larger public as owners through appropriate education
Acknowledgement of on-going social protection programmes by private sector and civil society entities to get a total picture of SP in Ghana and foster true partnership

In addition to scaling-up and developing the system to address the gaps, key challenges include:

- Securing adequate legal and financial sustenance of social protection, including a legal framework that enshrines benefits and services required, and consistent and reliable funding at national and sub-national levels
- Recognising and integrating viable and effective initiatives of CSO/NGOs and private sector for better partnership and lessons learning
- Facilitating stronger compliance with the provisions of the labour law and other relevant workplace protection
- Advocating stronger compliance of provisions of the disability law.

An overarching social protection framework that delivers social assistance as well as social insurance to promote progressive realisation of people's rights, in the interests of key groups through a coordinated, integrated holistic approach is required. To achieve this, the central priorities are:

- poverty reduction through income support and maintenance and service delivery, including both scaling-up of social assistance and more effective implementation of social insurance schemes
- improved access to social services, particularly health and education, and;
- employment creation, labour market participation and productive inclusion.

The framework must also facilitate Ghana's transition to middle income country (MIC) status by realizing the commitments to human development and productivity in the medium and long-term development plans. Operational requirements include:

- Sufficient capacity to deliver and innovate in response to the needs of beneficiaries
- Stronger, more holistic monitoring and evaluation to derive the totality of outcomes and impacts;
- Improved targeting to ensure efficiency and increase access to excluded persons
- Stronger feedback and redress procedures including "complaints and appeals mechanisms"

- Institution of regulatory framework for increasing private sector provision of insurance, retirement, disability, pensions related products
- Stronger linkage of social assistance with other policies and programmes of MDAs to promote sustainable livelihoods and human dignity, in the short, medium and long terms: particularly those in the education, health food and agriculture and employment sectors.
- Clearer efforts at gender mainstreaming. The major social protection programmes have demonstrated potential for achieving gender-related impacts and improvements in women’s lives. For instance, the LEAP programme has had positive implications for reducing domestic violence. Women’s access to employment through LIPW has been enhanced, reaching 60% of participants¹⁰. The GSFP also provides opportunities for women as food crop farmers, agro-processors, caterers and employees.

The objectives and priority areas identified in the 2012 Draft NSPS are still relevant. However, the existence of other, relevant sector-based policies, allows for collaborative and integrated activities to leverage the desired results and foster a shared responsibility for social protection. The policy is more a statement of intent and therefore tries to provide a sharper focus, to facilitate more credible and rigorous tracking and impact assessment. It also takes advantage of ongoing public institutional reforms and technology to facilitate delivery. It recognises the growing importance of social accountability and knowledge management. It locates social protection within the SDGs commitments and aspires to progressively achieve social protection for all in line with Ghana’s constitutional obligations.

Table 1 Gaps in the Social Protection Floor

AREA	GAPS
Universal Basic Essential Health Care	<ul style="list-style-type: none"> • Extension of NHIS to cover the entire population (coverage gap for children estimated at about 66% in 2013; coverage gap for older persons at 43% in 2013) • In ability of extreme poor to pay premiums/slow operationalization of exemptions • Availability of/accessibility to health facilities and assurance of quality of care • Operationalization of the Free Maternal Healthcare Policy • Delays in reimbursing healthcare providers
Minimum Income Security for Children	<ul style="list-style-type: none"> • Low coverage of LEAP programme compared to poor children population; • Ensuring quality of care beyond improved access • Improvement in targeting and equitable distribution of in-kind transfers • Sustainable financing of support programmes for children under-five and teenage children • Better coverage of children of school going age not in school • Inadequate support for poor and vulnerable children beyond LEAP
Minimum Income Security for Working Age Persons	<ul style="list-style-type: none"> • Programmes designed to target poor and marginalized sections including school drop-outs and urban poor • Better targeting of people with disabilities • Insufficient linkage of cash transfer programmes to productive inclusion • Insufficient linkage to social insurance • Insufficient awareness of working age people of opportunities and information • Absence of sufficient mechanisms to recognise and accredit alternative work

Minimum Income Security for Older Persons	<ul style="list-style-type: none">• Inadequate coverage of LEAP providing social assistance to elderly• Insufficient protection of older persons' assets• Inadequate facilities for older persons' health and social needs• Operationalization of a Universal Non-Contributory Pension
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CHAPTER FOUR: POLICY FOCUS AND DIRECTION

4.1 Overview and Vision

The policy is the overarching framework for ensuring that social protection prevents, promotes and transforms the lives of Ghanaians, their families and communities. It seeks to structure and anchor social protection with accompanying institutional reforms to deliver the identified priorities. It attempts to clarify the social protection objectives to which Ghana can aspire at each stage in the country's development, including the different target populations and the credible and responsive targeting mechanisms including the unified household registry.

Its strategic vision is “an all-inclusive and socially empowered society through the provision of sustainable mechanisms for the social protection of persons living in situations of extreme poverty and related vulnerability and exclusion”. It adopts the principle that every Ghanaian matters and is capable of contributing to national development

4.2 Goal

The social protection policy aims to deliver a well-coordinated, inter-sectoral social protection system enabling people to live in dignity through income support, livelihoods empowerment and improved access to systems of basic services.

It seeks to promote the well-being of Ghanaians through an integrated platform of effective social assistance, social and productive inclusion, social insurance, and financial access to social services. It aspires to mitigate and reduce vulnerabilities for all, close the inequality gap and ensure total inclusion for all Ghanaians.

4.3 Objectives

Within the next one and a half decades (2016-2031), it is envisaged that through social protection provision

- poverty would have been reduced by half through increased and improved effective and efficient social assistance for poor and vulnerable Ghanaians;
- employment opportunities would have been considerably enhanced through the promotion of productive inclusion and decent work to sustain families and communities;
Social security and social insurance would have been increased and improved for all Ghanaians;

Progress on these objectives shall be measured by targets in line with those proposed under the SDGs (See Table 3).

Table 2 Objectives and Key Targets of the National Social Protection Policy

Objective	Targets
Provide effective and efficient social assistance to reduce poverty	<ul style="list-style-type: none"> • Eradicate extreme poverty by 2030 • Reduce by at least 50% the proportion of men, women and children of all ages living in poverty in all its dimensions by 2030
Promote productive inclusion and decent work to sustain families and communities at risk	<ul style="list-style-type: none"> • Substantially reduce the proportion of youth not in employment, education or training by 2020 • Increase by 75%, the number of youth and adults with relevant skills for employment, decent jobs and entrepreneurship, including technical and vocational skills by 2030 • Achieve full and productive employment, decent work for all women and men, including for young people, persons with disabilities by 2030 • Achieve full equal pay for work of equal value by 2030 • Protect labour rights and promote safe and secure environments of all workers, including migrant workers, particularly women, and those in precarious employment
Increase access to formal social security and social insurance for all Ghanaians	<ul style="list-style-type: none"> • Increase access to formal social security for 75% of Ghanaians in working age and 50% of older persons

4.4 Operationalizing a Robust Social Protection System

In order to deliver effective social protection, a robust, integrated and coherent social protection system is required. To this end, the policy seeks to:

- Promote enhanced coherence and complementarity of social protection programming in the public sector as well as with non-state constituencies;
- Build clearer linkages between social assistance and productive, social and financial inclusion;
- Protect and promote the socio-economic well-being of poor and vulnerable Ghanaians through improved targeting of beneficiaries;
- Assure adequate and reliable funding to sustain social protection delivery;
- Engender wide public support and ownership of social protection in line with Ghana's socio-economic development;
- Promote effective, transparent and accountable processes to ensure that resources are used efficiently and effectively;
- Ensure effective review and application of lessons through efficient mobilization and dissemination of reliable and disaggregated information.

4.5 Guiding Principle

The policy takes direction from the Directive Principles of State Policy in the Fourth Republican Constitution. It seeks to provide just, reasonable access of all people in Ghana to all public facilities and services; respect for fundamental human rights and freedoms; and the prohibition of discrimination and prejudice on grounds of place of origin, birth circumstances, ethnic origin, gender, religion, creed and other beliefs.

Section 4.10 below outlines a set of policy imperatives. These include integration and complementarity; coordination; emergency preparedness and assistance; social welfare and facilitation; productive and financial inclusion and graduation; active labour market participation; decent work; capacity and capability building; mainstreaming gender and disability issues in social protection; change management; and sustainability.

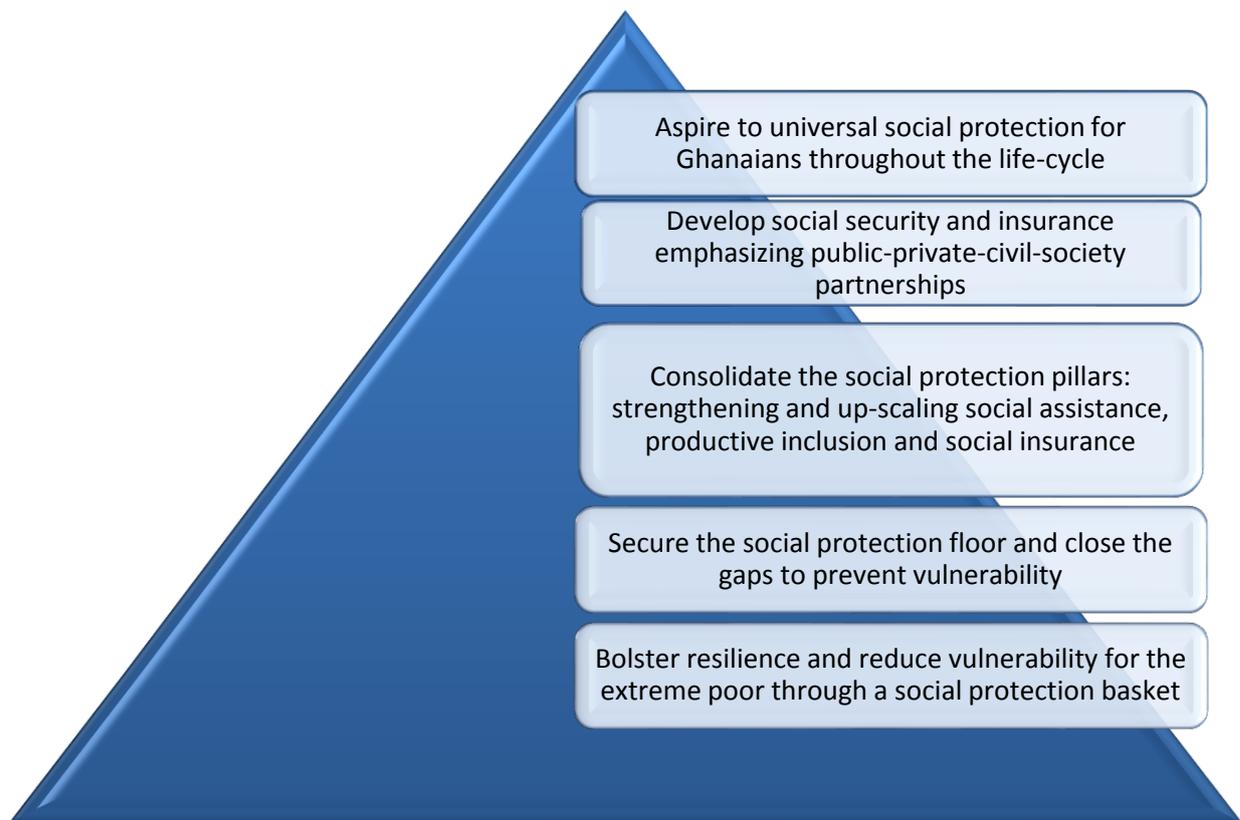
4.6 Conceptual Underpinnings of the Social Protection Journey and Policy Phasing

The three pillars of the Ghana social protection system shall include:

1. social assistance and financial access to social services;
2. productive inclusion and social employment; and
3. social insurance.

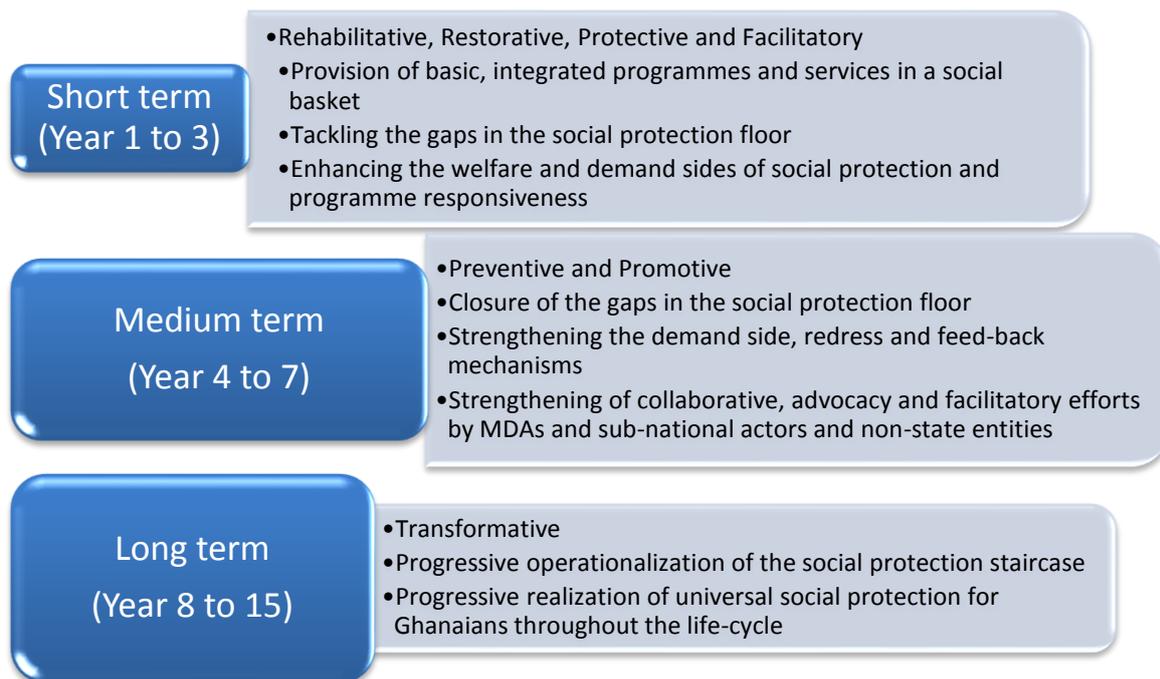
The social protection journey is depicted in Figure 1. At the inception of policy implementation, efforts shall be directed towards closing the gaps in the social protection floor, starting with the programmes in the proposed social protection basket. As the system matures and assurance of the poorer sections of the population is achieved, the nation will work towards consolidation through productive inclusion and social insurance. Ultimately, the policy aspires to universal social protection for Ghanaians throughout the life-cycle.

Figure 1 Ghana’s Envisaged Social Protection Journey



The policy proposes **an initial phased approach over the first fifteen (15) years** and is broken down into three phased terms (see figure 2 below).

Figure 2 Focus of the Three Terms of the First Phase of Policy Implementation



4.7 Short Term (Years 1 to 3)

In the short-term, the focus of national social protection shall be on achieving results and transforming lives at the household level of the 8.4% extremely poor Ghanaian households (estimated at 2.4 million people). The key measures shall be to (a) deliver a social protection basket of key interventions; which will involve up-scaling, strengthening and integrating services to extreme poor households and communities (b) closing the gaps in the social protection floor identified in Table 2 under section **3.3.4 (Overall Assessment of Social Protection Delivery)**.

The intent shall be to protect lives at the household level as well as create synergies between interventions from which members can benefit. Priority areas shall include linkages to social services, employment, disaster preparedness, and poverty reduction. Also, an agenda for collaboration, advocacy and stimulation of efforts by other MDAs, local authorities and civil society shall be pursued. Finally, much of the short-term phase shall be devoted to institutional strengthening alongside the delivery of the social protection basket programmes as the entry point.

The Social Protection Basket

The social protection basket shall consist of five (5) on-going flagship programmes with the potential for high impacts. The programmes have been selected on the basis of their demonstrated potential for addressing poverty as indicated in the rationalization study. These programmes, which also offer prospects for integration and a holistic range of services for poor households, are:

1. Cash transfers including for children, pregnant women, disabled, and elderly through the Livelihood Empowerment Against Poverty (LEAP) programme.
2. Full achievement and application of National Health Insurance (NHI) Exemptions.

3. Scaling-up and integration of the Labour-Intensive Public Works (LIPW) programme as a key social employment strategy.
4. Application of the Basic Schools Capitation Grant to promote access to education, social assistance and employment.
5. Review and delivery of the School Feeding Programme (SFP) to achieve educational participation, nutritional, employment creation and social cohesion purposes.

The integrated platform offered by the basket shall combine and diffuse these interventions into communities and households to achieve the desired objective of poverty reduction, income stability and potential for sustaining lives. The integrated approach shall provide nodal points for other social protection-related initiatives in other MDAs to be linked to the coordinated national social protection delivery process (See Appendix XII). The basket shall provide a fulcrum around which social protection efforts shall be coordinated and delivered to empower households.

Conscious efforts shall be made to ensure that each of the selected, flagship interventions provides outputs that complement the results and outcomes of the others. This is from the ethos **that while individual social protection programmes cannot lift households out of poverty, their combined effect can make a difference by targeting specific needs within them and lead to productive inclusion for some labour-endowed poor families.** For this purpose, the principle of ‘automatic entitlements’ will be considered and appropriate regulatory protocols developed.⁶ Programme implementation in the short term shall provide inputs for the re-design of social assistance programmes to guide strengthening and scaling-up to a second generation.

4.8 Medium Term (Years 4 to 7)

The medium term aspires to scale-up the interventions to address the needs of all the poor and develop productive inclusion. During that period, the social protection floor shall be consolidated and interventions targeted at securing poor households and vulnerable groups scaled up. Integrated social protection interventions for other sections of the Ghanaian public, particularly social insurance shall also be vigorously pursued. A productive inclusion plan of moving more capable young persons into sustained employment shall be expedited.

Emphasis shall be given to strengthening on-going social assistance initiatives, productive inclusion and decent work. In particular, cooperative formation shall be vigorously promoted as a strategy for achieving all the three pillars (social assistance, social insurance and active labour market involvement) as well as promoting ownership and accountability.

Interventions to scale up public works/labour market interventions with resources from government and other sources shall also be pursued. Programmes with potential for contributing to social protection shall be coordinated with on-going cash transfer and income replacement programmes in targeted poor beneficiary households and communities. These shall include financial access to social services, NHIS exemptions and education support programmes (Basic Schools Capitation Grant, Scholarship Schemes for Deprived Pupils and Free School Exercise Books Programme). Under the Social Protection Policy there shall be vigorous advocacy for linkage of people in working age to entrepreneurship and skills

⁶ The principle of automatic entitlements is already in place between the LEAP programme and the NHIS where a LEAP beneficiary household is automatically entitled to be enrolled, free of charge in the NHIS.

development programmes (See Appendix VII). Furthermore, market development programmes shall be explored to establish the potential for integrating greater numbers of Ghanaians into the productive economy.

4.9 Long-Term (Years 8 to 15)

In the long term, the state shall adopt more preventive, transformational and catalytic roles to progressively achieve social protection for all. This will be in line with the national development aspirations of producing a knowledgeable, well-trained, disciplined, highly productive and healthy population with the capacity to drive and sustain the socio-economic transformation of the country over the long-term. The priority shall be to promote sustainable mechanisms for social protection including a wide range of social insurance instruments.

Social assistance to the most vulnerable shall continue and be further expanded. The gradual operationalization of the social protection staircase shall include wide application of social old age pensions and maternity insurance schemes. There shall be vigorous advocacy of mandatory as well as voluntary, mutual and cooperative insurance programmes to protect people from the risks posed by accidents, diseases, sicknesses, invalidity, disability, retirement, health care, unemployment and death.

Policy implementation shall continue to link income and support services to other developmental and complementary measures including social housing; water and sanitation; access to sustainable energy; labour market strategies and public and private measures to build assets and capabilities.

Over the long term, productive inclusion efforts shall include ongoing support for job creation and promotion efforts, entrepreneurship support, skills development and investment. In the workplace, the policy shall support workers' representation and participation in decision-making, decent work as well as social dialogue to enhance productivity, dispute resolution and consensus-building.

A summary of policy interventions to achieve the three main objectives across the short, medium and long terms has been presented in Table 3.

Table 3 Interventions to Achieve Policy Objectives over the Short, Medium and Long Term

Policy Objectives	Short Term (Years 1 to 3)	Medium Term (Years 4 to 7)	Long Term (Years 8 to 15)
<p>ONE: Provide effective and efficient social assistance to reduce extreme poverty</p>	<ul style="list-style-type: none"> • Continuation of scale-up of cash transfer programme (LEAP) as critical initial intervention to reach all extreme poor. • improvement and scale-up of other flagship programmes in social protection basket • Prioritization of gaps in the social protection floor for advocacy and action • Strengthening of targeting to reduce exclusion errors through the GNHR • Identification of synergies in key programmes to strengthen coordination • Provision of temporary, emergency assistance as required 	<ul style="list-style-type: none"> • Review, scale-up, redesign and implement expanded LEAP programme to reach all poor • Closure of gaps in the social protection floor • Review of delivery and effects of social services (social housing, water and sanitation, energy) 	<ul style="list-style-type: none"> • On-going delivery of complete Social Protection Basket for all poor and its ongoing evaluation and redesign.
<p>TWO: Promote productive inclusion to sustain families and communities</p>	<ul style="list-style-type: none"> • Initial scoping of prospective programmes and potential synergies with existing cash transfer and social assistance initiatives • Building critical linkages with public, private and civil society entities for creation and consolidating social employment opportunities • Strengthening of demand side capacity of potential beneficiaries through information and entrepreneurship initiatives. • Advocacy, public education and behaviour change communication • Advocacy and collaborative monitoring of provision of decent work in formal, public and private sectors • Advocacy of legal reform to cooperative legislation 	<ul style="list-style-type: none"> • Strengthening targeting and linkage of potential beneficiaries to skills building, income- generation and employment creation programmes and opportunities • Review of potential synergies with market and business climate strengthening programmes. • Strengthening support for adoption of ICT applications for productive inclusion • Strengthening household and community capacities for securing rights, utilising feedback and seeking redress and legal solutions 	<ul style="list-style-type: none"> • Strengthening collaboration with private sector for social employment • Up-scaling, advocating and promoting collaborative monitoring of decent work in informal sector undertakings • Job creation through the provision of opportunities for investment, entrepreneurship and skills development • Promotion of representation at work and participation in decision-making • Promotion social dialogue to enhance productivity, dispute resolution and consensus-building

<p>THREE: Increase access to formal social security and social insurance</p>	<ul style="list-style-type: none"> • Initial scoping of the status of mandatory social insurance for informal sector operators • Public education on mandatory and voluntary social insurance • Capacity building for poor and vulnerable groups on financial inclusion and viable investment 	<ul style="list-style-type: none"> • Strengthening public institutions for delivery of mandatory social insurance • Support for the development of regulatory frameworks for oversight of private insurance providers 	<ul style="list-style-type: none"> • Gradual realization of universal old age pensions through SSNIT and LEAP expansion • Strengthening voluntary insurance schemes, including maternity insurance. • Establishment of appropriate regulatory framework
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4.10 Policy Imperatives and Principles for Change

In order to ensure effective and consistent policy roll-out and to achieve the desired changes in all three phases, actions to strengthen the social protection system have been indicated under 4.4 (Operationalizing a Robust Social Protection System) above. To undergird these, there are critical elements that are expected to promote significant shifts in the current ways of understanding and delivering social protection. These imperatives shall affect the delivery of selected strategies and define how the social protection system will evolve.

Integration and Complementarity

The policy shall prioritize integration and complementarity to ensure coherent social protection delivery. In spite of different sector emphases of the range of actors in social protection, horizontal and vertical complementarity and partnerships shall be fostered. This is to achieve joint action as well as leverage partnerships with relevant initiatives in the public, private and civil society sectors. To this end, a systems approach shall be adopted that shall have the following features:

- Common commitments to agreed mechanisms and platforms for information-sharing including reporting, meetings and documentation
- Commitment to common monitoring, evaluation and review mechanisms.

Integration in this policy document is interpreted as enhancing synergies and mutual support between programmes to build the capacities of households and communities, rather than the absorption of one programme or institution by another.

Coordination

Coordination shall involve harmonization of and cooperation in programme planning, budgeting, targeting, financing arrangements, monitoring and reporting and assessment of impacts. Given the current differences and stages in institutional delivery, capacities and commitments, coordination shall be ensured through the operation of committees, structured templates, instruments and agreements to achieve the synergies. Ultimately, coordination of social protection shall be facilitated by an appropriate legislative instrument.

Specific aspects to be strengthened shall include:

- National level coordination of ministries, departments and agencies (MDAs): undertaking coordinated planning, budgeting and financial management through cross-sectoral arrangements; common targeting; commitments to monitoring and reporting and a common results framework to facilitate scaling-up
- Coordination of oversight departments at the regional level to facilitate monitoring, review, data-collection, technical backstopping and intra-regional synergies
- Coordination of departments at the local government level to facilitate implementation through various mechanisms including memoranda of understanding (MOU) to share logistics, staff and other resources for social protection activities
- Coordination between public sector institutions, the private sector and civil society organizations at the national, regional and district levels for joint planning, information-sharing, programme review and lessons learning and complementary support activities
- Promoting synchronised interventions of programmes at the community and household levels; and

- Coordination of development partner funding and technical assistance to ensure consistency, effective time management and reduction of transaction costs.

Emergency Preparedness and Assistance

Emergency assistance shall be made available to those who need it. However, it shall be transitory and beyond the required immediate relief, beneficiaries shall be linked to other safety nets for longer term support as shall be required. The lessons learned from past emergencies shall guide the transition of beneficiaries and stronger linkages shall be built between disaster preparedness, climate resilience and anticipatory interventions.

Efforts shall be made to build capacities of regional and local level actors to understand and identify the linkages between disaster preparedness, risk management and social assistance in order to integrate into their plans and activities. Public, private, civil society and community actors shall be equipped for better disaster risk anticipation. MoGCSP shall work with NADMO, MoF and other key parties at promoting risk financing.

Social Welfare and Facilitation

Basic social and welfare services shall consist of those facilities to which people are entitled, but are unable to access because of financial and other constraints, which they state shall ensure, regulate and pay for. In order to ensure that the intended beneficiaries know about and have access (physical, social, economic, political and other) to these services, social welfare and facilitation efforts are required. Ensuring critical psycho-social support to participating households facilitates their wellbeing, improves consultation and participation, promotes family cohesion and builds platforms⁷ for them to enjoy medium term interventions.

Learning from international experiences, the policy shall link with the new Child and Family Welfare Policy to prioritise welfare services. Regular engagement with poor households shall facilitate participatory needs identification, provision of information, motivational support and behaviour change communication to take advantage of available programmes. The social protection policy shall also provide for building the demand side and uptake by beneficiaries of available opportunities and services (as indicated in the Sections on Civil Society Roles and Social Accountability in Chapter Six).

Productive, Financial Inclusion, Graduation and Active Labour Market Participation

Productive inclusion involves opportunities for poor and vulnerable households to pursue sustainable livelihoods and increase their chances of moving out of social assistance programmes. Graduation, is understood in this policy as a process of moving from the status of poverty or dependency on public support to an independent livelihood, or both, with the objective being independent, sustainable and resilient state. Graduation strategies that may be considered would range from “exit strategies or enjoying a limited duration of benefits) to the broader enablement of the poor to use complementary services through linkages with active labour market programmes.⁸

⁷ Increasingly, in relation to the psychology of poverty and behavioural economics, psychosocial wellbeing is being recognised as a key household asset (World Development Report, 2015)

⁸ Adapted from World Bank Background Paper for 2012-2022 Social Protection and Labour Strategy: Improving Access to Jobs and Earning Opportunities: The Role of Activation and Graduation Policies (March 2012)

International experience indicates that initiatives to address labour market participation of young people, women and vulnerable groups are particularly required, in collaboration with the private sector, civil society and trades unions.

Productive inclusion interventions shall seek to improve the access of the poor to assets (including land, equipment and human capital), information, credit and liquidity. Other elements are to enhance their capacities for risk management; build their confidence and capacity for integration into national systems; as well as enhance their future prospects; and realize basic human rights. Productive inclusion approaches in the Ghanaian context should ensure opportunities for financial inclusion as well as livelihood creation. Therefore, building financial literacy, mobilization of savings and facilitating relevant community institutions are priorities. Since self-employment may pose a challenge for sustaining the incomes of extremely poor households, interventions such as labour-intensive public works, soft-skills training, education equivalencies, labour intermediation and placement shall be important strategies.

Productive inclusion also implies bridging the demand and supply sides of social protection. This involves ensuring that available social protection interventions respond to the needs and priorities of the population, particularly the extremely poor sections. Therefore, it involves aligning employment programmes to the endowments/skills of the target population.

Productive Inclusion and Decent Work

Social protection for working people shall be pursued through promoting decent work. The decent work agenda recognizes the importance of work for providing an income, social and economic advancement and strengthening families and communities. Within the decent work framework, social protection involves ensuring safe working conditions, adequate time for rest, respect for social and family values, adequate compensation in the circumstances of reduced or lost income and access to adequate health care. Policies to boost productive capacities and decent jobs are critical both in the short-term to address unemployment and challenges, and in the longer term, to make economic growth more sustainable, inclusive and equitable⁹.

Capacity and Capability Building

Capacity building is interpreted in this policy as an on-going process through which individuals, groups, organizations and societies enhance their abilities to identify and meet development challenges. It is a long-term continual process of development that involves all stakeholders. Capacity building must be considered on individual, institutional and societal levels. At the individual level, participants shall build competencies and enhance their knowledge and skills in enabling environments. At the institutional level, existing arrangements for delivering social protection shall be modernized and strengthened through improved structures, enhanced management methods and internal controls. At the societal level, capacity building shall aim at improving delivery through stronger partnerships between the public, private and civil society sectors, promoting learning, engagement and enhancing responsiveness and accountability.

⁹ “Promoting productive capacity, employment and decent work to eradicate poverty in the context of inclusive, sustainable and equitable economic growth at all levels for achieving the Millennium Development Goals”: Report of the Secretary-General to annual ministerial review substantive session; New York, 2 – 27 July 2012

Capability development shall aim at enabling individuals, households and institutions to continue to perform even as the economic, social and political environments and contexts change. The policy shall seek to imbue confidence and promote pro-active learning, creativity and change management capacity in various actors through formal and informal learning activities.¹⁰

Relevant capacities required include knowledge and skills for programme planning, policy review and monitoring, service delivery, coordination and stakeholder engagement. Particular attention shall be paid to strengthening analytical capacity for social protection and social budgeting for personnel in MoF, MoGCSP, other MDAs and selected institutions. Capacities to track and analyse developments in the key flagship interventions shall also be built for relevant parties. Other priorities shall include:

- Capacity-building for service providers, regional and district level functionaries for delivering, overseeing, monitoring, communicating and accounting for social protection;
- Capacity-building for social workers and case workers to provide relevant redress and support services to clients and beneficiaries;
- Principals and intended beneficiaries shall be equipped to take up the opportunities that the integrated programme framework offers;
- Under productive inclusion, social employment development initiatives shall be instituted through a range of interventions including internships and attachments;
- Building capacity for exacting accountability from service providers and other stakeholders.

Mainstreaming Gender and Disability Issues in Social Protection

Disability considerations shall be mainstreamed in all social protection efforts. Attention shall be paid to the extent of provision for disabled children, adults of working age and older persons in social assistance interventions. Opportunities for participation of the disabled in productive inclusion interventions will be carefully created in consultation with their representative associations and in line with the Persons with Disability Act (Act 715). A major advocacy initiative will involve an on-going campaign to ensure compliance with the Act's provisions.

In line with the revised National Gender Policy (2014) which aims at mainstreaming gender, gender equality and women's empowerment shall be integrated in the delivery of the social protection policy. In line with the commitments of the gender policy, the social protection policy shall aim at improving women's empowerment and livelihoods; women's rights and access to justice; women's leadership and accountable governance; promoting gender equality in trade and industry; and gender roles and relations.

¹⁰ *Queensland Public Service, Capability and Leadership Framework, 2010*

¹⁰ This was achieved with a conscious target of 30% which was exceeded. Other provisions included flexible work durations; crèches in which older persons provide services to support lactating, working mothers. Work sites close early enough to combine work with domestic duties. While lighter work had been originally envisaged for women (such as spreading gravel), they have also taken on heavier work including trenching and felling of trees. It would also appear that women find the remuneration rates offered by LIPW rates more attractive than the men do.

Gender-sensitive instruments shall be applied for programme design, monitoring, data collection and evaluation. Gender analysis will also be undertaken of all incidents, cases and reviews for knowledge management.

Change Management

The policy anticipates a wide range of changes required for successful implementation. Ghana's social protection programmes should stimulate behaviour change at all levels, beyond the principals and intended beneficiaries. Policy-makers, service providers and the tax payer should be able to appreciate the importance of social protection to achieving sustainable national growth and development. The envisaged changes to be managed shall include:

- Institutional reforms at the national level to facilitate integration;
- Organizational development, upgrading and strengthening of the key social protection programmes (LIPW, LEAP and GSFP)
- Promoting a “working together culture” amongst participating departments and agencies;
- Attitudinal change amongst policy makers, technocrats, service providers and beneficiaries towards social protection as an investment in sustainable development;
- Behaviour change communication with various sections of the population for social protection participation, uptake of opportunities and exacting accountability.

Sustainability

There are economic, technical, social, cultural and institutional dimensions to sustaining the gains that may be made. Therefore, efforts to gain traction shall be pursued by anchoring social protection programmes in national development as well as sub-national and civic efforts. The drivers shall include:

- Demonstrable efficiency in resource allocation
- Institutionalization of social protection in key MDAs through mainstreaming in programmes, creation of dedicated focal units and relevant capacity building
- Robust monitoring and evaluation practices to provide credible data which will be validated from multiple-sources to demonstrate results and make a case for social protection deploying information communication technology (ICT) effectively and
- On-going efforts at modernizing targeting and improving efficient and cost effective delivery particularly through the use of management information systems (MIS).

CHAPTER FIVE: IMPLEMENTATION FRAMEWORK AND INSTITUTIONAL RELATIONSHIPS

5.1 Introduction

The social protection policy requires effective institutional oversight, coordination and partnerships for effective implementation. The primary responsibility for policy coordination rests with the government machinery and is aligned to the decentralization agenda. This section outlines the roles and responsibilities of key players in the institutional arrangements.

The policy assigns oversight to Cabinet, Parliament and the Inter-Ministerial Coordinating Committee (IMCC) on Decentralization. The Constitutionally-mandated Commissions, namely the Commission on Human Rights and Administrative Justice (CHRAJ) and the National Development Planning Commission (NDPC) shall provide system-wide regulation and guidance in relation to observance of rights and redress; planning, monitoring and evaluation; and public education. The policy assigns overall technical and operational coordination to MoGCSP, which is required to provide operating standards and instruments, mobilize, collate and disseminate pertinent information and identify social protection priorities and trends.

The policy requires various Ministries, Departments and Agencies (MDAs) to undertake policy interpretation, programme identification, technical coordination, research, monitoring and evaluation roles within their sectors. The sub-national actors, the Regional Coordinating Councils (RCCs) and local authorities have the responsibility for implementing social protection in response to their particular geographical context and collaborate with private and civil society entities in implementation.

5.2 Oversight

Parliament

Parliament has the ultimate responsibility for oversight of national resources of the work of the executive and the administrative arms of government. Therefore, critical parliamentary committees including the Gender, Social Welfare and State Enterprise, Poverty Reduction, as well as the Sector-related Committees on Education, Health and Local Government shall provide relevant oversight and review. Financial accountability through the Public Accounts Committee and follow-up on government's commitments through the Government Assurances Committee shall be critical inputs for policy monitoring. In relation to social protection Parliament is obliged to:

- Enact and amend laws on social protection;
- Approve and appropriate financial resources for delivery of social protection services; and
- Provide ultimate oversight for the delivery of social protection services.

In their individual capacities, Members of Parliament are expected to continue their social protection-related efforts, including interventions from the Constituency share of the District Assemblies Common Fund (DACF). Members' interaction with constituents shall provide opportunities for awareness-raising and monitoring of social protection services.

Cabinet

Cabinet is responsible for policy delivery and is chaired by his Excellency the President. The membership of the Minister for Gender, Children and Social Protection (MOGCSP) and other key Ministers in Cabinet provides an important opportunity to ensure sustained attention to social protection on the national development agenda. Cabinet shall approve policy direction, policy priorities and inclusion of social protection in national undertakings.

Inter-Ministerial Coordinating Committee on Decentralization (IMCC)

The Inter-Ministerial Co-ordinating Committee (IMCC) on Decentralisation provides a mechanism for policy coordination in the context of the decentralised local governance system and expedites inter-sectoral and inter-service collaboration and co-operation at the national level. The IMCC is chaired by the President or a representative and comprises Ministers of Local Government, Finance, Education, Health, Food and Agriculture, Gender, Children and Social Protection and the Attorney General/Minister for Justice. The other members are the Head of the Local Government Service, the Head of the Civil Service and chairperson of the NDPC.

The IMCC shall be the highest coordinating body for social protection. It shall ensure inter-sectoral commitment to social protection at the highest level, harmonize social protection priorities and ensure consistent delivery throughout the decentralized local governance system. Its Technical Committee comprising Chief Directors of the participating Ministries can facilitate coordination of effort at the highest level of the public administration system. A specialised sub-committee on social protection shall be established to provide a protected space for the refinement and advocacy of the social protection agenda.

5.3 Operational Coordination and Management

Ministry of Gender, Children and Social Protection (MoGCSP)

The Ministry of Gender, Children and Social Protection (MoGCSP) shall be responsible for overall operational coordination and have primary responsibility for the implementation and review of the policy. It shall be supported in this responsibility by two bodies:

- the Social Protection Sector Working Committee, and;
- the Social Protection Technical Working Committee.

MoGCSP shall provide a Secretariat for the two cross-sectoral Committees with responsibilities for (i) coordinating agenda-setting and committee business, with inputs from participating organizations; (ii) management and circulation of documentation including minutes, working papers and reports.

The Ministry shall provide leadership for the delivery and overall coordination of social protection initiatives. It shall facilitate collaboration and coordination through a harmonized approach including common reporting, targeting and sector-wide monitoring of agreed sector plans. The Ministry shall also ensure the comprehensive and integrated monitoring and evaluation system.

The Ministry shall be responsible for:

- Overseeing policy integration and strategy development
- Reviewing proposals for new public social protection initiatives within the context of the overall national vision

- Leading the submission of proposals for social protection financing in close collaboration with the Ministry of Finance (MoF)
- Assessing progress against national social protection targets
- Coordinating reporting on social protection to relevant stakeholders including the IMCC, Cabinet, the National Development Planning Commission (NDPC) and Parliament as requested.

Towards overall coherence of social protection efforts in the country, MoGCSP shall undertake:

- Support to mobilization of sustainable funding and technical assistance to support SP including collaboration with development partners and identification and optimization of synergies and resources;
- Tracking of inter-programme linkages and effects and implications for integrated delivery;
- On-going information mobilization, data analysis and needs assessment;
- Monitoring, evaluation, and reporting as shall be required by law and obligations with partners;
- Provision of “clearing-house” support for knowledge management, policy review and conduct of relevant studies.

MoGCSP shall exercise oversight of specialized agencies responsible for social protection and flagship programmes and be responsible for their engagement with the Executive and other structures of Government; namely (i) the LEAP Programme, (ii) the Ghana School Feeding Programme and, (iii) the National Targeting Unit.

MoGCSP shall also provide policy implementation, coordination and technical analytical support to the Labour Intensive Public Works (LIPW) programme which has been initiated under the Ghana Social Opportunities Project (GSOP).

Social Protection Sector Advisory Committee

The Social Protection Sector Advisory Committee (SPSAC) shall be chaired by the Minister responsible for Gender, Children and Social Protection or a representative. It will comprise representation from MDAs, development partners and non-governmental actors engaged in delivering the social protection system. The Committee shall broadly exercise policy coherence, oversight, review and approval of plans and budgets for onward transmission to the IMCC, Cabinet and Parliament as shall be required. Amongst other functions, the Committee shall:

- Assure overall policy coherence related to social protection;
- Oversee the operationalization and periodic review of the governance framework of the social protection system;
- Facilitate review and adaptation of best practice experiences
- Support MoGCSP in planning, implementation and coordination of social protection policies and legislation;
- Rationalize social protection expenditure proposals;
- Promote information dissemination between their sectors/entities and MoGCSP on social protection; and
- Oversee a coherent nationwide monitoring and evaluation framework for the social protection system, on the basis of harmonized methodologies and data collection, analysis and reporting systems.

Social Protection Technical Working Committee

The Social Protection Technical Working Committee (SPTWC) shall bring together technical staff of MDAs and implementing agencies of various social protection programmes to facilitate and coordinate delivery, exchange experiences and lessons. This body shall be chaired by the relevant Director (Policy Planning, Monitoring and Evaluation or Social Protection) of MoGCSP and shall report to the SPSAC.

The primary responsibility of the SPTWC is to operationalize the decisions of the SPSAC and the IMCC and generate the relevant working documents to support their functions, namely production of harmonized work plans and budgets, review expenditure and ensure effective monitoring and evaluation. The Committee shall undertake periodic technical review of the sector and social protection programmes. Representatives of the different organizations shall report back decisions and proceedings to their organizations.

The SPTWC may establish working groups on such specialized issues as social assistance and cash transfers; productive inclusion; social insurance; private sector and civil society participation in social protection; targeting; information technology and knowledge management; complaints and appeals procedures; and monitoring and evaluation.

5.4 Constitutional Commissions

The Constitution provides independent institutions or commissions to facilitate coordinated support for national development in specialized areas. This policy prioritizes the work of two of these bodies for effective implementation of social protection: the National Development Planning Commission (NDPC) and the Commission on Human Rights and Administrative Justice (CHRAJ).

National Development Planning Commission

The National Development Planning Commission by its constitutional mandate guides the setting of national developmental goals around a common vision; determines the thematic development focal areas; and monitors and evaluates progress towards these goals. Therefore, the Commission shall help to ensure coherence in strategic national policies with the country's social protection obligations. In this regard, NDPC shall ensure prioritization and mainstreaming of social protection in national policies and programmes as well as the national long-term development plan.

The NDPC by its representation on the IMCC and access to Cabinet is well placed to support the presentation and pursuit of the social protection agenda at the highest level of government. It shall also ensure the integration of social protection concerns in sector and district medium-term development and annual operational plans. The Commission shall be represented on the SPSAG and SPTWC to ensure the transmission of social protection issues and impacts in national, regional and district developmental planning and review processes.

The Commission on Human Rights and Administrative Justice (CHRAJ)

The Commission on Human Rights and Administrative Justice (CHRAJ) by the Constitution and Act 456 is obliged to investigate complaints of violations of fundamental human rights and freedoms, injustice, misappropriation of public monies and corruption; abuse of power

and unfair treatment of persons by public officers. It has the power to seek remedy in respect of such acts and other related purposes. CHRAJ is also enjoined to educate the public on human rights and freedoms.

Given its decentralized structure and capacity to extend its activities to the town and village levels, the Commission is well placed to support the social protection policy agenda. CHRAJ shall undertake human rights education, advocacy, capacity building and enforcement of rights at national, regional and local levels. CHRAJ shall assist in the investigation of complaints mainly at the sub-national levels (district and regional) as complementary to the main grievance-handling mechanisms provided by the district level social protection committee (DSPCs) and the district assemblies' public relations and complaints committees. At the regional level, CHRAJ shall support social protection policy implementation with monitoring, data collection and analysis from its own investigations, capacity building and technical backstopping in human rights issues. CHRAJ shall be represented on the SPSAG, the DSPCs and Regional Social Protection Committees (RSPCs).

5.5 Sector Responsibilities in Policy Interpretation, Review, Monitoring and Evaluation

Sector responsibilities for policy interpretation, review, coordination, monitoring and evaluation are vested in the Ministries, Departments and Agencies (MDAs). The policy prioritizes the participation of the Ministries of Employment and Labor Relations (MELR), Health (MoH), Local Government and Rural Development (MLGRD), Food and Agriculture (MoFA); Education (MoE); and Finance (MoF).

Generally, these bodies shall be required to participate in the agreed coordination arrangements including the SPSAG and SPTWC meetings. They shall ensure implementation of sector-specific responsibilities in the agreed work-plans and manage their assigned budgets and resources. They shall adhere to agreed reporting and information-sharing commitments and leverage resources through linkages with private sector and civil society partners from within their sectors. More specific obligations are indicated below.

Ministry of Employment and Labor Relations (MELR)

The Ministry of Employment and Labour Relations (MELR) is a critical player in social protection for the wellbeing of working people. It has social security responsibilities linked to employment-related interventions. MELR shall therefore be represented on the SPSAG and SPTWC, and provide guidance in the implementation of the decent work, productive inclusion and social insurance schemes linked to the world of work. It shall ensure the enforcement of social policies in public, private as well as non-governmental organizations, enterprises, firms and offices. MELR shall also facilitate access to and collaboration with its social partners namely employers and labour organizations by the social protection policy stakeholders.

Ministry of Health (MoH)

The Ministry of Health shall be represented on the SPSAG and SPTWC. MoH shall provide leadership in the coordination and implementation in the health aspects of the social protection policy including the National Health Insurance Policy and health services delivery.

Another key action area is maternal and child health and linking MoH and GHS' agenda and programmes of work with the national social protection process to promote synergies and collaboration. Other critical areas of MoH support include

- defining the criteria for exemption of health care for groups not covered
- developing capacity building programmes for strengthening social protection in the health care system
- overseeing delivery of the health aspects of the social protection priorities including malaria, tuberculosis, HIV AIDs and leprosy and
- facilitating delivery of the nutrition aspects of the social protection policy.

Ministry of Local Government and Rural Development (MLGRD)

The Ministry of Local Government and Rural Development shall be represented on the SPSAG and SPTWC. Given its responsibility for oversight of the local governance and decentralization agenda, the Ministry's support shall be as follows:

- Ensuring dissemination of social protection-related information to local authorities and assemblies; securing commitment of these parties to the social protection agenda
- Encouraging complementary social assistance initiatives of assemblies including scholarships for the needy and vulnerable
- Working with MoGCSP and other partners to ensure effective implementation of social-protection programmes in the locality
- Monitoring effectiveness of implementation of the social protection policy at the sub-national level; collating relevant data on issues arising; assessing the performance of poverty reduction and prospects of LED interventions for productive inclusion;
- Encouraging assemblies to provide relevant social services and infrastructural development including CHPS Compounds, basic education facilities and social housing
- Overseeing the implementation of the Labour Intensive Public Works Programmes.

Ministry of Food and Agriculture (MoFA)

Linking agriculture to pro-poor economic growth policies has become an important focus of social protection. It is particularly strategic for addressing vulnerability of rural people, though it has potential for intervening in urban poverty. The Ministry of Food and Agriculture (MoFA) shall be represented on the SPSAG and SPTWC. MoFA shall

- implement its on-going social protection programmes and share lessons from these to improve policy review and enhance synergies
- prepare and present plans for enhancing the incomes and capabilities of rural people through livelihood empowerment and assets building
- advise on risk insurance particularly related to agricultural undertakings
- support the development of integrated geographical information systems on vulnerable areas to facilitate optimal food distribution.

MoFA shall collaborate with the other entities on the SPSAG to support basic nutrition of vulnerable groups especially children at school.

Ministry of Education (MoE)

Education is vital in building human capital and the role of the Ministry of Education in the delivery of the social protection policy. The Ministry of Education (MoE) shall be represented on the SPSAG and SPTWC. Given the preponderance of education-related

social protection interventions, the effective participation of MoE in planning, review, monitoring, evaluation and lessons learning is critical. The linkage of school enrolment and attendance to cash transfers and social assistance, the delivery of flagship programmes as well as other sector initiatives have implications for holistic change amongst the vulnerable. Key responsibilities for the Ministry are to ensure that

- Nutrition support programmes are effectively implemented in schools and children have the required nutritional support;
- Children from poor homes and communities are enrolled in children's benefits schemes; and
- A national school enrolment database integrates with the Ghana National Household Registry.

MoE shall also provide quality assurance and facilitate effective implementation of the flagship social protection programmes related to education, namely the Basic Education Capitation Grant, Free School Text Books and Uniforms and School Feeding.

Ministry of Finance

Reliability and timeliness of required payments for the various social protection programmes in line with planned budgets are essential for effective policy implementation. The Ministry of Finance (MoF) is responsible for planning and overseeing the financing of social protection within the government budget. The Ministry of Finance (MoF) shall be represented on the SPSAG and SPTWC. MoF is required to

- Ensure consistency between policy provisions and financing in order to establish sustainable funding;
- Oversees the financial linkages between the social protection programmes, funding from external sources as well as the statutory funds;
- Ensure reliable financing of the non-contributory social protection provisions, in line with national legislation, policies and budget statements.

In order to perform these functions coherently and consistently, MoF shall lead the effort to find the requisite "fiscal space" through various means including tax reform as well as more efficient collection and prioritization. It is proposed that a clearly designated unit in MoF is established with the requisite technical expertise to facilitate information-exchange with other units responsible for human and social development and expedite action on social protection.

5.6 Implementation Responsibilities through Decentralized Structures

The social protection policy seeks to increase the ability of the extreme poor to meet their basic needs through increasing access to livelihood opportunities and other social protection mechanisms. It is also concerned with establishing linkages among complementary interventions implemented by various agencies, the Regional Coordinating Councils (RCCs) and the Metropolitan, Municipal and District Assemblies (MMDAs). Therefore, decentralized structures and their oversight bodies are critical to policy implementation. This section outlines the roles and responsibilities of the Local Government Service, RCCs and MMDAs and operational social protection structures at these two levels.

The Local Government Service

The Local Government Service (LGS) has responsibility for ensuring effective and capable human resources at the sub-national level. Therefore, its representation on the SPSAG and SPTWC shall be critical in the implementation of the policy. The insights gained at these sectoral operational levels shall enhance effective advocacy on social protection by the LGS at the IMCC level; as well as strengthen its ability to orient local government staff to implement social protection.

The Service which oversees performance standards of RCCs and assemblies shall be essential in ensuring that the delivery of social protection has the critical human resource support required. The LGS shall be required to

- Ensure the establishment, resourcing and effective functioning of social development offices
- Undertake the requisite organizational and job analysis and ensure appropriate recruitment and skills-building and
- Promote effective collaboration on social protection between various actors, departments and agencies at the sub-national level.

Regional Level Structures

At the sub-national level, the Regional Coordinating Councils (RCCs) are responsible for regional oversight, coordination, harmonization of development interventions and technical backstopping. Through the Regional Planning Coordinating Units (RPCU), the RCCs shall ensure consistent attention to social protection throughout the different regions.

The RPCUs are charged with development plan coordination, harmonisation of priorities, monitoring and evaluation of plan implementation and regional performance. The RPCU shall therefore be responsible for

- Identification of social protection issues in the regional context and mainstreaming these into the MMDAs' medium-term and annual work-plans and budgets
- Undertaking relevant data-collection to support, evaluate, monitor and review social protection delivery in the region
- Developing an annual monitoring and evaluation work-plan in line with the National Monitoring and Evaluation Framework for social protection
- Ensuring the capacities of MMDAs to utilize the relevant data collection, planning, implementation, monitoring and evaluation tools for social protection delivery
- Fostering collaboration amongst regional level departments and agencies on social protection
- Organizing quarterly and annual review meetings on social protection.

Regional Social Protection Monitoring Teams (RSPMTs)

The RCCs shall establish Regional Social Protection Monitoring Teams (RSPMTs) within the RPCU to monitor social protection interventions in the Regions. The RSPMTs shall report through the RPCU to the RCC. The team shall monitor implementation of social protection in the respective MMDAs including spot checks on social protection interventions where necessary; and prepare and submit quarterly and annual social protection monitoring reports to the RCC for onward transmission to MoGCSP and NDPC. Membership of the RSPMT shall comprise

- The Chair, Regional Planning and Coordination Unit (RPCU)

- The Regional Economic Planning Officer
- The Regional Social Welfare Officer
- The Regional Community Development Officer
- The Regional Information Services Officer
- The Regional Director of Health
- The Regional Director of Education
- The Regional Director of Agriculture
- The Regional Statistics Officer
- The Regional NBSSI Officer
- The Regional NADMO Officer
- The Regional School Feeding Coordinator

Metropolitan, Municipal and District Assemblies

Assemblies are by law responsible for ensuring equitable access to public resources and inclusiveness in decision making. Local authorities are responsible for a range of services for children, youth, women, the aged, women, disabled, including access to social services and poverty reduction. These services are at the heart of addressing social needs.

Therefore assemblies shall be responsible for:

- Implementing national social protection programmes in their localities with assigned resources and
- Undertaking local, complementary social protection programmes including food security, education, health, housing, sanitation and employment creation initiatives.

The District Planning Coordinating Units (DPCUs) shall support the assemblies in these functions. DPCUs in their responsibility for coordinating plan preparation, budgeting, implementation, monitoring and evaluation in the context of the district medium term development plan (DMTDP) shall

- Support needs identification in relation to social protection
- Integrate and eventually mainstream social protection in district medium term plans
- Collect data on all social protection interventions in the locality including those by Members of Parliament, NGOs, CSOs, traditional authorities, private sector, social groups and associations to generate a holistic picture of local social protection
- Provide a platform for sharing experiences and identifying good practices in social protection in the locality
- Provide local level monitoring, evaluation and delivery review.

District Social Protection Committee (DSPC)

Within the DPCU, a District Social Protection Committee (DSPC) shall be established to lead activities to implement the above functions. Further details on the objectives, functions and membership of the DSPCs are provided in Appendix 8.

The DSPC shall have the following sub-committees:

- The Child Protection Sub-Committee
- The LEAP Implementation Sub-Committee
- The HIV-AIDs Sub-Committee
- The School Feeding Sub-Committee
- Sub-Committees for a Major Social Protection Intervention

Community Social Protection Committee (CSPCs)

The CSPCs shall also facilitate the formation of Community Social Protection Committee (CSPCs) in selected communities and organize and conduct training of community committee members. The CSPCs shall provide critical functions in the areas of:

- Community sensitization on social protection
- Identification of beneficiary eligible households
- Assisting enumerators in household identification and listing during proxy means test and other data collection exercises
- Assisting in the enrolment of social protection interventions
- Assisting in monitoring compliance on co-responsibilities by beneficiary households
- Assisting in case management issues
- Reporting on social protection activities at the community level
- Facilitating the linkage of beneficiaries to other social protection services and opportunities.

(See details of the objectives, functions and membership of the CSPCs in Appendix VIII)

5.7 Public Institutional Stakeholders

A range of key public institutions within their requisite mandates have considerable influence on developing and ensuring effective and timely social protection for various sections of the population. These include SADA, GSS, NITA, NADMO, COTVET, NHIA, YEA among others. Their collaboration with the Ministry of Gender, Children and Social Protection (MoGCSP) in critical areas of interest shall be an important undertaking under this policy.

The **Savannah Accelerated Development Authority (SADA)** offers considerable prospects for engagement and collaboration in the northern part of Ghana, where an appreciable proportion of extreme poor households are concentrated. SADA is required to facilitate programmes focused on improved access to food, sustainable livelihoods and safety net investments for vulnerable areas in the Northern Savannah Ecological Zone (NSEZ), implement programmes aimed at flood mitigation and environmental renewal to improve water resources management and disaster preparedness, cooperate with key statutory institutions and implement programmes to support gender and vulnerability mainstreaming of gender and other issues of vulnerability. Therefore this collaboration is critical for reaching the poorest sections of the population as well as distilling lessons for similar regional development initiatives.

The **Ghana Statistical Service (GSS)** which has the responsibility of collecting national data shall provide critical support in terms of the incidence, trends and patterns of poverty. The availability of information, communication technology resources, the rapid advances in electronic communication and data management provides valuable opportunity for changing the game.

The **National Information Technology Authority (NITA)** shall facilitate the effective employment of electronic resources for social protection to ensure connectivity and support for data centres.

The **National Development Management Organization (NADMO)** which provides emergency responses to situations also has responsibility for preparing, preventing and rehabilitation after disasters and emergencies. Its disaster management responsibilities go

beyond present disasters to include disaster prevention, risk and vulnerability reduction as well as post-emergency rehabilitation and reconstruction efforts. NADMO also employs monitoring and early warning systems and disseminates timely information and warnings. It is a de-concentrated entity with two hundred and forty-three (243) district offices. Ultimately, NADMO seeks to improve the livelihood of the poor and vulnerable in rural communities through effective disaster management, social mobilization and employment generation.

The **Council for Technical Vocational Education and Training (COTVET)** has a responsibility to formulate policies and coordinate activities relating to technical and vocational training as well as apprenticeships in the formal, informal and non-formal sectors of the economy. It works to raise the income generating capacities of people, especially women and low income groups through competency-based training programmes and complementary services. COTVET's Ghana Skills Development Initiative (GSDI) builds capacity in the informal sector and assists trade associations to improve the traditional apprenticeship system with a view to standardizing training and coping with technological developments. COTVET shall partner the social protection agenda in the delivery of a National Apprenticeship Scheme.

The **National Health Insurance Authority (NHIA)** is expected to ensure equity in health care coverage; enhance access by the poor to health care services; and protect the poor and vulnerable against financial risk, manage the NHI Fund and provide a decentralized system to receive and resolve complaints by members of the NHIS and health care providers.

The **Youth Employment Agency (YEA)** has been established to empower young people to contribute to national socio-economic and sustainable development. Its objective is to support youth between the ages of 18 to 35 years to transit from a situation of unemployment to employment through skills training and internship modules. The agency is required to coordinate all youth employment and entrepreneurial programmes, supervise and facilitate job-creation modules.

Other critical partners include the **Environmental Protection Agency (EPA)**, the **Social Security and National Insurance Trust (SSNIT)** and the **Community Water and Sanitation Agency (CWSA)**. More detailed information on their mandates and activities are elaborated in Appendix IX.

5.8 Non-State Actors

Historically, non-state actors have played an important role in social protection delivery. Their partnership shall be encouraged in this regime. The following section presents the envisaged roles of traditional authorities, non-governmental and civil society organizations (NG/CSOs), organized labour, faith-based organizations, development partners, media, universities, policy research institutions and think-tanks and finally, the private sector.

Traditional Authorities

Chieftaincy is an important institution in Ghana, particularly at the local level. Traditional leaders are critical to nurturing traditional values and building social cohesion. Over the last decade, traditional authorities have implemented appreciable social protection programmes in education, environment and health. Collaborations and partnerships with traditional leaders

are critical for improving social protection service delivery and reinforcing accountability. Engagement with traditional authorities by state agencies for the implementation of the policy shall be at the collective level through the National and Regional Houses of Chiefs, as well as at the individual, local and community levels.

In view of these considerations, traditional authorities shall be responsible for:

- Promotion of traditional social protection mechanisms that reduces community risks
- Mobilisation and sensitization of the population on social protection
- Mobilisation of resources and advocacy for increased support for social protection programmes
- Initiation and continuation of their own social protection interventions
- Participation in policy and programme review and advocacy on social protection at the national, regional and local levels.

Non-Governmental, Organized Labour and Civil Society Organizations

Non-governmental organizations (NGOs), Organized Labour and other civil society (CSOs) bodies (including membership organizations, community groups, self-help societies, market associations, *susu* groups, cooperatives and welfare groups) provide important assistance in coordinating and delivering social protection including relief support and linkages to resources and services. The policy shall maximise the opportunities offered by informal social networks and the practice of reciprocity.

NGOs and CSOs shall be encouraged to build on their track record of traditional social protection practices. In the medium and longer-terms, NGOs/CSOs watch-dog functions shall be expected to increase as capacities for social accountability grow. These parties shall also be expected to play critical roles in promoting productive inclusion and voluntary social insurance.

At the national and regional levels, NGOs and CSOs shall

- Advocate social protection policies and legislations;
- Communicate social protection policies and legislations to their membership and principals and sensitize the population on social protection;
- Mobilize resources and advocate increased funding for social protection programmes;
- Participate in policy planning and implementation;
- Monitor the operationalization of international instruments on social protection;
- Monitor social protection programmes implemented by the public sector;
- Undertake relevant studies to improving delivery of the social protection policy.

The National Civil Society Platform for Social Protection shall be strengthened to provide a credible partnership and channel for reaching out to non-state partners. Collaboration with organized labour movements and professional associations including the Trades Union Congress (TUC) and the Ghana Federation of Labour to achieve the above objectives as well as the decent work agenda shall be prioritized.

At the local level, NGOs and CSOs shall collaborate with government in social protection by

- Implementing their traditional and non-state social assistance interventions in their areas of operation
- Undertaking self- and mutual-help activities relating to financial and productive inclusion

- Monitoring public as well as non-state social protection interventions
- Assisting in verification and proper targeting of the beneficiaries
- Promoting social accountability activities and playing watch dog roles
- Initiating and piloting innovations in social protection in line with local priorities and in response to demands of principals
- Strengthening linkages amongst themselves and with state agencies to reduce duplication in targeting and programme over-laps and
- Supporting capacity development of families and communities.

Faith-Based Organizations (FBOs)

Historically, faith organizations and communities have filled in critical gaps in social protection delivery in Ghana and complemented the efforts of traditional society, including mutual health insurance schemes. Several FBOs are still engaged in providing relief, social assistance and promoting financial and productive inclusion. Faith leaders have considerable social influence and capacity for social mobilization. FBOs shall be encouraged to

- Continue social protection programmes particularly in under-served areas;
- Conduct public education amongst their membership on the importance of social protection to achieving sustainable development;
- Participate in social protection programme development, policy review events, and monitoring and evaluation efforts;
- Assist in identifying potential beneficiaries of social protection interventions;
- Undertake relevant advocacy on emerging social protection issues and potential target groups.

Development Partners

Development Partners have played catalytic roles in promoting and funding social protection initiatives. Within the national social protection policy framework, Development Partners shall be expected to:

- Support social protection policy formulation and review through various means
- Provide technical support for social protection policy analysis, planning, budgeting, implementation, monitoring and evaluation
- Align their financial support to the priorities of this policy;
- Contribute to strengthening human resource capacity for implementation
- Collaborate with NGOs and CSOs to support monitoring and evaluation initiatives
- Facilitate access to best practice models in other countries and information-sharing.

The Media

Given their strategic role in public information, education and capacity-building, the media (print, electronic and audio-visual) shall be engaged as well as encouraged to

- support public education in social protection;
- assist in testing policy preferences and options in social protection programme delivery;
- keep the public informed about social protection priorities and best practices from various parts of the country and on different aspects;
- record and disseminate good practices and lessons learned in social protection; and
- highlight the challenges of implementation for real-time action by implementers to enhance responsiveness.

Universities, Policy Research Institutions and Think-Tanks

Effective policy implementation and reform depends on a strong knowledge base including on-going research including quantitative and qualitative information for evidence-based decision-making; as well as up-to-date capacity. To this end, universities, policy research and capacity-building institutions shall be responsible for:

- Policy research in the key areas of social protection for the purposes of
 - issue identification
 - contribution to knowledge and to the debate on social protection
 - monitoring and evaluation, particularly identification of results, impacts and lessons
 - evidence-based advocacy and
- Training of various personnel in social protection-related techniques and capacities.

The Private Sector (PS)

Private sector entities have contributed considerably to social protection in Ghana. Corporate organizations through their social responsibility schemes have provided social assistance, relief as well as basic social infrastructure to deprived communities. Small and informal operators have supported community causes as well as membership welfare. In the context of this policy, the PS shall generally be expected to

- support social protection interventions through structured corporate social responsibility (CSR) schemes and initiatives financially and in-kind;
- assist the state in apprenticeships and employment schemes;
- contribute inputs and products for social assistance;
- initiate social employment schemes for communities in which they operate;
- monitor the social protection policy from the private sector perspective and contribute to making a strong business case for social protection;
- support social infrastructural development to improve access of the poor and vulnerable; and
- engage in and promote decent work in their establishments.

CHAPTER SIX: MECHANISMS FOR POLICY DELIVERY

This chapter identifies the main mechanisms to ensure the strengthening and effective delivery of the Ghana's Social Protection system.

6.1 Targeting

The Ghana National Household Register (GNHR) shall be the primary mechanism for selection of beneficiary households for pro-poor social protection interventions and a means for facilitating integration of initiatives such as LEAP, LIPW and GSFP. Using a national data-base will facilitate informed decision-making on poverty, vulnerability status and beneficiary selection.

Consolidating the host institution, the National Targeting Unit (NTU) is a priority under the policy, including securing relevant expertise for data collection and public information. The next steps include:

- Promoting the GNHR as the primary targeting tool for social protection programmes;
- Ensuring the sustainability of the GNHR once the initial registry has been developed;
- Developing strategic partnerships to strengthen the technical capacity of NTU;
- Establishing linkages and coordination mechanisms with institutions involved in beneficiary data management such as the National Identification Authority, Social Security and National Insurance Trust (SSNIT) and National Health Insurance Scheme (NHIS), and the support of the Ghana Statistical Service (GSS), the Births and Deaths Registry (BDR) and the National Information Technology Agency (NITA).

While the policy prioritizes intervening at the household level, some targeting is necessarily individual, such as in the case of social pensions, disability assistance or maternity insurance. Therefore, for those relevant programmes that target the poor, individual targeting shall complement the application of social protection through the Ghana National Household Register (GNHR). To facilitate credible, equitable and reliable targeting, these approaches and selection mechanisms and tools shall be reviewed for effectiveness on an ongoing basis. Poverty analyses and other relevant exercises to underpin the targeting (updating the PMT) shall be subjected to periodic review based on wide consultation and scientific processes as well as international best practice. As appropriate, consideration shall be given to universal categorical transfers, which are regarded as simple to manage with lower administrative costs than means-tested programmes.¹¹

6.2 Financing and Budgeting

The Government has the main responsibility for ensuring effective and consistent social protection delivery through financing from public sources. To this end, the policy envisages adequate provision for social protection in the national budget from the consolidated fund. To this end, social protection planning and budgeting shall be integrated into the multi-year budgeting and performance management frameworks. Actions shall include

¹¹ See Cain, Emma (2009) Social Protection and Vulnerability, Risk and Exclusion Across the Life-Cycle. HelpAge International UK/OECD

- Construction of a functional classification for social protection based on the Government Financial Statistics (United Nations definitions)
- Inclusion of a summary the social protection budget as part of the national budgeting statement
- Strengthening capacity for social protection budget planning, execution, and expenditure tracking
- Review and update of the objectives of social development indicated in the national budget statement
- Provision of annual input for national budget reporting.

Effective and accountable performance in social protection should encourage the government to create the requisite fiscal space. To promote this agenda, MoGCSP shall ensure the development of up-to-date business cases for social protection.

To integrate the social protection policy implementation into the budget framework process, MoF shall support MoGCSP and stake-holding agencies to translate the main social protection programmes into functional budget codes. In accordance with the national budget calendar and cycle:

- MoGCSP and partner MDAs shall submit the projected requirements to the SPTWC to develop a work-plan and summary of budget requirements;
- Budget proposals shall be reviewed by the SPSAG and the relevant Parliamentary Select Committees
- Based on the identified social protection interventions, MoF shall support MoGCSP to review and update short and medium-term expenditure plans in the social development section of the national budget framework paper.
- The Minister responsible for Gender, Children and Social Protection shall defend the budget and work-plan with the requisite bodies including MoF;
- The social protection policy priorities shall be aligned with the national medium-term public expenditure projections
- Approved funds shall be administered through the sector ministry of the implementing agencies.

Complementary Funding Resources

While the government has the responsibility for ensuring consistent social protection financing, innovative financing strategies and interventions by social partners from the private sector, other non-state actors and development partners must be encouraged for the following reasons.

- Ghana has a rich tradition of support for social protection from non-state sources including traditional authorities, community and mutual-help entities. This should be sustained to encourage potential donors who would welcome reliable, transparent usage of their donations;
- In relation to the SDGs, “Financing for Development” recognised the importance of domestic sources with expectations of private sector and philanthropic sources
- The Coordinated Programme of Economic and Social Development Policies (Transformation Agenda) 2014-2020) envisaged a dedicated fund for social protection to consolidate fragmented sources of funding.

From these perspectives, complementary resources and funding shall be encouraged. To facilitate transparency and accountability, a Social Protection Trust shall be established. The

Trust Account shall provide an opportunity to mobilize funds largely from sources outside the Consolidated Fund. The Trust shall be professionally managed with the proceeds viably invested and wide publication of the annual accounts and audit. It shall provide a reliable, one-stop facility for organizations and individuals to contribute to social protection. The Social Protection Law shall prescribe some potential sources for the Trust. However, the existence of the Trust shall not take away government's responsibility to create the fiscal space required to discharge its obligations.

It is also expected that local authorities shall also raise complementary funds for social protection from corporate social responsibility (CSR) arrangements in their localities, locally/internally generated revenues (IGRs), royalties and peoples' contributions, in line with the provisions from the Inter-Governmental Fiscal Framework (IGFF).

6.3 Transparency and Accountability

The aim of the social protection policy is to address risk, vulnerability and exclusion. However, beyond this, risk is considered in the governance and fiduciary senses.

In the governance sense, beneficiaries and actors are shareholders in social protection resources and interventions, and must have their contributions well-guarded. In this regard, accountability measures shall be in place at the national, regional and local levels. Effective monitoring, evaluation and reporting systems, horizontally and vertically through the public sector systems shall be the first recourse. Complementary activities shall be undertaken by relevant bodies located in the IMCC, Cabinet Secretariat, NDPC and CHRAJ and key non-state bodies. In particular, the provisions of the National Anti-Corruption Action Plan (NACAP) shall be extended to social protection interventions. Stakeholders shall be sensitized to its provisions, and sanctioned as shall be required. These shall be complemented with social accountability mechanisms and actions of civil society and citizenry discussed below.

To address fiduciary risk in the more traditional sense (where there is the possibility of non-optimal performance in the beneficiary's best interests or not achieving value-for-money), legal safe-guards shall be pursued particularly relating to pension funds and insurance schemes.

Social Accountability, Grievance Handling and Feedback Mechanisms

Citizens' participation in social protection processes is critical. Their feedback on the implementation process, experiences with services and perspectives would facilitate ownership. So far, the supply side of social protection has attracted more attention and preceded the demand aspects. To facilitate sequencing and progression of social protection efforts (such as the intended up-scaling, introduction of new interventions and linkage to existing programmes), the policy requires better activation of the demand side.

The social protection effort has a strong opportunity in the wealth of practice, tools and processes in social accountability that have been developed under the LEAP, LIPW and the SFP. Ghana's District League Table¹² approach to strengthening social accountability for national development provides a modality for assessing local level performance in services for social protection including education, sanitation, rural water coverage, health delivery,

¹² Developed by the Ghana Centre for Democratic Development and UNICEF

security coverage and governance. These and other good practices shall be reviewed and consolidated in a common practice manual for wide dissemination, training and adoption for the social protection sector.

Clear grievance and redress processes at the local level shall be implemented by the CSPC, DSPC, the Assembly Complaints Units/Public Relations and Complaints Committees and district offices of CHRAJ shall provide relief for aggrieved parties. Grievance-handling mechanisms and standards shall be widely publicised. Active employment of social accountability strategies shall be encouraged.

Financial Accountability Arrangements

Expenditure on social protection shall be subjected to the Ghana Integrated Financial Management and Information Systems (GIFMIS) Framework. MoGCSP and partner agencies shall be required to provide quarterly financial management reports on programme basis. There shall be audits as required by the financial management protocols of Ghana including mandatory annual, external audit under the auspices of the Auditor-General's Department and regular internal audit functions as prescribed by the Internal Audit Agency. Social protection expenditure and performance shall be subjected to the scrutiny of the Public Accounts Committee of Parliament.

6.4 Legal Requirements

The conduct of social protection shall be within the laws of Ghana including the Public Financial Management, Internal Audit and Public Procurement Legislation. To facilitate this, a dedicated social protection law shall be promulgated and applied to secure the rights of the vulnerable; guide operation and delivery of programmes; and secure dedicated financing for social protection above partisan considerations.

6.5 Monitoring and Evaluation Arrangements

The different social protection programmes in Ghana have individual monitoring and evaluation frameworks with varying requirements, indicators and functions. In order to ensure effective monitoring and evaluation (M&E) of policy delivery and track developments in social protection holistically, two levels of M&E are required:

At the individual programme level: each component programme (starting with the flagship programmes) shall have a fully functioning M&E system that identifies key results indicators, regular data collection, management and reporting. Individual programme monitoring shall be the responsibility of the appropriate institution.

At the overall policy level: An overarching M& E Framework designed to track inter-sectoral, inter-programme performance in social protection according to the objectives, strategies and interventions of the policy in a time-efficient manner. The individual programme M& E systems shall feed into this framework to facilitate tracking of the status of implementation and beneficiary communities and households with each intervention. The overarching M&E framework shall provide key results and performance indicators that shall be applied across the programmes, in line with the overall policy agenda. This overarching M& E Framework shall address three main purposes:

- Tracking the strategic objectives: yielding outcomes relating to the effectiveness of policy provisions, strategies and resources in achieving the goals and objectives
- Assessing operational objectives: monitoring outputs to determine if implementation plans, systems and service delivery are meeting the required objectives
- Meeting learning objectives: producing evidence for improving the design of interventions including programme design, targeting and coverage.

The social protection M&E Framework shall be underpinned by an efficient management information system (MIS), selected studies and research assigned to the relevant institutions with requisite capacities, documentation review, periodic policy review, a robust knowledge management and communication agenda and evaluation. Appendix X provides further information on the establishment of the MIS and related functions.

Monitoring and evaluation of social protection must be located in the national M&E arrangements; and cognisance taken of the different institutions charged with M&E, at the national, regional or local levels. Therefore, both the programme and overarching M&E systems shall be closely aligned to the National M&E system overseen by the National Development Planning Commission (NDPC). NDPC shall also receive M& E reports emanating from the RCCs and MMDAs. The PPMED of MoGCSP shall

- Facilitate integration of social protection-oriented RME capacities into relevant departments of participating Ministries, Departments and Agencies (MDAs)
- Ensure regular training of field officers to update their knowledge of social protection-related M&E approaches
- Establish an annual forum for all stakeholders to engage periodically to review progress, achievements, results and the way forward
- Respond to queries and disseminate national findings for local level consumption; while show-casing local level successes and lessons.

6.6 Branding and Communications

It is critical to frame social protection appropriately in the light of the political, economic, social and communication issues and challenges. Policy stakeholders shall exploit every opportunity to promote key messages for social protection delivery. These shall include:

- The critical contribution social protection makes to economic and social development;
- Social protection as a right, not as an unmerited reward or handout;
- Social protection is for all sections of the population and has different dimensions across the life-cycle, even though the vulnerable and the deprived may require priority attention;
- Responsibilities for and delivery of social protection go beyond the family and community, even though Ghana has a rich tradition in this regard, which shall be built upon and harnessed.

Relevant feedback on policy implementation as well as good practice instances and lessons learned across different social protection interventions must be shared at the national as well as the sub-national levels. Therefore, communication and knowledge management arrangements that would ensure experience and information-sharing in social protection are necessary. The policy's communication strategy shall include:

- Providing information on a regular, consistent and timely basis to identified parties;

- Using different communication channels and media to ensure access by the different categories of stakeholders;
- Utilising information, communication technology (ICT) extensively to overcome geographical and social challenges and facilitate interactive engagement, and
- Mobilizing feedback and inputs from a wide group of stakeholders.

To these ends, policy implementation shall

- Utilise publication as well as electronic channels of communication (e-mail, social media and networking)
- Engage news media in productive and constructive ways including a group of media practitioners specializing in social protection
- Make provision for translation of policy summaries in Braille and selected local languages, as well as the production of audio-versions;
- Implement a joint programme of public communication and advocacy between the National Civil Society Social Protection Platform and MoGCSP;
- Include local level opinion leaders such as Presiding Members, Coordinating Directors and Traditional Authorities, Religious Heads and Opinion Leaders in information dissemination efforts;
- Take advantage of meeting opportunities to update information on social protection in the locality.

6.7 Research, Knowledge Management and Advocacy

Policy implementation and review shall be enriched by an evidence-based approach. Relevant information is also critical for the advocacy roles the policy envisages MoGCSP adopting towards enhancing access of the vulnerable to social services and interventions. This requires on-going quantitative and qualitative research. It also involves functioning knowledge management platforms to disseminate information, generate relevant feedback and encourage sharing of topical findings and lessons from national and international experiences. Virtual platforms shall be prioritized; however, these shall be complemented with policy forums, seminars and learning events. An initial list of study areas has been provided in Appendix 11.

6.8 Provisions for a Transition Agenda

The first year of policy implementation shall focus on a transition from project-like approaches to national-level programming. The priority steps for the transition are:

1. Seek and attain approval of the National Social Protection Policy and the secondary social protection policies (LIPW, GSFP) by Cabinet. **The highlights of these draft secondary policies are presented in the Section below.**
2. Initiate processes for validating the draft Bill and subsequent processes for passage;
3. Develop a road map for institutionalizing the social protection programmes with the approval of Cabinet and Parliament and with support from the Attorney-General's Department and the Public Services Commission. These are:
 - Livelihoods Empowerment Against Poverty
 - Ghana School Feeding Programme
 - Labour Intensive Public Works Programme
 - National Targeting Unit

4. Develop a strategy for reviewing, up-scaling and strengthening existing/on-going programmes
5. Develop indicators and action plans for agreed measures
6. Undertake relevant baseline studies and linkage studies
7. Develop mechanisms and protocols for “working together” by social protection programmes and strengthening linkages including
 - common requirements for targeting, reporting, monitoring, evaluation; gender, disability, social accountability mechanism
 - common memorandum of understanding
8. Work with MoF to establish financial codes and budgetary mechanisms
9. Establish common, overarching Management Information System
10. Establish knowledge management network/platform for information-sharing and sharing lessons
11. Develop guidelines for the establishment of the Social Protection Trust
12. Work with the IMCC Secretariat to operationalize the Social Protection Working Committee of IMCC
13. Operationalize and orient the coordination structure, namely
 - Sector Advisory and Technical Working Committees (SPSAG/SPWTC): composition and terms of reference
 - Regional SPMT
 - District SPC (to incorporate sub-committees of all the flagship programmes)
 - Community SPC (to operationalize these in selected communities)
14. Develop a branding, public education and communication strategy
15. Work with LGSS to operationalize and strengthen District Social Development Departments
16. Develop a training and development/ capacity building plan for social protection with the LGSS, MDAs and other relevant parties.

6.9 Highlights of Secondary Policies to Accompany the National Social Protection Policy: The Labour Intensive Public Works and School Feeding Policies

As indicated in the Transition Agenda above, the National Social Protection Policy is accompanied by two (2) secondary policies for key interventions, namely the School Feeding and the Labour Intensive Public Works Policies. Their goals, objectives and focus are presented below.

The Labour Intensive Public Works Policy

The overall goal of the Labour-Intensive Public Works Policy is expanding income earning opportunities to the unemployed (particularly the economically active poor) and accelerating local economic transformation. The policy objectives are

- To reduce extreme poverty through provision of gainful LIPW income-earning opportunities to rural-urban poor.
- To develop national capacity towards sustainable LIPW delivery
- To promote the acquisition of vocational and technical skills by LIPW workers
- To reduce infrastructure deficits and increase national physical assets necessary for local economic transformation.
- To enhance effective implementation, ownership and sustainability at all levels.
- To promote private sector participation in job creation and social development through economic incentives.

To achieve these objectives, the following policy thematic areas are identified:

- Enhancing job opportunities for the economically active poor
- Transforming local economies
- Enhancing local employable skills
- Promoting private sector participation
- Promoting decent work standards.

The policy focuses on the following sectors: infrastructure development; agriculture sector; climate change (adaptation and mitigation activities); service sector; and rural electrification and water supply.

The School Feeding Policy

The goal of the School Feeding Policy is to deliver a well-organized, decentralized intervention providing disadvantaged school children with nutritionally adequate, locally produced food thereby reducing poverty through improved household incomes and effective local economic development.

The policy objectives are

- Provide sustainable social development support to children in deprived Ghanaian communities through an efficient and reliable school feeding programme
- Strengthen collaboration and coordination between national and sub-national actors in implementing school feeding
- Foster local economic development through capacity support for local enterprises involved in food production, marketing and processing
- Promote local collaboration and joint ownership of child nutrition, health promotion and education by local authorities, communities and stakeholders

The policy thematic areas are

- Sustainable financing of school feeding
- Securing and sustaining the transformation and relevance of school feeding
- Effective coordination and management
- Monitoring, evaluation and information-sharing
- Strengthening farmers' involvement in school feeding
- Streamlining service delivery through the caterer-contractor system
- Strengthening local ownership of school feeding programmes

Cross-cutting focal areas are gender-sensitivity and social inclusivity, social accountability, environmental management and sustainability and image building and information management for school feeding.

6.10 Provisions for Policy Review

The social protection policy shall be implemented over a fifteen-year period from 2016 to 2031. On an annual basis, effective application of the monitoring and evaluation provisions as well as indicated studies shall provide insights on the extent of implementation of policy provisions. The composite results shall be appraised in annual review meetings and the lessons learned applied to on-going policy implementation. At the end of the first year,

progress on the Transition Agenda above shall be assessed; as well as a re-alignment in the context of national long-term development planning.

In the third year, a process review including the timing of activities, release of resources, uptake of initiatives as well as other processes shall be undertaken. This shall also allow for identification of emerging priorities.

A mid-term review shall be conducted at the end of the sixth year to examine extent of implementation of the first two phases. It shall also assess the continued relevance of the rationale, vision, objectives and key areas of policy action. Completed activities and achieved targets shall be replaced with arising priorities and cognisance taken of changing political and economic realities. Policy coherence exercises shall be conducted. The mid-term review process shall include stakeholder consultations at all levels involving public and private sector actors, traditional authorities, media, other civil society as well as organized labour. The results shall be used to revise and update the policy framework, within the framework of the National Social Protection Legislation.

A major evaluation shall be initiated in the tenth year of implementation to review the results and nascent impacts of the policy interventions. The exercise shall also review the policy vision, goals, objectives, relevance and selection of strategies. Selected targets from the SDGs menu shall provide an additional basis for assessment (See Appendix5).

It is envisaged that within the decade, there shall be a reduction in extreme poverty, increasing efforts at mandatory and voluntary insurance and stronger linkages to productive inclusion. Therefore, new perspectives and positions shall be required. This evaluation shall focus on providing the next steps and priorities for action for Years 11 to 15.

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