

Towards a paradigm shift in social protection in developing countries? Analysing the emergence of the Ghana national unemployment insurance scheme from a multiple streams perspective



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ABSTRACT

The COVID 19 pandemic continues to cause a lot of uncertainty around the world. At the onset of the pandemic, governments responded with policies and programs to curb its devastating effects on citizens, and Ghana was no exception. Although the Ghanaian government introduced various stop-gap measures to mitigate the effects of the pandemic, the inadequacies of the extant social welfare system was badly exposed. Consequently, as the pandemic seethed on, there were calls for reform of the existing social protection system and the introduction of new programs, especially for those in the informal sector. In response, the government introduced a new National Unemployment Insurance Scheme (NUIS). How did this happen? What led the government to accept tentatively the need to reform and transform the social welfare system after years of policy padding and the dragging of feet? Drawing on Kingdon's Multiple Streams Framework, we argue that the pandemic created a policy window, which enabled policy entrepreneurs to push the unemployment insurance idea to reform the existing social welfare system. The introduction of a NUIS, is seen as a paradigm shift in social protection and more broadly in social policy. The objective of this paper is to examine how the NUIS got on government's agenda, and whether the NUIS is a game changer in social protection in Ghana. We sourced information mainly from secondary sources.

Introduction

In March 2020, the World Health Organisation (WHO) declared COVID-19 (SARS-CoV-2), a viral infection first identified in Wuhan, China, in the latter part of 2019, a pandemic. Since its emergence, COVID 19 has affected almost all countries globally, both directly and indirectly. The impacts of the pandemic which continues till date spanned health, social, economic, and political dimensions of peoples lived experiences. Besides the loss of human lives¹ and livelihood, and the challenge that the pandemic posed to national health systems and the economy in general, it was noted that "...tens of millions of people are at risk of falling into extreme poverty...informal economy workers are particularly vulnerable because the majority lack social protection and access to quality health care and have lost access to productive assets" (ILO; FAO; IFAD; WHO, 2020). Consequently, countries all over the world developed measures to deal with the pandemic and its effects, notwithstanding the uncertainty surrounding it.

Policymakers globally had difficulty managing the pandemic due its suddenness, uncertainty, and unpredictable nature. Countries with ex-

isting strong health and social support systems may have had a better start in dealing with the pandemic, while others without such systems or with weak systems (a concerning problem for the WHO), such as poor/developing countries, particularly those in sub-Saharan Africa (SSA), had to put in place stop-gap measures to deal with the pandemic. Although the fears of most people bothering on how SSA countries with weak health facilities could survive the pandemic is abated to some extent, the consequences of the pandemic and the nature of governmental response calls for the reform of social protection programs and the introduction of new ones where appropriate.

In Ghana, the government had to put in place ad hoc interim measures, especially during the partial lockdown from March 30 – April 19, 2020 (Foli & Ohemeng, 2022). During this period, the government, led by the Ministry of Gender, Children, and Social Protection (MoGCSP) in collaboration with the National Disaster Management Organisation (NADMO) and Metropolitan, Municipal, and District Assemblies (MM-DAs) distributed food and other essential supplies, as well as provided emergency shelter for the underprivileged. In addition, the government for a limited time, supplied water freely and provided a 50% waiver on

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¹ The total confirmed death as of July 22, 2022, was about 6.38 million.

electricity consumption from April – June 2020. Frontline health workers were also offered a 50% increase in basic salary, as well as a Life Insurance cover. These measures formed part of a three and half year Ghana COVID-19 Alleviation and Revitalization of Enterprises Support (CARES), titled, “Obaatan pa” programme by the government to help better manage the effects of the pandemic.

It is noteworthy that the social protection measures instituted to deal with the pandemic and its effects were criticized as being inadequate in addressing the needs of Ghanaians, and especially the most vulnerable in the society (Bukari et al., 2021; Centre for Democratic Governance (CDD)/Afrobarometer 2022; Foli & Ohemeng, 2022; HRW, ISER, FoN, 2021). Others attributed the problem to the fragmentation of social policies, which made it difficult for the government to address the problems that emerged from the pandemic in a holistic way (Foli & Ohemeng, 2022). Critics consequently called for the harmonisation, expansion, and the strengthening of the existing social welfare measures by transforming the current social welfare system in the country. To these critics, the pandemic had not only exposed the inadequacies of social protection, but also the need for a comprehensive and transformational sector to meet future vulnerabilities (Foli & Ohemeng, 2022).

Public officials acknowledged these criticisms and the failure of the prevailing system to cater for Ghanaians under such an extreme circumstance. There has, therefore, been a consensus for the need to introduce new social welfare regime that can overcome the failures of the present system. For instance, at the height of the pandemic, some top government officials, and civil society organisations (CSOs) proposed that the country should develop an unemployment insurance system (Foli & Ohemeng, 2022), targeted at those who lost their jobs (and those who may lose their jobs in the future) due to the coronavirus (Darko, 2020; Editorial, 2020; Graphic, 2020) and other unforeseen events. To these officials, such a program should reflect what exists in most developed countries.

The government accepted these criticisms and suggestions and developed a National Unemployment Insurance Scheme (NUIS), with the hope that such a scheme may help deal with future unforeseen circumstances and uncertainties in the country. According to the government, a major outcome of the pandemic was the unprecedented levels of unemployment and joblessness recorded (Ofori-Atta, 2020). To the government, while Ghana largely avoided serious health ramifications, including public sector job losses, private sector jobs were lost and that there are still unique set of socioeconomic challenges to overcome. Hence, the best way to resolve some of these problems in the future is through the introduction of the NUIS, which has been described as a “game changer” “that would help bring calm on the labour front as it would provide hope for people who lost their jobs during the pandemic...help ensure the security of their jobs” (Korankye, 2022).

It is within this milieu that NUIS was introduced. The scheme is primarily a contributory system with defined benefit for the sole purpose of providing income support and re-employment services to workers who involuntarily become unemployed due to unexpected future events and meet specified eligibility criteria. A key component of the scheme is a systematic training and retraining of the unemployed from such unexpected shocks to enable them regain employment in the shortest possible time. The training and retraining programme is, thus aimed at preserving and upgrading the human capital and skills of workers who lose their employment or are under-employed because of the current and future pandemics. It is, therefore, the hope of the government that this new scheme will transform the country’s employment landscape since many will be given the opportunity to get on board the programme.

The objective of this study, therefore, is to expand the existing studies on COVID 19 and social protection by examining the factors that led the government to respond and accept the need for a new social program and transform the sector by moving away from what has been described as policy padding that has characterised the social welfare system since independence in 1957 (Foli & Ohemeng, 2022) and to see whether the NUIS is a paradigm shift from the predominant social welfare system or

just another policy padding of the system. In short, the study attempts to explain the acceptance, the introduction of new the NUIS, and the subsequent expansion of social protection measures that can serve the needs of the populace beyond the pandemic. This study asks: what led the government to accept tentatively the need to reform and transform the social welfare system after years of policy padding and the dragging of feet? How did Ghana come to formulate and implement NUIS?

To answer these questions, we turn to Kingdon’s Multiple Streams Framework (MSF), which scholars continue to utilise in understanding policy making, especially when it comes to agenda setting (Kingdon, 2003, 2011). Consequently, we argue that government’s acceptance to transform the social welfare system and the introduction of the NUIS is due to the window of opportunity created by the COVID pandemic (Mintrom & True, 2022), the exposure of the limitations of the present system, and the coupling of the three policy streams identified by Kingdon (Kingdon, 2003, 2011) by policy entrepreneurs. Without the COVID pandemic, we doubt whether the idea would have gained traction and ended on the institutional agenda. It is our view that the framework offers an important insight into Ghana’s formulation and implementation of the NUIS, and provides an appropriate context for the establishment of a new well coordinated social welfare system in order to alter the contours of social policy in the country (Cairney & Zahariadis, 2016; Pragati & Morris, 2016). In addition, the approach is seen as most suitable for case study-based empirical work (Cairney & Jones, 2016), which this paper is.

Our selection of Ghana is based on the idea that the country continue to serve as a important case for reforms in Africa. At the same time, it is one of the countries praised by the international community concerning how it dealt with the pandemic. Thus, this initial response served as a flashpoint which other countries could emulate. Yet, as already discussed, the failure of the existing welfare regime to sufficiently address the social welfare problems as exposed by the COVID pandemic and the acceptance of the need to transform the system has once again put Ghana in the limelight. Thus, the proclivity of the Ghanaian experiment as a leading reformer on the continent, makes it a good case to study how ideas to transform a sector gets onto the formal or institutional agenda in developing countries. Furthermore, it has been noted that developing countries have consistently been called upon to implement unemployment insurance, the most common public income support program for the unemployed in developed countries (Cirelli, Espino & Sánchez, 2021; Sehnbruch, Carranza & Prieto, 2019; Vodopivec, 2009). Thus, with Ghana heeding this call, it is imperative to study and perhaps provide lessons for other developing countries, and in particular Africa where unemployment insurance is not a major policy of government, especially if Ghana gets it right in designing a program that many have acknowledge is difficult to successfully design (Obinger & Schmitt, 2022; Sehnbruch et al., 2019).

The study contributes to knowledge in a number of ways. First, it takes up the call to study public policymaking in developing countries, which a number of scholars have been trying to do since Horowitz famously questioned whether there is a third world policy making (Horowitz, 1989) with other scholars suggesting that these countries may be considered as a pawn of the international community in the policy making game or what Ikenberry has described as “bandwagoners” (Ikenberry, 1990). Second, while some scholars have rejected this notion of policy bandwagoning (Conteh & Ohemeng, 2009; Onyango, 2021), their studies have not focused on how ideas, therefore, gets on to the policy agenda in these countries. Thus, this paper contributes to this discussion by highlighting how governments come to accept a policy idea in developing countries. Thirdly, while the MSF is widely applied to the study of policy making, there is less application of the framework in developing countries. Thus, its utility in developing countries is yet to be fully tested. It is therefore, our attempt to examine how the approach can be applied in this context. Finally, by focusing on the transformation of the social welfare regime, we are highlighting the need for governments in developing countries to expend resources, if they are to over-

come the difficulties experienced at the height of the COVID pandemic and how they can do so in the future.

This introduction is followed by a discussion of the theoretical framework, which guides the discussion. The next section briefly explains the methodology. What then follows is a discussion of social protection in Ghana since the inauguration of the fourth republic in 1993. Using the theoretical framework, we analyse how the NUIS emerged on the policy agenda in the next section. We conclude by drawing implications for policymaking in developing countries.

The multiple streams framework perspective

Before proceeding to discuss the MSF, it is important to acknowledge the framework's utility in understanding how public policies are made, especially how the ideas related to policy, problems, and politics gets on to what the literature has described as the agenda stage in the policy making process (Kingdon, 2003, 2011). Furthermore, the idea has been applied in a number of different policy areas, and, therefore, has received and continues to receive wide usage in the policy science literature (Hofer, 2021; Howlett, McConnell & Perl, 2017). It would be naïve on our part to review all these areas, and thus end up regurgitating what has been said already. So, the essence of this section is to provide an overview of the framework for the sake of our readers and then try to apply it to the Ghanaian case. In both cases, we would be contributing to knowledge as expected, especially on the utility of the framework in policymaking in developing countries.

To understand the MSF, a brief background will suffice here. Kingdon began his search for alternative explanation about how things get on the policy agenda, in particular, the formal or institutional agenda (Cobb & Elder, 1983). He was displeased with the “idea of a linear process in which, in this order, a policymaker identifies a problem to solve, the bureaucracy produces a range of possible solutions, and the policymaker selects the best choice” [(Cairney & Zahariadis, 2016) p. 87]. Based on his admiration of the Garbage Can model (Cohen, March & Olsen, 1972), Kingdon sought to examine and understand the policy making process and this led him to develop the MSF (Kingdon, 2003, 2011). In acknowledging the limitations of the rational approach, Kingdon further suggested that while periods of uncertainty make the rational policymaking process impractical, such periods also provide opportunities, or simply a window of opportunity, for the introduction of new policy proposals, which are most likely to receive positive responses from both policymakers and citizens.

What then is the MSF and what are its characteristics? There is no consensus amongst scholars about a strict definition of the framework despite the burgeoning literature on it. Rather what has proliferated in the literature is a description of it. In fact, Kingdon himself did not define the idea but instead used a metaphor of streams to describe how issues get onto the agenda of government. The MSF is thus, a process of understanding of the coming together, what has been described as coupling of three metaphoric streams, which are policy, politics, and problem or simply the three (3) Ps.

The structure of the framework: problems, policy, and politics streams

Kingdon, as already noted, saw agenda setting as the convergence of three streams, which are problems, policies, and politics. These streams, however, are seen as independent streams. Despite this, the confluence of the three streams in the form of coupling helps to push some issues onto the agenda. Thus, Kingdon is of the view that issues find their way on the formal agenda when “a problem is recognised, a solution is available, and the political climate makes the time right for change” [(Kingdon, 2011), p. 88].

The problem stream deals with the recognition of public issue as a problem by the society. Howlett et al. [(Howlett, McConnell & Perl,

2015), p. 2] define this stream as essentially “policy problems in society that potentially require attention.” According to Howlett et al. [(Howlett et al., 2015), p. 67], this stream “contains perceptions, opinions, and attitudes held by various members of the public and policy communities.” It is noted that problems are conditions that deviates from policymakers’ or citizens’ ideal states (Herweg, Zahariadis & Zohlnhöfer, 2018), or as Beland and Howlett (Beland & Howlett, 2016) say, the “perceptions of problems that are seen as “public” in the sense that government action is needed to resolve them” (p. 222).

A key issue in this stream is about how a problem is defined by policy actors (Knaggård, 2015). While the idea of policy problem is pronounced in the literature, there is no definition of it. Rather, a description is offered by Peters (Peters, 2018) who identifies three main components of policy problem definition. These are: description of influential conditions and interests, history of prior governmental action or inaction, and persuasive argument, bearing in mind that a public problem is a condition that at least some people in a society view as being undesirable. We subscribe to Peters’ idea that a policy or public problem is a condition that at least some people in a society view is undesirable. This is interesting since a public problem may be found at different levels of government. The problem can also be context specific or international such as environmental pollution or the COVID-19 and other pandemics. A problem can be tractable or obdurate, or simply “wicked”, which does not lend itself to easy solution (Head, 2022).

Another key issue in the problem stream is how to frame an issue as a problem that needs attention. In short, framing is about how issues are crafted so that the public may understand why it is a problem which needs to be resolved. Framing thus helps to focus attention on some public problem rather than others (Baumgartner & Mahoney, 2008; van Hulst & D, 2016). Framing, however, involves persuasion of policy actors, as there are many of these, who may not see anything wrong with the status quo, for example, and therefore, may resist the change or may also be eager to push their own ideas by framing the issue differently. In addition, a window of opportunity may open during this stage, which then will enable either a policy and/or political entrepreneur to push their ideas onto the agenda.

The second stream is what he described as the policy stream. This stream, according to him consists of various ideas or proposals to address the problem at hand. The main actors in this stream are bureaucrats, political staffers, academics, interest groups, and researchers, who constitute the policy community (Kingdon, 2003, 2011). These actors, described as policy entrepreneurs, are defined as “energetic actors who work with others in and around policymaking venues to promote policy innovations” [(Mintrom, 2019), p.1]. These actors, are therefore, willing to “invest their resources-time, energy, reputation, and sometimes money-in the hope of a future return” [(Kingdon, 2011), p. 122]. This future return with such an investment may come in the “form of policies of which they approve, satisfaction from participation, or even personal aggrandizement...” [(Kingdon, 2011), p.123]. Their focus is essentially policy change with personal fulfilment stemming from how effectively their actions brought about such change in the community at large (Mintrom, 2019; Mintrom & Norman, 2009).

The stream can be categorised as an arena where many ideas and proposals are floated around and competing for attention in what has been described as the policy community, which includes “a loose connection of civil servants, interest groups, academics, researchers, and consultants, who engage in working out alternatives to the policy problems of a specific policy field” [(Herweg, 2016), p. 132]. This attention seeking game has been described as “policy primeval soup,” where a wide range of ideas is possible and considered to some extent [(Kingdon, 2003), p. 122]. In this “soup game” then some ideas gain the needed attention, while others fade away quietly. The ideas that gain the attraction may be due to the calibre of policy entrepreneurs pushing it, as well as their connection with political, as well as institutional entrepreneurs (Bakir, Akgunay & Coban, 2021; Christopoulos, 2006; Ohemeng & Grant, 2022). In addition, policy entrepreneurs take advantage of policy windows, which

“are exceptional, fleeting periods of time when there is a greater likelihood of initiating policy change than usual” [(Michaels, Goucher & Dan, 2006), p. 984]. Such windows tend to open when the existing policy environment is disturbed, mainly through exogenous factors such as economic downturn, pandemic or a ‘focusing event’.

The next stream is the political stream, which is more about politics itself. In this stream, Kingdon’s focus is more on the actors in the governmental arena; the push and pull factors that may affect the thinking of these actors. The stream has components which include the swings in national mood, vagaries of public opinion, election results, change of administration, shifts in partisan or ideological distribution and interest group pressure campaign” [(Kingdon, 2003), p. 87]. Angervil (Angervil, 2021) says that the politics stream consists of party ideology found within institutions and relevant to issues, balance of interests/interest group campaigns, referring to relevant group positions, administrative or legislative changed and national mood being the public opinion about issues and solutions. The national mood refers to the sharing of issues by several people within a time-lapse, creating favourable conditions, or not, for some ideas to arise (Macedo, Valadares & Rodrigues de Melo, 2021).

Kingdon (Kingdon, 2003) is of the view that the streams are independent. He argued that the three streams of processes develop and operate largely independently of one another and are largely governed by different forces, different considerations, and different styles. However, for a problem to be solved, the three streams come together, especially during critical times. Thus, the coming together is what he described as coupling. In short, all three streams must congregate for a policy change to happen.

This idea of independent streams and its confluence has been criticized by some scholars. Dolan (Dolan, 2021) for instance argues that “complete couplings between problems, politics, and policies streams are rare, and are particularly difficult to achieve”. She, therefore, has looked at what she describes as multiple partial coupling, which she described as a strategy used by policy entrepreneurs to get policy change to occur. She wrote “multiple partial couplings reflect a strategy that policy entrepreneurs regularly practice. If all three streams are not ripe for a single issue, the traditional means of coupling the streams is unlikely for that particular issue. In such cases, policy entrepreneurs may tack the blocked issue onto an existing policy package with a high chance of making it to the decision agenda and hope their pet solution slips through unnoticed” (p. 181). Be that as it may, the theory holds significant sway in understanding policy changes, and we believe it will help us to examine and explain the change from institutional path dependency and padding to a new and transformational policy on social protection, which will then create a new path for the future of the social welfare system in Ghana.

Basic assumptions of the framework

There are several basic assumptions in the framework (Herweg et al., 2018; Herweg, Zahariadis & Zohlnhöfer, 2022). The fundamental assumption of the MSF, as already indicated, is that policy making is characterised by ambiguity. Ambiguity in this situation refers to the idea that there are multiple ways to define or frame and interpret policies (Cairney & Zahariadis, 2016; Zahariadis, 2008) and makes it difficult for policy makers to rationally define policy problems affecting society. At the same time, policymakers have no time to rationally think about an issue, define it well, identify solutions and their alternatives as the rational comprehensive model proposes (Simon, 1947). This is because, according to Kingdon (Kingdon, 2003, 2011), policy makers tend to identify and attend to a long list of problems although they only pay serious attention to a fraction of them. Indeed, this is what prevails in developing countries where even family problem may end up on the desk of the policy maker.

A second assumption of the framework, according to Hoefler (Hoefler, 2021), is that time and other resources are limited. As a re-

sult, “individual decision-makers have only so much time and capacity to tackle problems whereas the world seems to be full of almost unlimited problems that might be addressed” (Obinger & Schmitt, 2022). In this context, time constraint is the enemy of the policymaker.

A third assumption of the MSF is that “independent processes occur when policy decisions are made. Thus, policy problems, policy solutions, and political conditions shift constantly and without clear linkages to the others” (Hoefler, 2021). These constant shifts make it difficult for one to know and predict the future of a policy problem. In this scenario, policymakers become what Simon (Simon, 1947) has described as “satisficers”, which is the seeking of good enough solution(s) to a policy problem. In short, when policymakers face policy difficulties and time constraints, like the COVID pandemic, they go back to history and look at how they might have dealt with a similar problem in the past and used the same approach to attempt to resolve the new one. Thus, the policymaker’s aim is to find a satisfactory result, rather than the best solution. It is, therefore, about being pragmatic and using strategic ideas to deal with the problem.

The fourth is window of opportunity, which is a period or situation of the uptake of policy knowledge. Policy windows provide the context within which the three streams are coupled and illuminated in the policy process (Zahariadis, 2008). Kingdon (Kingdon, 2003, 2011) described this as an opportunity for policy entrepreneurs (and policy advocates) to push their policy proposal to policy makers. As stated,

... [a]dvocates lie in wait in and around government with their solutions at hand, waiting for problems to float by to which they can attach their solutions, waiting for a development in the political stream they can use to their advantage. Sometimes the window opens quite predictably. The scheduled renewal of a program, for instance, creates an opportunity for many participants to push their pet project or concern. At other times, it happens quite unpredictably. Policy entrepreneurs must be prepared, their pet proposal at the ready, their special problem well-documented, lest the opportunity pass them by” (p. 165).

Policy windows, however, opens occasionally and does not stay open for long. Consequently, policy actors, especially policy entrepreneurs who intend to push specific policy solutions, must act precipitously before the opportunity passes by, or they will have to wait until the next chance comes along (Guldbrandsson & Fossum, 2009). Thus, the opening of such window can be predictable or unpredictable (Beland & Howlett, 2016).

A fifth assumption of the model is the role of policy actors, who are described as policy entrepreneurs, who are “energetic actors who work with others in and around policy-making venues to promote policy innovations” [(Mintrom, 2019), pg. 1]. These policy entrepreneurs include governmental officials or political elites, bureaucrats, civil society organisations, individuals, academics, and officials of international organisations. They play an important role by shaping the course of the three streams by linking or “coupling” policy problems and policy solutions together with political opportunities. They also point to the central role of agency within the MSF (Jones et al., 2016) (Fig. 1)

There are also issues such as time constraints, problem policy preferences, unclear technology, fluid participation, and stream independence (Herweg et al., 2018). Time constrains deals with the schedule for making decisions amidst uncertainties, including meeting deadlines. As explained by Herweg et al. (Herweg et al., 2022), policy makers have next to no time to think through policy problems and potential solutions to them. Apart from the frequent need to respond quickly to a problem, these time constraints originate from the many issues that policy makers need to attend to, which leaves extremely limited time to consider each individual problem thoroughly. Vice versa, policymakers’ limited capacity to attend to problems also leads to competition between issues (and between the policy entrepreneurs who promote them) for policymakers’ attention. Similarly, policy makers may be unaware of their policy preferences with regards to any issue, as they juggle amongst various al-

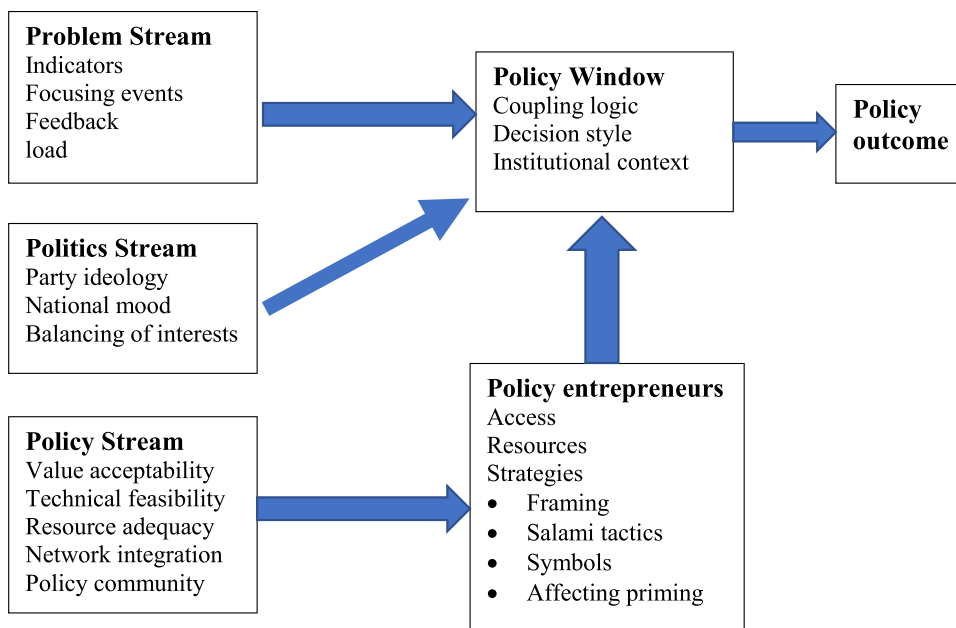


Fig. 1. Diagram of the multiple streams approach. Source: Jones et al. (2016).

ternatives that may be presented to them. This may affect their level of thinking and understanding of a particular issue and the kind of choices they have. Thus, in most cases, intuition is employed in the selection of policy preferences. At the same time, the choices policy makers make may be affected by unclear technology, which deals with policy makers’ inability to know the inputs and outputs of how procedures are carried in each context. Such unclear technology has serious implications for the decision-making process, especially in a time of rapid technological changes (Herweg et al., 2018).

Methodology

This study is a qualitative case study of Ghana’s response to the COVID 19 pandemic and builds on the response to make recommendations for social protection in post COVID Ghana. It is part of a larger study on social policy and social protection in Ghana. Considered an interpretive approach to the study of social phenomena, a qualitative study aims at attaining in-depth understanding through exploration and description (Rossman & Rallis, 2012). It adopts multiple methods and focuses on the context. Data for the study was sourced through documentary analysis (Bowen, 2009) of published journal and newspaper articles, and government publications, as well as part of interviews conducted so far on the ongoing larger project on social policy reforms and social protection in Ghana.

As a case study, this study seeks depth of comprehension of Ghana’s response to the pandemic and the introduction of new policies and programs, to draw conclusions and guidelines for post-pandemic policy-making (Tripathy, 2009). The fundamental idea is to understand the forces that shaped these new policies and programs, and especially the NUIS. Although extensively focused on a particular context, the depth of information that is obtained is helpful for explanation, description, and exploration, to provide pointers for the future (Yin, 2011). The qualitative case study method, therefore, was adopted for this study to enable us to obtain in-depth information and to make recommendations for policy reforms.

The state of social protection: a brief overview

Chapter 6 of the 1992 Constitution of Ghana (Republic of Ghana, 1992) calls for social protection for the poor and vulnerable

and the general promotion of social development of the country. Consequently, social policy constitutes one of the major policy tools that government continues to deploy towards national development. Over time social programs have become subjected to political rationalization, as political campaigns are ladden with promises to provide one social program after another. Unfortunately, the political turn of social policy formulation, means that governmental turnovers could mark the end of a program.

Social protection under the first government of the Fourth Republic led by Jerry J. Rawlings (1993 – 2000), initially continued with programs established to mitigate the social costs of adjustment, which covered those disproportionately affected by the implementation of structural adjustment and economic recovery programs in the 1980s. In 1995, the government developed the Ghana Vision 2020 (1996–2000) (Leite et al., 2000; McKay, Pirttilä & Tarp, 2016; Republic of Ghana, 1995), which underpinned the provision of social protection until 2001 when a new government was inaugurated. The Ghana Vision 2020 strongly focused on facilitating well-being, welfare, and development. This was done through development of human resources – education and training, increasing employment, strengthening social infrastructure and services.

In education, the free compulsory universal basic education (FCUBE) program encouraged enrolment with a particular focus on eliminating spatial inequalities between the north and the south, and gender inequalities (Republic of Ghana, 1995). In 2005, the capitation grant (covering primary education) and school feeding programs were introduced to eliminate all forms of barriers to accessing education amongst the poor. Additionally, free uniforms, and textbooks were provided between 2009 and 2016. In 2017, the free Senior High School (SHS) program was introduced to facilitate accessibility to secondary education.

In health care, the Hospital Fees Act of 1985 made provisions for some categories of patients to be exempted from paying for service, including those determined to be poor, students, and health workers. However, the user fees introduced by this Act, popularly referred to as the ‘cash and carry’ resulted in underutilization of health facilities (Yevutsey & Aikins, 2010). This resulted in the introduction of the community health insurance schemes, which were piloted across the country (Agepong & Adjei, 2008).

In 2003, a National Health Insurance Scheme (NHIS) with both contributory and non-contributory aspects was introduced to replace the cash and carry system, as well as many existing community health insur-

ance schemes to provide basic health care to citizens in the framework of risk pooling, characterized by member-paying premiums towards any eventuality (Agyepong & Adjei, 2008). In 2012, the government enacted the National Health Insurance Act (Act 852) to replace the National Health Insurance Act (Act 650) of 2003. Section 29 of Act 852, further provided exemptions for the poor and vulnerable in terms of their contributions to the scheme. The exemptions covered “...a child, (b) a person in need of ante-natal, delivery and post-natal healthcare services, (c) a person with mental disorder (d) a person classified by the Minister responsible for Social Welfare as an indigent, (e) categories of differently-abled persons determined by the Minister responsible for Social Welfare, (f) pensioners of the Social Security and National Insurance Trust, (g) contributors to the Social Security and National Insurance Trust, (h) a person above seventy years of age, and (i) other categories prescribed by the Minister” (Republic of Ghana 2012).

In 2008, the government introduced the Livelihood Empowerment Against Poverty (LEAP) program, a cash transfer program with both conditional and unconditional provisions to provide support to the extremely poor and vulnerable. LEAP beneficiaries include orphans and vulnerable children (conditional), people living with disability without any productive capacity and the aged – 65 years and above – (unconditional). With a coverage of 1645 households in 2008, the program currently covers 344,023 households (about 1.5 million people).

Besides the LEAP, a national pensions scheme was introduced in 2009 to support retired formal sector workers, as well as workers in the informal sector who contributed towards their pension while in active working life (Kpessa, 2011). Employment programs such as, the national youth employment program and the national apprenticeship program were also introduced to facilitate capacity building, particularly amongst the vulnerable youth population without income and sometimes without any skills. A Labour Intensive Public Works (LIPW) was also introduced to provide wage earning opportunities to poor farming households during the off-season (Labour Intensive Public Works 2022). Social welfare services (overseen by the Department of Social Welfare) including the provision of shelter and care, counselling, and training to cover beneficiaries including poor and vulnerable children, the aged and differently abled persons were also introduced.

It was within this climate that the COVID-19 pandemic hit the country. For effective management of the COVID 19 pandemic in 2020, the government introduced some temporary social protection measures to support the vulnerable and poor. These included the distribution of food and other supplies to the underprivileged within the communities and provision of shelter during the lockdown; free water supply, and a 50% waiver on electricity consumption for residents from April-June 2020 (Foli & Ohemeng, 2022).

In spite of all these programs, social protection continues to face a number of challenges. The challenges include fragmented programs, exclusion of eligible populations due to weak targeting, which increases the social protection expenditure since programs tend to be universalise in order to capture the deserving poor (Ofori-Addo & Lawrence, 2013). Consequently, since 2007, there have been attempts to link the programs in a wholistic and coherent manner, which led the development of a National Social Protection Strategy in 2007 (MMYE 2007), which further led to the development of the National Social Protection Policy in 2015 (MoGCSP 2015). In the last three years, attempts to make the delivery of services coherent has resulted in the Integrated Social Services Initiative and the Single Window Citizen Engagement Service.

At the height of the pandemic, business shut downs and/or reduced work hours affected individual workers, especially those in the informal sector, which is a major source of employment for the majority of the populace, accounting for over 80% of the workforce, and disproportionately dominated by women (Baah-Boateng & Vanek, 2020). The partial shut down of the economy and its impact led to calls for some form of support for people who had lost their jobs due to the crises (Foli & Ohemeng, 2022). The repeated calls resulted in the formulation of the NUIS, first announced in the 2020 mid year fiscal review by the Minister

of Finance on 23rd July 2020. According to the Minister of Employment and Labour Relations, the program will provide income support, capacity building through training and retraining, and job search support for individuals who lose their sources of livelihood due to future social and economic crises (Graphic 2020). The program focuses on two sectors, educational and hospitality and tourism that suffered the most during the pandemic and the lock-downs.

Findings and discussion

Here, we discuss how the three streams came together and provided a suitable context for new policies such as the NUIS and general acceptance of the need for a well transformed and coordinated social welfare system. It is noteworthy that and particularly as it relates to social protection reform, the pandemic served as a focusing event and a window of opportunity (Mintrom & True, 2022), and highlighted the inadequacies of the existing system, and the need for change. Thus, the pandemic, and especially the associated locked downs and other policies, have all led to the acceptance for the need for change in the social welfare system.

From the problem stream perspective, the social welfare system is highly fragmented with government after government introducing programs incentivised by political returns rather than careful thoughtouts, leading in some cases, to policy overlaps or layering, which have created confusion in the system. Consequently, policies and programs have been padded overtime, and as such not well coordinated due to politicisation. Besides, the programs were also inadequate as regards the coverage of the vulnerable, especially the borderline poor. This was highlighted during the pandemic as unemployment rates soared but there was no program to support people who lost their sources of livelihood (particularly those in the informal sector). The Ghana Socioeconomic Panel Survey (GSPS) on the pandemic reported that the income of majority of people was reduced (about 84% of respondents) or lost (41.9% of respondents) due to pandemic dynamics such as lost of jobs and lock-downs (Schotte, Danquah, Osei & Sen, 2021). Furthermore, in the regions which were locked down, the inadequacy of the social welfare system was highlighted as individuals suddenly realised that without their source of livelihood (work/jobs), they could not meet their basic needs such as food. A report on the impact of the COVID-19 pandemic on children, indicated how the pandemic forced children into finding different sources of livelihood as their parents could not provide for them (Human Rights Watch; Friends of the Nation; Initiative for Social & Economic Rights 2021). The glaring nature of the effect of the pandemic on individuals livelihood, caused some people to ask: what support systems are in place in times like this? As noted by the Executive Director of Social Enterprise Ghana, a non-profit organization,

[t]he Covid-19 pandemic has brought to the fore the lack of social protection measures for the poor, marginalised women, and unemployed youth who are at the mercy of the economy’s downturn. The situation of some persons in the media losing their jobs calls for policymakers, private sector, and insurance companies to develop solutions like basic income, unemployment insurance, salary for start-up founders, insurance for self-employed. This will at least give these vulnerable individuals who have become victims of circumstance have peace of mind and good health (Myjoyonline.com 2020).

The problems enumerated above have been recognised over the years. For instance, in the development of the National Social Protection Strategy (MMYE 2007) and the National Social Protection Policy (MoGCSP 2015) in 2014, policy entrepreneurs recognised the fragmentation of social protection programs and attempted to harmonise these programs and link them together, so that citizens could benefit by having access to all appropriate programs through a single window approach. Unfortunately, while there were streams coupling, the defeat of the incumbent government in the 2016 general elections decoupled the political stream, which made it difficult for the policies to gain traction until the COVID pandemic hit.

As already noted, the policy stream is dominated by policy entrepreneurs, and is characterised by various policy proposals in what Kingdon metaphorically described as a primeval soup with various ideas floating in it. The pandemic opened the policy window, which enabled policy entrepreneurs and policy brokers to come up with policy ideas to address the social welfare system (Kuhlmann, Bouckaert, Galli & Reiter, 2021; Mintrom & True, 2022; Richter et al., 2021). In Ghana, and similar to what Kingdon (Kingdon, 2003) described, policy entrepreneurs spanned across governmental officials – political elites and bureaucrats – at all levels of government, civil society organisations, individuals, academics and international organisations. These entrepreneurs highlighted the plight of the poor and vulnerable, especially during the partial lockdowns of Accra and Kumasi using the various media platforms. Thus, the voices of these entrepreneurs grew louder during the period and as the locked down continued, there were suggestions for the need to reexamine the existing social welfare system and the promotion of ideas to expand welfare programs to cover many. One such key suggestion was the introduction of unemployment benefit as the numbers of people who lost their jobs (tourism and hospitality, and private school employees) rose. A proposal to support the unemployed through an insurance scheme was mentioned by the President Akufo Addo in one of his special updates on the COVID measures and as already noted, in the presentation of the mid-year budget review in July 2020 by the Minister of Finance. Prior to this, civil society organisations like the Social Enterprises Ghana, have also recommended the introduction of an unemployment insurance and basic income policies (Myjoyonline.com 2020). As argued at the height of the pandemic, “the situation of some persons...losing their jobs calls for policymakers, private sector and insurance companies to develop solutions like basic income, unemployment insurance, salary for start-up founders, insurance for self-employed...to give these vulnerable individuals who have become victims of circumstance peace of mind and good health” (Myjoyonline.com 2020). The Trades Union Congress supported the announcement by Mr. Ofori-Atta and called for the swift implementation of the scheme.

The third stream, which is the politics stream, is specifically for getting policy actions done from a favourable disposition of governmental officials or political entrepreneurs, and the general populace to accept policy proposals. As already stated, the exposition of the inadequacies of the existing social protection program, as a result of the COVID energised policy entrepreneurs to make a forceful push for the need for a policy change, which subsequently forced the government to acknowledge the problem, as well as accept to change the system, leading to the adoption of the NUIS, which had been proposed by these policy entrepreneurs. This acknowledgement and the need for change were emphasized by the president during the various updates he provided to the general public during the period. Indeed a key theme, which was stressed in the various presidential and ministerial speeches concerned the essence of reforming and transforming the existing social protection system. The president in a speech noted that the “virus has also revealed the unequal distribution of healthcare facilities...” necessitating increasing health infrastructure across the country (Akufo-Addo, 2020). In a radio discussion, a regional minister reiterated the need for economic transformation as “the virus has taught us to go for domestication....When we produce locally, it will create employment, the youth will get jobs...This will directly or indirectly increase our income capacity.” (Eshun, 2020) The Centre for Democratic Development (CDD), noted that the pandemic is an opportune time for socio-economic reforms (Asiedu, 2020). Thus, the general fervour was that the pandemic had presented Africans and for that matter Ghanaians, with the opportunity to innovate and develop a better welfare protection system.

The COVID pandemic has had and continues to have devastating effects on people, especially the most vulnerable in the society, which the existing system could not, and cannot address. This was clearly manifested particularly during the partial lockdown (Foli & Ohemeng, 2022), which although distressing, created a favourable context or a window of opportunity, for innovative ideas to emerge on how to reform the

existing social protection system. The pandemic, its diverse impact on the lives of individuals and the country, and the inability of the existing system to address or provide social protection thus, created a policy window, providing the “...opportunities for action on given initiatives...” [(Kingdon, 2003) p.166] for the government to act.

In Ghana, while there was a temporary provision of support to the vulnerable and poor spearheaded by the government with support from development partners and some non-governmental organisations, including the free delivery of food, provision of emergency cash transfers to the extremely poor and vulnerable who were not part of the existing beneficiaries of the LEAP, a significant portion of the people were “left behind”, so to speak. In a survey, about 80% indicated that they did not receive any pandemic relief while almost 50% were dissatisfied with the government’s provision to vulnerable households and about 67% of the respondents decried the unfair distribution of government support provided at the height of the pandemic (Afrobarometer 2022). Consequently, these underpinned the need to revamp of the existing system. It was this situation of being ‘left behind’ and the inability of such individuals to feed their families, which led market women and other street vendors to threatened and in some cases defy the government over the locked down, as they claimed that the locked down would rather kill them than the pandemic (Foli & Ohemeng, 2022).

To provide basic income to those who lost their jobs during the pandemic and for others who might lose their sources of livelihood due to crisis and other unforeseen situations in the future, the NUIS was launched in June 2022. The NUIS is the first of its kind in the country’s history. Even though there exist a social security scheme, it is mainly focused on contributing towards retirement without any provision for eventualities which occur as a result of crisis like the one posed by the COVID pandemic (Darkwa, 1997; Kludze, 2019; Kpessa, 2011). It can thus be surmised that but for the policy window presented by the pandemic, the adoption and implementation of this initiative would not have been possible. This also indicates that the country’s social protection system is inadequate to manage crisis situations like what the country experienced during COVID 19.

Conclusion

The COVID 19 pandemic, which devastated lives and livelihood presented policy entrepreneurs with the right context to push various policy ideas and solutions to problem, which otherwise would not have made it to the formal agenda in many countries. This was the case in Ghana, especially when it comes to social policies. This is because, the country’s social policies have continuously followed a path dependence approach and policy padding, despite many critical junctures, which could, and should have been used to transform the sector. This lack of transformation in the sector was exposed when COVID hit the country and the government embarked upon a partial lockdown in the major cities in the country

The inadequacies inherent in the social protection system, which were exposed during the pandemic thus created an opportunity for policy entrepreneurs to redefine the problem and draw attention to their proposals, which many had stalled prior to the COVID pandemic. There were calls for the reform of the existing social protection system as the interim measures instituted during the pandemic were limited, particularly for employees in the informal sector, most of whom are women. The lockdown and other measures implemented to halt the spread of the virus had direct negative impacts on their lives and livelihood (Foli & Ohemeng, 2022).

Policy proposals drew the attention of the public to the fragmented nature of existing programs and, therefore, led to the call for the harmonization and coordination of the various social protection programs in the medium to long term. In the short term, especially for those who have lost their jobs, and the suggestion for an unemployment insurance scheme, similar to what exist in many developed countries, was seen as a blessing for the future. With the policy window opened as a

consequence of the pandemic and the political support in the broader context where change was welcomed, a national unemployment insurance scheme was finally launched in June 2022 government with the hope that such a scheme will be able to protect the citizenry in future unexpected circumstances.

The paper, therefore, attempted to examine how this scheme ended up on the institutional agenda (Cobb & Elder, 1972) and its development after years of government feet dragging and the failure to transform the sector by developing a social protection system, especially for employees. We argued that the development of the new policy was, therefore, the combination of what Kingdon has described as the coupling of three main streams: problem, politics, and policy in his MSF. In this sense, not only did the MSF help us to answer the question of how the NUIS got on the formal agenda of government, but it also helped us to explain the generally favourable consideration of the proposal for a reform of the existing social protection system for a post COVID society.

The MSF, while well established and continues to be utilised in explaining the policy making process, has received less attention in developing countries. Consequently, the paper has contributed to the framework's efficacy and applicability in developing countries' context, where some scholars keep wondering whether these countries make their own policies or whether they are just pawns on the international policy making game (Cairney & Zahariadis, 2016). The study has also shown the quest by the government to transform a sector, which should have occurred long before COVID pandemic hit. As the adage goes, better late than never. Hopefully, this policy has set a new path for transforming the sector and will enable government to effectively address future social problems. Future research should, therefore, examine the implementation and impact of the policy to see whether indeed it is a paradigm shift.

Declaration of Competing Interest

The authors declare no conflict of interest Frank Ohemeng and Rosina Foli

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