

# Abstract

In recent times, social protection reforms have gained significant momentum, particularly in low- and middle-income countries. However, a large chunk of the existing scholarship on these programmes tend to focus predominantly on their impact on various dimensions of poverty and human welfare in general. To date, not much has yet been done to understand the factors influencing or shaping citizens support or otherwise for these programmes especially in a development context. Focusing on Ghana, this study seeks to analyze the factors that determine public support or otherwise for different social protection mechanisms at the individual level. Specifically, using data from an attitudinal field survey, the study examines how factors such as economic self-interest, beliefs concerning the causes of poverty, institutional trust, and knowledge influence individual preferences or support for the Livelihood Empowerment Against Poverty (LEAP) social cash transfer programme and the National Health Insurance Scheme (NHIS) respectively. The results of the study show that with respect to the LEAP social cash transfer programme, economic self-interest, beliefs concerning the causes of poverty, institutional trust, and knowledge are relevant factors shaping public support. In contrast, for the NHIS, only beliefs concerning the causes of poverty, institutional trust, and knowledge tend to be relevant determinants. Therefore, taken together, the results of this study suggest that preferences for social protection are influenced by different factors, and that these factors tend to differ either based on the type of programme or the particular kind of risk being addressed. Based on these findings, the study concludes by recommending, among others, the institution of policy measures aimed at enhancing trust in public institutions especially those responsible

## Abstract

for the implementation of social protection programmes, and the provision of adequate information on social protection programmes to citizens since these tend to be very strong correlates of support or otherwise for the social protection programmes in Ghana.

# 1 Introduction to the Study

## 1.1 Background and Context

Over the past two to three decades, the development of social protection systems has increasingly become a globalized phenomenon (ILO, 2017). Particularly, in the global south, many countries have embraced the logic behind social protection and are therefore engaged in either implementing new measures or expanding the scope of existing mechanisms (Garcia and Moore, 2012; Bender et al., 2013; World Bank, 2015). Clearly, this development has largely been attributed to the increasing realization that social protections systems although not magic bullets, can contribute immensely to reducing poverty and inequality, promote inclusive growth and economic development, promote universal health coverage, foster social cohesion, enhance human capital development and support individual human rights and freedoms<sup>1</sup> (Bastagli et al., 2019; Parker and Vogl, 2018; Kalternborn, 2017; Davis et al., 2016; Jutting and Prizzon, 2013; Alderman and Yemtsov, 2013; Fiszbein and Schady, 2009; Barrientos et al., 2005).

Owing to this realization, social protection has been mainstreamed into the United Nations (UN) Sustainable Development Goals (SDGs) agenda. It is explicitly featured in five out of the seventeen goals, namely, SDG 1 on eliminating poverty, SDG 3 on good health and wellbeing, SDG 5 on gender equality, SDG 8 on decent work and economic growth, and SDG 10 on reducing inequalities, with further indirect linkages to almost all the

---

<sup>1</sup> With respect to the impact of social protection, it is also imperative to highlight that not all social protection programmes usually achieve positive outcomes. In some cases, the results of these programmes are relatively modest, mixed or inconclusive. This obviously points to the need for more scholarly evidence. Thus, although its positive impacts are well acknowledged, social protection programmes may not be magic bullets entirely.

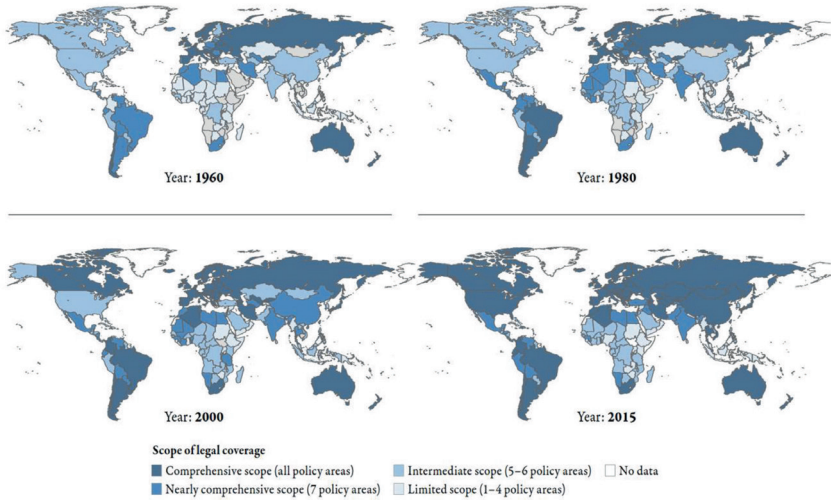
## 1 Introduction to the Study

remaining goals. Particularly, SDG 1.3 enjoins all countries to develop and “implement nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and vulnerable” (United Nations 2015, p. 15).

However, despite the recent global progress in institutionalizing and implementing social protection systems, significant gaps in coverage still exist with about 53.1 per cent of the world’s population not effectively covered under any social protection benefit excluding those related to healthcare and sickness as of the year 2020 (ILO 2021, p. 19). Huge disparities in coverage is also observable across regions. For example, whereas social protection coverage is universal or near-universal in many high and middle income economies across Europe, Central Asia and the Americas, coverage rates still remain extremely low in Asia and the Pacific, the Arab States and Africa (Ibid).

Moreover, aside the overall coverage gaps, Bender et al. (2013, p. 2) argue that, the scope and character of the social protection systems widely implemented, as well as the strategies adopted therein, also tends to differ both across and within countries. Thus, whereas in some countries the development of social protection systems focus on just a single policy area (e.g. social assistance), in other countries such efforts are more comprehensive and cover multiple social protection policy areas (e.g. social assistance, social health insurance or labour market regulation/interventions, see figure 1.1 below), either all together or in a gradual manner (Bender et al. 2013, p. 2). More so, in terms of speed, while in some countries the implementation of social protection systems are increasingly progressive, in others the implementation process tends to be very slow, obstructed, or even in the worse cases reversed (Ibid).

Evidently, a number of factors have been cited for these disparities in the implementation of social protection systems across countries. Some of these factors include for example, the nature of political institutions, globalization, economic growth, demography, culture and geography, and path dependencies (Martín-Mayoral and Sastre, 2017; Gassmann et al., 2016; Huber et al., 2015; Duman, 2013; Robinson and Acemoglu, 2012; Leibrecht et al., 2011; Snyder and Yackovlev, 2000).



**Figure 1.1.** Number of Policy Areas covered in Social Protection Programmes anchored in National Legislation, 1960–2015.

Source: ILO, 2017a. World Social protection Report 2017–2019.

However, aside the above, in a democratic society the distribution of individual preferences is also believed to potentially influence, to some extent, the feasibility and political sustainability of various social protection mechanisms by shaping either public support or opposition to these policies (Brooks and Menza, 2006, Alesina and La Ferrara, 2005). Thus, given that governments or policy makers may be concerned about the electoral implications of social protection mechanisms (Pritchett, 2005), and the willingness of citizens to pay or endure various forms of taxation for the implementation of same, understanding the factors that determine public support for social protection in general and differences across specific policy areas remains highly relevant.

In view of the above, this study seeks to analyze the determinants of public support for social protection policies, with contextual evidence from

## 1 Introduction to the Study

Ghana. The study focuses on Ghana for three main reasons. First, after an initial period of military coup d'états, Ghana has maintained a very stable political environment and a competitive democracy under its fourth republic since 1992 (Boakye, 2018; Ayelazuno 2015, p. 64). Secondly, during this same period, the country has recorded relatively stable macro-economic successes compared to other countries in the region and is therefore currently categorized as a lower middle-income country by the International Monetary Fund (IMF) and World Bank (World Bank, 2015). Lastly, since independence, Ghana has implemented several welfare programmes. After a period of truncation due to structural adjustment and its recovery processes, Ghana has for the past two decades implemented reforms covering multiple pillars of social protection aimed at enhancing universal access to quality health services, providing income support for the extremely poor through cash transfer programmes, and as well institutionalizing contributory social security for all formal sector workers (Government of Ghana, 2015a). As such, it provides a very good example of a country with multiple policy areas that can easily be compared.

### 1.2 Research Problem

Despite the fact that social protection policies have increasingly become very common and popular in many low- and middle-income countries, not much has yet been done to understand factors at the micro or individual level that affect or influence the feasibility and political sustainability of these policies.

Rather, a large chunk of the existing literature is predominantly focused on analyzing the impact of social protection instruments on (i) poverty and various dimensions of human welfare (e.g., Bertrand et al., 2021; Roelen and Saha, 2021; Parlemo et al., 2019; Agbaam and Dinbabo, 2014; Devereux, 2012; Barrientos and Nino-Zarazua, 2011), (ii) financial protection and access of quality health care services (e.g., Ataguba and Goudge, 2012, Alatinga and Fielmua, 2012; Saskena et al., 2011), (iii) the affordability and financing of social protection programmes (e.g., Seekings 2017;

Hagen-Zanker and McCord, 2011; Barrientos, 2007), (iv) implementation challenges (e.g., Loewe and Vidican-Auktor 2021; Andrews et al., 2012), and (v) more recently, on political economy considerations (e.g., Bender et al., 2021; Abdulai, 2020; Hickey et al., 2020; Ulriksen and Plagerson, 2017; Grebe, 2017).

As a matter of fact, studies that explicitly seek to analyze individual preferences or the factors determining public support for social protection measures in low- and middle-income countries although recently expanding are still relatively scarce. A few exceptions include for example, Hirvonen and Hoddinott, 2021; Kalyango et al., 2021; Obse, et al., 2016; Pederson and Shekha, 2016; Beren, 2015a; Berens 2015b; Carnes and Mares, 2014; Abihiro et al., 2014; Schuring, 2014 and Duman, 2013. However, in the case of Kalyango et al. (2021), Obse, et al. (2016) and Abihiro et al. (2014), they focus exclusively on estimating preferences for only social/micro health insurance using discrete choice experiments in Uganda, Ethiopia and Malawi respectively. Also, Hirvonen and Hoddinott (2021), primarily examine preferences for different payment modalities (i.e., cash versus in-kind payments) in the context of the Productive Safety Net Programme (PNSP) in Ethiopia. Likewise, Schuring (2014), focuses on analyzing preferences for targeting versus universalism in the case of non-contributory social cash transfers in Zambia. Duman (2013), analyzes factors that determine redistributive preferences in developing countries focusing specifically on attitudes towards hard work. Moreover, Pederson and Shekha (2016), and Carnes and Mares (2014) also concentrate exclusively on addressing factors that determine preferences for public pension programmes in selected Latin American countries. Similarly, Berens (2015a) examines preferences for public versus private welfare provision in Latin America whilst Berens (2015b) focuses on analysing individual preferences in Latin America and the Caribbean using an overall measure of redistribution.

Inarguably, a dominant strand of the literature on individual preferences for social protection or redistribution in general is largely concentrated on high income countries where contributions<sup>2</sup> largely address either (i)

---

<sup>2</sup> Most of these studies also focus on explaining cross national differences in social spending by addressing factors such as type of welfare regime, level of economic

## 1 Introduction to the Study

preferences for redistribution in the European welfare states (e.g., Alesina et al., 2021; Andreoli and Olivera, 2020; Kulin and Meuleman, 2015; Olivera, 2015; Hausermann et al., 2014; Blekesaune, 2013; Jaime-Castillo, 2013; Hochtl et al., 2012; Rehm, 2009), or (ii) redistributive preferences in North American countries such as the US and Canada (e.g., Owens and Pedulla, 2014; Zilinsky, 2014; Franko et al., 2013; Alesina and Giuliano, 2009; Chong et al., 2001; Appelbaum, 2001; Fong, 2001), or (iii) a comparative analysis of both (e.g., Alesina et al., 2018; Barnes, 2015; Jaime-Castillo and Saez-Lozano, 2014; Dallinger, 2010; Kenworthy and McCall, 2008; Kenworthy and Pontusson, 2005; Alesina and Angeletos, 2005; Blekesaune and Quadagno, 2003).

More so, among these contributions<sup>3</sup>, only a very few studies distinguish between preferences for different social protection policy areas (e.g., Alesina et al., 2018; Hausermann et al., 2014; Pontusson and Rueda, 2010; Kenworthy and McCall, 2007; Blinder and Krueger, 2004; Blekesaune and Quadagno, 2003). A majority of these studies generally focus on a single social protection policy area or examine public support for redistribution as a whole<sup>4</sup>. However, given that various social protection pillars entail different degrees of redistribution and risk sharing, it is possible that preferences for these policies may differ based on programme characteristics, or the heterogeneity of risk being addressed (Jordan, 2013).

In addition, due to data limitations, relatively fewer contributions explicitly measure individual preferences for social protection using real or actual policy scenarios. Notable exceptions include for example, Hirvonen and Hoddinott (2021), Schuring (2014), and Boeri and Tabellini (2012). Generally, a majority of empirical studies measure individual preferences based on

---

inequality, culture and national identity, prevailing social norms, etc. See for example Moene and Wallerstein, 2003; Kulin and Meuleman, 2015.

<sup>3</sup> Specific reference to quantitative studies that analyse individual preferences for social protection or redistribution in both high income countries, and low- and middle-income countries.

<sup>4</sup> A large number of studies rely on the overall measure “support for Redistribution” which according to Jason (2013) fails to capture the diversity and complexity in various programme designs.

hypothetical questions<sup>5</sup> as contained in attitudinal surveys such as the World Values Survey (WVS), the General Social Survey (GSS) and the European Social Survey (ESS) amongst others. This approach to approximating and measuring individual preferences (i.e., based on hypothetical questions) could be very limiting since such questions tend to be general, too broad and may not inherently capture an individual's preference for social protection as often suggested.

Furthermore, studies that include factors very specific to developing countries, for example, the potential conflict of interest that arises between different groups of individuals in the formal and informal sectors, and the impact of governance challenges in formal institutions (e.g., corruption, weak accountability structures and poor enforcement mechanisms) are still extremely limited in number. Particularly, with regards to the former, so far and to the best of the researcher's knowledge, only Berens (2015a, 2015b), and Carnes and Mares (2014) explicitly address issues related to the conflict of interest between formal and informal sector workers with respect to redistributive policy preferences in a development context. However, as highlighted in the earlier paragraphs, all three studies focus solely on countries in Latin America and the Caribbean. Nonetheless, aside these, virtually no other studies exist in this regard. With respect to the latter, with the exception of Hauk et al., 2017 and Gassmann et al., (2016) virtually no other quantitative study examines the impact of institutional quality or governance challenges on redistributive policy preferences in a development context. Studies that incorporate such factors although still few in number (e.g., Peyton, 2020; McDonald, 2020; Rothstein et al., 2012; Hetherington, 2005) are predominantly focused on analysing policy preferences in high-income countries.

This study therefore attempts to address the research gaps outlined above and, in doing so, contribute to an enhanced understanding of the

---

<sup>5</sup> For example in the WVS, the following question is often used to approximate preference for social protection or redistribution; "Government should take more responsibility to ensure that that everyone is provided" versus "People should take more take more responsibility to provide for themselves".

## 1 Introduction to the Study

factors that drive public support or otherwise for social protection policies in a development context.

### 1.3 Overall Objective and Research Questions

In view of the above, the overall objective of this study is to analyze the main factors that influence or determine public support for social protection in a low- and middle-income country context.

Specifically the study seeks to answer the following research questions:

- What factors determine public support for social protection?
- How and to what extent do these factors differ based on the type of social protection mechanism being considered (i.e., Cash transfers versus Social health Insurance?)

### 1.4 Organization of Chapters

This main chapters of this thesis are structured as follows;

*Chapter one* generally introduces the study. It presents the background and context within which the study is being conducted. It also presents the research problem, the study's overall objectives, as well as the research questions guiding the study.

*Chapter two* presents an exposition into the concept of social protection by highlighting its definition, rationale, type of mechanisms used, the actors involved in implementation, and ends with a discussion of the major global policy and legal frameworks for the development of social protection.

*Chapter three* presents the theoretical framework for this study. Drawing on diverse strands of theoretical literature, the researcher attempts to develop a set of theoretical explanations on why individuals may support or oppose various social protection mechanisms. Specifically, the chapter provides theoretical arguments on the impact of self-interest, beliefs, institutional quality and knowledge on public support for social protection. It then ends with a set of hypothesis to be tested in the empirical part of the study.

**Chapter four** focuses exclusively on social protection in Ghana. It highlights the social protection landscape in Ghana from a historical perspective, and as well presents a comprehensive overview of some existing social protection programmes in Ghana. The chapter ends with a short discussion on the question as to whether or not the current social protection architecture in Ghana is rights-based.

**Chapter five** elaborates on the methodological framework for the study. It describes the study area, research design, sampling approach, data collection methods and the framework for data analysis. The chapter then concludes with a description of the empirical model and an operationalization of all the variables used in the study.

**Chapter six** which is the empirical chapter, presents and discusses the empirical results of the study. It begins with a brief description of the socio-demographic and labour market characteristics of respondents in the sample. Thereafter, the results of the empirical analysis regarding individual preferences for the two main social protection programmes under consideration namely, the Livelihood Empowerment Against Poverty (LEAP) cash transfer programme and the National Health Insurance Scheme (NHIS) are presented. The chapter ends with an overall discussion of the study's empirical findings with the aim of answering the research questions and hypothesis set forth earlier in the study.

**Chapter seven** provides a general conclusion to the study. It presents a summary of the study's main empirical findings and the overall conclusions. In addition, it reflects on the policy implications of these findings, in relation to the design and implementation of social protection programmes. The chapter ends by outlining the study's main limitations and some suggestions for future research.