

TABLE OF CONTENTS

<i>Abstract</i>	ii
<i>Dedication</i>	iii
<i>Acknowledgments</i>	iv
<i>Vita</i>	v
<i>Table of Contents</i>	vi
<i>List of Figures, Tables, Boxes and Annexes</i>	x

PREFACE: Extending Social Security in the Development Context

Overview	1
Research Objectives, Questions and Arguments	3
Operational Boundaries of the Research	6
Significance of the Research	9
Structure of the Dissertation	11

PART ONE: BACKGROUND AND METHODS

Chapter 1: The Reality of Social Insecurity

Prologue	15
1.1 Introduction	15
1.2 What Has Necessitated This Research?	18
1.3 Social Security in Sub Saharan Africa	21
1.4 Research Context/Background	22
1.4.1 <i>Demography</i>	23
1.4.2 <i>Dual Social Security in Ghana</i>	24
1.4.3 <i>Gaps and Dialectics in Ghana's Social Security</i>	25
1.4.4 <i>New Governance as a "Push" Factor for Extension</i>	26
1.4.5 <i>Socio-Economic Challenges for Social Security Extension</i>	27
1.5 Problem Definition	30
1.5.1 <i>Problem Analysis - The Root Causes of Poor Access to Social Security</i>	33
1.5.2 <i>Problem Analysis - Effects of Poor Access to Social Security</i>	34
1.6 Addressing the Problem of Social Insecurity through the Research	35
1.7 Conclusion	37

Chapter 2: Methodological Framework

2.1 Introduction	38
2.2 Definition of Research Methodology	39
2.3 Implications of the Methodological Lens	40
2.3.1 <i>Methodological Implication of the Concept of Social Security</i>	41
2.3.2 <i>Methodological Implication of the Role of Context</i>	42
2.3.3 <i>Interpretism as a Discourse</i>	44
2.3.4 <i>Implications of Interpretism on Social Actors</i>	46
2.4 Operationalisation of the Research	47
2.4.1 <i>Literature Survey</i>	48
2.4.2 <i>Field Studies</i>	49
2.4.3 <i>Data Analysis</i>	54
2.4.4 <i>Report and Dissemination</i>	59
2.5 Difficulties and Challenges	59
2.6 Conclusion	60

PART TWO: CONCEPTS AND DISCOURSES

Chapter 3: Review of Relevant Literature

3.1	Introduction	63
3.2	The Concept of Social Security	64
3.2.1	<i>Defining Social Security</i>	65
3.2.2	<i>Fundamental Elements of Social Security</i>	66
3.2.3	<i>Discursive Contents of Social Security Extension</i>	72
3.3	The State of Research	74
3.3.1	<i>Theoretical Discourses on Social Security Extension</i>	74
3.3.2	<i>Theoretical Discourses on Non-formal Insurance Mechanisms</i>	80
3.4	Theoretical Terrains of MIOs	83
3.4.1	<i>Building from Theoretical Gaps</i>	83
3.4.2	<i>Constructing the Formal, Informal and Semi-Formal</i>	84
3.4.3	<i>The MIO as a Terminology</i>	88
3.4.4	<i>MIOs as Organisations</i>	89
3.4.5	<i>MIOs as Nexuses for Social Security Extension</i>	90
3.5	Conceptual Framework	92
3.6	Conclusion	96

Chapter 4: Reconceptualisation of Social Security

4.1	Introduction	98
4.2	The Link between Extension and Poverty Reduction	99
4.2.1	<i>Historical Trajectory of Welfare-Development Nexus</i>	100
4.2.2	<i>Other Welfare-Development Nexuses</i>	103
4.3	Global Players, Shifting Concepts	105
4.3.1	<i>The International Labour Organisation (ILO)</i>	106
4.3.2	<i>International Social Security Association (ISSA)</i>	111
4.3.3	<i>International Monetary Fund (IMF)/World Bank (WB)</i>	113
4.3.4	<i>Convergence and Accommodation</i>	117
4.4	Conceptual Turns in Social Security Discourses	120
4.4.1	<i>Classical Insights from the Beveridge Report</i>	120
4.4.2	<i>Shifts towards Universal Social Provision</i>	121
4.4.3	<i>Social Risks and Needs in a Globalised World</i>	122
4.4.4	<i>Demographic Changes</i>	124
4.4.5	<i>Emerging Field of Social Policy in the Development Context</i>	125
4.5	Re-Conceptualising Social Security in the Development Context	127
4.5.1	<i>Conceptual Considerations towards Reconceptualisation</i>	127
4.5.2	<i>Operational Domains of Reconceptualised Social Security</i>	129
4.6	Conclusion	132

PART THREE: EXTENSION POLICIES AND INSTITUTIONS IN GHANA

Chapter 5: Social Security in Ghana

5.1	Introduction	135
5.2	Social Security as a Directive Principle of State Policy	136

5.3	Evolution of a Dual Social Security System	137
5.3.1	<i>The Indigenous Social Security System</i>	137
5.3.2	<i>Official Social Security in Ghana</i>	146
5.4	Key Actors in Ghana's Social Security Landscape	151
5.5	Measures toward Official Social Security Extension	155
5.5.1	<i>Extension through Mandatory Pension Regimes</i>	155
5.5.2	<i>Extension of Social Assistance Schemes</i>	163
5.5.3	<i>Pressures and Dilemmas towards New Policy Courses</i>	166
5.5.4	<i>New Policy Courses and Actions</i>	167
5.5.5	<i>Significance of MIOs in the New Policy Courses</i>	172
5.6	Ideological Drives – Modernism, Formalism and Development	174
5.7	Conclusion	177

Chapter 6: Emergence of MIOs as Social Security Extension Mechanism

6.1	Introduction	179
6.2	The Phenomena of MIOs in Ghana	180
6.2.1	<i>History and Prevalence of MIOs</i>	180
6.2.2	<i>Forms and Characteristics of MIOs</i>	183
6.2.3	<i>Analytical Distinctions of MIOs</i>	187
6.3	New Market, New Mechanism(s)	188
6.3.1	<i>Informal Sector as a New Market</i>	189
6.3.2	<i>Prominence of Non-formal Mechanisms</i>	197
6.4	Explicating Informal Sector Exclusion	199
6.5	Triggers towards Extension	209
6.5.1	<i>The Role of Democracy</i>	209
6.5.2	<i>Role of Politics of Self Interest</i>	211
6.5.3	<i>Role of IGO and (I)NGO Contestations</i>	215
6.6	Conclusion	221

PART FOUR: CASE STUDIES AND FINDINGS

Chapter 7: Case Studies of MIOs

7.1	Introduction	223
7.2	Case Presentations – Presentation and Analytical Approaches	223
7.3	The Nkoranza Community Health Insurance Scheme (NCHIS)	225
7.3.1	<i>Background of the Scheme</i>	226
7.3.2	<i>Scheme Conceptualisation</i>	227
7.3.3	<i>Implementation/Governance Structure</i>	228
7.3.4	<i>Scheme's Operational Outputs</i>	231
7.4	Analysing the Nkoranza Case	237
7.4.1	<i>Meanings Generated by the Scheme</i>	238
7.4.2	<i>Context Dynamics</i>	240
7.4.3	<i>Design and Operational Mechanisms</i>	241

7.4.4	<i>Operational Outputs</i>	245
7.5	The SSNIT's Informal Sector Scheme (SISS)	248
7.5.1	<i>Background of the Scheme</i>	249
7.5.2	<i>Scheme Conceptualisation</i>	250
7.5.3	<i>Governance/Implementation Structure</i>	251
7.5.4	<i>Operational Output</i>	253
7.6	Analysing the SISS Case	259
7.6.1	<i>Meanings Generated by the Scheme</i>	259
7.6.2	<i>Context Dynamics</i>	261
7.6.3	<i>Design and Operational Mechanisms</i>	262
7.6.4	<i>Operational Output</i>	263
7.7	Conclusion	266

Chapter 8: Findings and Discussions

8.1	Introduction	267
8.2	Findings on Evolving Mechanisms for Extending Social Security	267
8.2.1	<i>Global-Local Discourse on Social Security Extension</i>	268
8.2.2	<i>Policy and Institutional Development towards Extension</i>	269
8.3	Findings on the Emergence and Role of MIOs in the Extension Process	270
8.3.1	<i>Emergence of MIOs in the Extension Process</i>	270
8.3.2	<i>The Role of MIOs: What Works Well with MIOs, For Whom Do They Work?</i>	272
8.3.3	<i>Role of MIOs: What Does Not Work Well with MIOs as Extension Mechanism</i>	274
8.4	Findings on Dynamics Underlying the Viability of MIOs	277
8.4.1	<i>Why and How Things Work with MIOs?</i>	277
8.4.2	<i>Under What Conditions Do Things Work?</i>	280
8.5	Contribution of the Research	288
8.6	Conclusion	294

Summary and Conclusions

Introduction	297
Summary of the Research	300
Findings and Conclusions of the Research	302
Research Contributions	302
Issues for Further Research	303
Conclusion	304

Bibliography 305

Annexes 318