UNIVERSITY OF GHANA

ASSESSING THE IMPACT OF THE LIVELIHOOD EMPOWERMENT AGAINST POVERTY (LEAP): A SOCIAL CASH TRANSFER PROGRAM IN ASUTIFI

BY

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SOCIOLOGY

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DECLARATION

With the exception of references and quotations acknowledged herein, this study was conceived by Zenabu Fuo Gbentie, under the supervision of Prof. Chris Abotchie and Dr. Albert Kpoor. This thesis contains no material for the award of any other degree of the University of Ghana or other institutes of higher learning.

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DR. ALBERT KPOOR (SUPERVISOR)

DATE_______________
DEDICATION

This work is dedicated to the Most High God first, and to my dearest husband; Mr. Daniel Kwesi Nsiah, My mother Zalia Fuo, My sister Farida Fuo, Benedicta, Frederica and Daniella my beautiful daughters.
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Where there is more than one to thank, it is hard to know where to begin, I shall begin with God, who, out of his mercies has given me the wisdom and strength to write this thesis.

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ABSTRACT

The high level of poverty in Ghana led to the introduction of the Livelihood Empowerment Against Poverty (LEAP) Program in 2008 to decrease the chronic/shock-induced poverty, address social risks and reduce their economic vulnerability. Inconclusive findings on the effects of the program led to this study. The objectives of the study were to evaluate the socio-economic effects of the LEAP on beneficiaries, the challenges that the implementation of the LEAP faces, and solutions to these challenges. With reference to the Functionalist Theory and the Sustainable Livelihood Framework, a mixed method approach was adopted to collect qualitative data through interviews and quantitative data with the use of a questionnaire. One hundred and nineteen (119) respondents were sampled from a population of 711 in the Asutifi North and South Districts. The study found that LEAP has reduced social risks, improved food security, improved access to health, increased access to education by children from beneficiary households and increased the access of beneficiaries to credit facilities. The challenges identified by the study to be hindering the implementation of the LEAP, included insufficiency of the funds, extortion of monies from the beneficiaries, lack of updated data, and political interference. The study suggests that the provision of economic rewards for Community Focal Persons, the need to adequately resource the secretariats responsible for LEAP implementation, and the regular review of grants for beneficiaries can help maximize the intended effects of the program.
CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Reports by UNICEF (2013) have shown that, even as at 2006 Ghana had been able to eradicate extreme hunger and poverty. For example, the overall poverty was reduced substantially from 51.7% in 1992 to 31.9% whiled 16.5% of the people were living below poverty in 2006. However, in the current round of the survey, it was reported that only about a quarter of Ghanaians are poor with less than a tenth being extremely poor. This amounts to 8.4% of people being extremely poor and 24.2% of people being described as poor. However, the general poverty level in the country is still high especially in rural areas (Cooke, Hague and McKay, 2016). According to the UNICEF report, although households in urban areas continue to have much lower average rates of poverty, rural poverty is almost four times high as urban poverty, making it two times higher than it was in the 1990. Besides the concentration of the poverty in rural areas, it has been argued that an extreme poverty rate of 18.5% is significant enough to deny many people of basic life essentials like food, health, education, shelter and others. In line with programs that are normally developed by other developing countries to make the lives of their citizenry better (Barrientos, 2013; Dinbabo, 2011), the government of Ghana in the year 2008 introduced the Livelihood Empowerment Against Poverty (LEAP) as a component of the National Social Protection Strategy (NSPS) (Government of Ghana, 2013) to help eradicate extreme poverty.

Since the 1990s in Ghana, much progress has been made in reducing poverty and improving the livelihoods of the extremely poor, enabling the country to achieve the millennium development
goal 1 which targeted reducing poverty by half the proportion of the population living in poverty. For example, overall poverty reduced substantially from 51.7% in 1992 to 31.9% in 2006. This has helped to lower the proportion of the population living in extreme poverty over the years. For example, report from Round 5 of the Ghana living Standard Survey (GLSS 5) suggested that about 16.5% of the people living in poverty as at 2005/2006. However, in the current round of the survey, it was reported that only about a quarter of Ghanaians are poor whilst under a tenth of the population are extremely poor. In percentage terms, this translated to 8.4% of people being extremely poor and 24.2% of people being described as poor. The survey assumed a lower poverty line of GHC¢792.05 per adult per year which is only based on considerations of nutritional requirements of household members such that, individuals with yearly incomes below the amount are considered to be in extreme poverty. The reason is that, even if their entire budget is allocated to food, they would not be able to meet their minimum nutrition requirements considering the average consumption basket). In real terms, more than 2.2 million Ghanaians (based on 2010 PHC projections) cannot afford to feed themselves with 2,900 calories per adult equivalent of food per day, even if they were to spend all their expenditures on food. Although the absolute number living in extreme poverty has reduced over time, it is still quite high given the fact that Ghana is considered to be a lower middle-income country.

Social intervention programs directed at the poor and vulnerable in society can be found in many jurisdictions across the globe. Currently, the Livelihood Empowerment Against Poverty (LEAP) is a major social intervention program for the poor in Ghana.

The LEAP program was launched in March, 2008 by the government of Ghana with the aim of providing a safety net for the poorest and most marginalized groups in the society. At the local level, the LEAP Since its introduction, it has expanded steadily year after year. As of 2013, the
LEAP had covered over 71,000 households in all ten (10) regions of the country (UNICEF, 2013).

LEAP is a cash transfer program for the poorest households in Ghana with three primary purposes of (a) decreasing the chronic or shock-induced poverty among the extremely poor in Ghana, (b) addressing the social risks among them and (c) reducing their economic vulnerability (Government of Ghana, 2013). A clear-cut criterion was set for qualification as a beneficiary of the LEAP. Beneficiaries of the program include the indigent, orphans and vulnerable children, the aged who are 65 years and above, and severely disabled people who cannot work. The category of children named as vulnerable includes single or double orphans; disabled children or chronically ill children; children from families with the family head who is chronically ill or below 18 years; or children in a family with a parent whose whereabouts are unknown (UNICEF, 2013).

The selection of beneficiaries of the LEAP is in stages. At each stage, the responsibility lies in the hands of a committee. At the district level, the District LEAP Implementation Committee is responsible for the selection of the communities to benefit. At the community level, the Community LEAP Implementation Committee is responsible for discussing and selecting most disadvantaged families in the community (UNICEF, 2013). To check whether selected families are really poor or not, questions are asked and the feedback sent back to the community for discussion.

Payment of LEAP Money is supposed to be delivered to beneficiaries every two months (six times a year). Specifically, the months designated for payment include February, April, June, August, October and December. According to the revised payment system, monies are transferred according to household beneficiaries depending on the number of eligible beneficiaries in a family. In value terms, one beneficiary receives GH₵64.00 (USD 11.68), whiles two three, and
four or more beneficiaries receive GH₵76.00 (USD 13.87), GH₵88.00 (USD 16.06) and GH₵106.00 (USD 19.35) respectively. The money is usually received on behalf of the beneficiary family by the primary caregiver. The amount once received, is expected to be used for the acquisition of a balanced diet, the payment of educational expenses for children below 13 years, investing in farming or farm animals, livestock and petty trading (UNICEF, 2013).

There are arguments about the adequacy of this amount in helping achieve the intended purpose. There are also arguments about the effectiveness of the program. Further, research findings about the exact challenges preventing the programme from achieving its aim of cushioning the poor and encouraging them to seek capacity development and other empowering objectives remain inconclusive. It is therefore prudent to critically assess the impact of the program on beneficiaries so that it does not fail to fully achieve its objective of reducing poverty like some earlier government interventions aimed at poverty reduction (Bongfudene and Bawelle 2016; Chettri and Delap, 2015; Jones and Perezineto 2010)

1.2 Problem statement

Since the LEAP’s inception in Ghana, several impact assessments studies have been conducted especially at the beginning of this century. However, the results are not conclusive. For example, Osei (2011) conducted a study in which he assessed the extent to which the policy has been viably used to reduce poverty among the beneficiaries. After three years of its existence, the researcher suggested that, a universal social grant program of the nature of the LEAP will have the ability to reduce the incidence and depth of poverty as well as inequality in Ghana with a prediction that both the incidence of poverty and the Gini coefficient/Gini Ratio will be reduced by about 5 percentage points (Osei, 2011).
Other impact assessment studies by (Agbaam, 2013; Bongfudeme and Bawelle, 2016; Chettri, Delap, Kariki, and Roelen, 2015; Amuzu, Jones and Pereznieto, 2010) have been conducted and overall, the results seem to be positive. For example, it was found that, the LEAP has been able to increase food security among beneficiaries, increase enrolment into the NHIS (and thus access to health care), increase access to credit and increased school enrolment rate for children aged 6-13 years in the beneficiary households (Bongfudeme and Bawelle, 2016; Agbaam, 2013; Agbaam and Dinbabo, 2014). Notwithstanding these positive findings, other studies suggest that the program has had no real impact and yet others conclude that it has even brought negative impacts. In a study by Debrah (2013), it was found that the rural poor, particularly in the northern sector of the country, continue to suffer and wallow in poverty despite the presence of the program. In a more recent survey, Odura (2013) realized that the program has negatively influenced community social relations and has undermined citizens’ rights to hold the state accountable. The program according to Oduro’s conclusion unavoidably limits effective state building. For example, the introduction of the LEAP is said to be gradually eroding the traditional moral obligations towards one another in rural communities, and is leading to a gradual withdrawal of financial support by relatives of LEAP beneficiaries. In fact, he summed up that, the implementation of the LEAP program is gradually tearing down informal social support systems, both within and between households (p.33). These opposing findings makes it difficult to draw general conclusions on the outcomes of the LEAP. Given these inconclusive results on the impact of the LEAP in poverty alleviation, there is the need for more research. This study is therefore designed to fill the gaps in the existing empirical and theoretical literature by assessing how the Livelihood Empowerment Against Poverty (LEAP) has impacted the lives of beneficiaries in the Asutifi North and South Districts.
1.3 The general aim of the study

The study’s main objective is to assess how the LEAP has changed the lives of the poor in the Asutifi North and South Districts in Brong Ahafo Region.

1.3.1 Specific Objectives

In order to achieve the purpose of the study, the specific objectives of the study are:

1. To measure the extent to which the LEAP has changed the lives of the beneficiaries in the study area.
2. Assess how the LEAP has been implemented and expose any difficulties that may have constrained the LEAP as a poverty alleviating tool in the Asutifi North and South Districts.
3. To recommend how the implementation of the LEAP could be improved to boost its efficiency

1.4 Research questions

In order to achieve the specific objectives of the study, the following research questions are set to be a guide.

1. How has the LEAP changed the lives of the target population?
2. To what extend has the implementation of the LEAP been successful in Ghana?
3. What improvements can be made in the implementation of the LEAP to enhance its success in Ghana?
1.5 **Hypotheses**

The following hypotheses were formulated to help arrive at conclusion on the first objective of the study. LEAP is a cash transfer programme for the poorest households in Ghana with three primary purposes of:

1. Being enrolled on the LEAP will significantly reduce the social risks of beneficiaries.
2. Beneficiaries of the LEAP will significantly have food security after benefiting from the program.
3. There would be significant difference in access to health after enrolling on the LEAP.
4. There would be significant difference in enrolling children in school after benefiting from the LEAP.
5. The LEAP will significantly increase access of beneficiaries to credit facilities after enrolling on the LEAP.

1.6 **Significance of the study**

The results of this study have some benefits which will have both academic utility and implication for policy implementation.

First, as a program with inconclusive effects, this study will add relevant information to what is already on the shelves in the libraries. Information of this nature will widen our horizon on the LEAP program. Until now, the evidence is that, studies that are macro in terms of level of analysis with the aim of assessing the effects of the LEAP do not exist. Providing a great deal of insight based on recommendations of the study, the study can serve as a springboard for the conduction of a nationwide assessment of the LEAP.

The findings, discussions and recommendations from the study will be very informative to
government policy dynamics. The study informs government’s policy makers on the challenges confronting the LEAP and what is to be done to improve on the results. Once the results is found to be effective, the implications of the results suggest a continuation of the program. Findings and policy implications of the study will be beneficial to countries yet to start a program of this nature. They will be informed about the challenges and suggested solutions. That means they will be able to put out measures, checks and balances to avoid some or all of these challenges. By so doing, the effectiveness of the policy and programs will be greater.

1.7 Scope of the study

The study covered both beneficiaries and officials of the LEAP. In terms of the beneficiaries, focus was placed on their access to specific basic needs and social risks. The basic needs that were considered for this study included: access to credit facilities, access to basic education, access to health and food security. The aim was to collect data from respondents to measure their access before and after becoming beneficiaries.

1.8 Operational definitions

Especially for the purpose of replicating the findings of the study and for easy understanding of the findings, the following terms are operationalized to clarify their meaning and how they were measured in the study

Socio-economic

Socio-economic variables as used in the research refers to access to social amenities and financial services. Specifically, they include Access to health care, education enrollment, credit facilities and social risks reduction
Children

The term children was used to mean boys and girls born to the household between 5-14 years. The study measured access to basic education by children of beneficiary households as against non-beneficiaries. The said age is the usual age for the basic level of education in Ghana.

Food security

Food security as used in the study referred to the number of meals of households where the higher the number, the better secured a particular household is. It also means having adequate quantity of meals.

1.9 Organization of the study

In terms of structure, the study is organized into six (6) chapters including introduction, literature review, research method, data presentation and analysis, discussion of findings and summary and conclusions.

The introduction provides the general preamble and background of the study as well as the problem statement. From the problem statement, the chapter proceeds with the objectives, research questions and hypotheses of the study. The scope and the significance of the study are discussed.

In chapter two, a detailed review of relevant empirical and theoretical literature review is done. The review centers mainly on previous studies on the LEAP. However, general literature relating to social protection programs are reviewed. There is also a review of the theoretical literature which discusses theories within whose context the study was conducted and the findings explained. The empirical literature is also reviewed extensively with reference to the objectives of the study. Based on the literature reviewed, a conceptual framework of the study is constructed.

The third chapter also provides a thorough explanation of the methods, and procedures that were
employed for the study. Some notable issues that this chapter addresses include a justification of
the research approach, study design, and a brief description of the study area. The chapter also
touches on the population and sampling dynamics, sources of data and the research data collection
instrument as well as the methods of data analysis. Issues relating to validity, reliability, ethics
were also addressed in this chapter.

In the fourth chapter, data is presented and analysed. Chapter five discusses the findings of the
study. The findings are discussed in relation to the specific objectives of the study.

The final chapter presents a summary of the study, its conclusions, and recommendations. While
the summary discusses the problem, objectives and approach as well as the main findings of the
study, the conclusions provide specific answers to the research questions. Recommendations and
policy implications derived from the findings are also presented.
CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter examines the literature for the study. The review focuses on studies relating to cash transfer programs around the world. The review specifically looks at the overview of LEAP, success history of LEAP in alleviating poverty and challenges confronting the program and theoretical framework. Based on the literature reviewed, a conceptual framework was formulated for the study.

2.2 Overview of Livelihood Empowerment Against Poverty (LEAP) in Ghana

Livelihood Empowerment Against Poverty (LEAP) was launched in March 2008 by the New Patriotic Party (NPP) government as Ghana’s flagship program of the National Social Protection Strategy (NSPS) (Abrebrese, 2011). Initially, LEAP was administered by the Ministry of Employment and Social Welfare. The administration of the program was shifted to the Ministry of Gender, Children and Social Protection when it was created. The Department of Social Welfare (DSW) is the implementing agency. Initially, LEAP was designed for a 5-year period, from 2008 to 2012.

The trial phase of the program began in March 2008. It then started to expand gradually in 2009 and 2010. Initially, 81 districts with 45,000 households were covered (Abebrese, 2011). In less than two years after the implementation of the program, additional 74 districts were covered and the number of households increased by 26,000 with over 131,000 individuals (ODI and UNICEF
Ghana, 2009). As at 2015, more than 116,000 households in 180 districts throughout the country were benefiting from the program (Terkper, 2015). According to Handa, Park, Darko, Osei-Akoto, Davis and Diadone (2013), the government spends roughly USD 20 Million every year on LEAP. Government of Ghana bears half of the cost whiles the rest is donations from DFID and a loan from the World Bank (Handa, et al, 2013).

2.3 Empirical literature

This section of the literature review looks on empirical literature on the problem under study. The section specifically looks at the impact and challenges of cash transfer on alleviating poverty. Some of the challenges of cash transfer programs identified include political influence, administrative challenges, low grant amounts and delayed payment of transfer grant. The rest are problems with the selection of beneficiaries and sustainability of the program. Then, to further enrich the review, specific studies are examined with a geographical focus. To do this, studies are reviewed with a focus on Ghana, others with a focus on other parts of Africa and finally studies were reviewed around the world.

Specifically, in this section, literature is reviewed on the impacts of cash transfer programs. From the review, it is realized that the main impacts of programs of this nature are usually centered around education, child labor, health, local economy, socio-political issues and access to credit (Bongfudeme and Bawelle, 2016; Davis and Handa, 2014; Owusu-Addo, 2014; Vincent & Cull, 2009; Osei, 2013; Miller and Tsoka, 2012; Dammert, 2010; Fiszbein et al., 2009; Schultz 2004; Handa and Stewatt 2008; Chaudhury and Parajuli, 2008; Surender et al, 2007; Devereux, 2001).
2.3.1 Impact of cash transfers programs on alleviating poverty

In this sub-section, the general impacts of cash transfers in alleviating poverty is discussed. Cash transfers do not only impact the life of beneficiaries alone but it may also impact a household, the community and the country at large. Cash transfer program in less developed countries, have different degrees of impact on various aspects of human life. Around the world, especially in the Americas and Asia, there are social cash transfer programs similar to the LEAP in Ghana. In a study, Soares et al. (2009) investigated the impact of conditional cash transfer in Brazil, Mexico and Chile on inequality. The researchers decompose changes in the Gini coefficient to examine the effects of conditional cash transfers in reducing inequality in the three Latin American countries. Results from their study showed that conditional cash transfer programs have helped to decrease inequality between the middle of the 1990s and the mid of 2000s. Though transfer grants represent less than one percent of beneficiaries’ total income, it has however accounted for 21% of the fall in inequality in Brazil and 15% Mexican in Chile.

In Asia (China to be specific) Wu and Ramesh (2014) examined the impact of the Minimum Living Standard Assistance (MLSA) on poverty reduction. The study used data on MLSA spending and a unique panel survey dataset from 1993-2009 assessed the effect of the MLSA on poverty reduction. Collected data was analyzed by using fixed effects and random-effects legit models and linear hierarchical models to poverty at household level. Results from the study indicated that MLSA has helped in poverty alleviation in China. Their analyses showed consistent reduction in poverty rate in China since 1993.

There are also social cash transfer programs in other African countries (Dubihlela and Dubihlela, 2014; Malawi, Miller and Tsoka, 2012; Barrientos and DeJong, 2006), but there have been few studies evaluating the impact of these programs. For instance, a comprehensive study has been
conducted by Barrientos and DeJong (2006) to find out the impact of cash transfers in alleviating poverty among targeted children of cash transfer programs. The study was conducted using the South Africa’s Child Support Grant, family allowances in transition countries, and targeted conditional cash transfer program in Latin America and the Caribbean. It discovers that, even though there are variations in design, social cash transfer program targeting children in underprivileged households are an effective means of alleviating poverty.

Dubihlela and Dubihlela (2014) assessed the impact of social grants on underprivileged female-headed households in Bophelong, South Africa. The sample size for the study was 262. This was made up of only female-headed households. Questionnaire was used to gather data from the respondents. The instrument was pre-tested to test reliability and validity. Results from the study showed that social cash transfer has helped in poverty alleviation among poor households headed by females.

Then in Malawi, Miller and Tsoka (2012) investigated the impact of monthly cash transfer on children’s education and child labor among the underprivileged. Questionnaire, interviews and focus-group discussions were used to gather data from respondents. The study also conducted a randomized community trial, with baseline and end line surveys of intervention and control households and verifies school enrolment. Results from the study showed that there was a 5%-point difference in enrolment, higher educational expenditures, fewer absences, and a 10%-point difference in labor reduction outside the home of beneficiary and non-beneficiary children. This means that social cash transfer has a positive impact on children’s education and child labor among poor households. Since the introduction of the current cash transfer program in Ghana, studies have been conducted to assess the extent to which the program has impacted the lives of the people. Some of studies are reviewed in this section to gain an insight about the impact of the program.
Example, Osei (2013) examined the degree to which social grant policies in Ghana can have effect on poverty, inequality and government fiscals in the country. The key results of this study showed that a universal social grants program will lessen the frequency and depth of poverty and also inequality in the country. The results further show that financing such a laudable program is a major challenge. The sustainability of such a program is a challenge especially when the external support is curtailed or withdrawn for whatever reason.

In the same year but at different location, Agbaam and Dinbabo (2014) evaluated the effect of LEAP in reducing household poverty in rural Ghana. These researchers in order to increase the rigor of the researcher used a mixed of questionnaires, focus group discussions and in-depth. Results from the study revealed that the LEAP has a significant positive effect on food consumption, frequency of utilization of healthcare facilities and the school enrolment rates for children aged 6-13 years in beneficiary households.

Later Bongfudeme and Bawelle (2016) assessed the impact of livelihood empowerment against poverty program in Ghana using Wa West District as a case study. The purpose was to discover the level at which the program has improved wellbeing and minimized poverty in the area. Using a difference-in- difference analytical method to compare the degree to which poverty in the study area has been reduced among beneficiaries as against non-beneficiaries of the LEAP program, it was found that the LEAP had a positive effect on food security since beneficiaries of LEAP were more satisfied with their food consumption when compared to non-beneficiaries. The results further showed that there was a major variation between the numbers of LEAP beneficiaries registered onto the NHIS when compared with non-beneficiaries.
2.3.2 Impact of cash transfers on access to education

According to Davis and Handa (2014) unconditional cash transfers do not only have positive effects on consumption and food security, but on human capital development like education and health outcomes as well. There is also evidence of conditional cash transfer impacts on school outcomes by Attanasio et al. (2010), Dammert (2010) and Schultz (2004). In Ghana, Handa et al. (2013) were of the view that the LEAP program has helped increase school enrolment among secondary school-aged children. They further wrote that grade repetition in primary and secondary school-aged children has minimized. Absenteeism has also decreased according these authors.

Findings by Handa and Stewart (2008) from Malawi’s social cash transfer program revealed that giving cash transfer to households with children led to a 5 per cent rise in school enrolment, at the same time as targeting households with orphans resulted in 4.2% rise in school enrolment. According to Chaudhury and Parajuli (2008) an assessment of Pakistan’s Punjab Educational Sector Reform Program by the World Bank in 2008 also showed that school enrolment rates for girls from age 10 to 14 has improved by 11% points from the baseline figure of 29 per cent. Similarly, in Namibia, Devereux (2001) found that 14 out of 16 school children in grade 12 attended school regularly since their grandparents were beneficiaries of social pensions.

2.3.3 Impact of Cash transfers on child labour

Reducing the number of children engaging in paid work is one of the goals of cash transfer program. The rationale behind this is that such work may either be mentally or physically injurious. Apart from this, children engaging in economic activities may interfere with their education, lead to low educational attainment and consequently affecting their future earnings (Fiszbein et al., 2009). According to the Government of Malawi (2007) the main reason why children in primary
schools drop-out was because they engage in economic activities to meet family responsibilities. Social cash transfers can minimize child labor because families have regular source of income, thereby releasing children from engaging in pay up work (Miller & Tsoka, 2012). Therefore, cash transfer programs help children of school going age to stay away from pay up work.

An example is Ecuador’s Bono de Desorrolo Humano cash transfer program which has helped to decrease the rate of child labor by 17% of beneficiary households (Schady & Araujo, 2006). Rawlings and Rubio (2003) have also found that possibility of children engaging in adult work has reduced by almost 26% in the Bahia region of Brazil as a result of the Eradication of Child Labor Program. Likewise, in Cambodia, there is a proof that the Cambodia Education Sector Support project which gives cash transfers to pupils moving from primary to lower secondary school significantly minimized students taking part in paid work by 11% (Filmer and Schady, 2009). Similarly, in Nicaragua, cash transfer is responsible for 3 to 5 percentage point decrease in labor among children aged 7 to 13 (Maluccio & Flores, 2005).

2.3.4 Impact of cash transfers on access to health

The health component of the LEAP program which requires that beneficiary households register their children with the National Health Insurance Scheme has helped to improve the health of beneficiary children. In a study by Owusu-Addo (2014) it was revealed that LEAP has minimized the financial obstacle to health care since majority of the orphans and vulnerable children were registered under the National Health Insurance Scheme. As a result of this, most children were sent for regular primary care visits, thus increasing health services utilization and reducing child morbidity and mortality (Owusu-Addo, 2014: 8). In a study, Handa et al. (2013) found that LEAP had positive effects on preventive care among girls aged 0-5. They however found that it had no
effect on curative care-seeking. To Gertler (2004) and Rawlings and Rubio (2005) conditional cash transfers have been effective in improving health outcomes amongst vulnerable children in Latin American countries by increasing the use of health services and also minimizing child mortality, anemia and stunting.

Apart from physical wellbeing of beneficiaries, cash transfer has helped to improve the emotional and psychological wellbeing of beneficiaries especially orphans and vulnerable children (Yeung et al., 2002). Money received has increased disposable income of caregivers. This in turn has removed their worries and reducing stress. This has therefore led to improvement in the care, support and nurture given to orphan and vulnerable children in the household (Yeung et al., 2002).

In his study, Owusu-Addo (2014) examined the impact of cash transfers on the health of orphans and vulnerable children in rural Ghana. The program impact theory was employed to conceptualize conditional cash transfers pathways of effect on child health. The research employed qualitative descriptive exploratory method for this study. Purposive sampling technique was used to select a sample size of 25. This was made up of 18 caregivers, 4 community leaders and 3 program officers. Semi-structured interviews were used to collect data from respondents. The results showed that the ability of caregivers to provide children with their basic necessities like clothing, food and education made the orphans in particular feel more included in society, as a result, it has positive impact on their psychological and emotional well-being (Owusu-Addo, 2014).

Health education program organized occasionally for beneficiaries especially caregivers help to improve their knowledge and choices for nutritious foods and better feeding practices. Health and education has been found to be an effective and a valued tool in community-based health promotion interventions (Cropley, 2004). Monies received by beneficiaries have increased their
household income which help them to buy nutritious foods for their families. Gertler (2004) and Behrman and Hoddinott (2005) held the view that cash transfer helps to improve nutrition among children. For example, in Nicaragua, there was 1.7 times reduction in malnutrition more than the national trend after two years among children in households that benefited from cash transfers from the Red de Protección Social (RPS) (Devereux & Coll–Black, 2007). Also, in Lesotho, 48% of old age pensioners who were enrolled on the old age pension said on no occasion did they go hungry after they were enrolled, when compared with 19% in the past (Vincent & Cull, 2009).

2.3.5 Impact of cash transfers on local economy

Whether conditional or unconditional, cash transfer has an impact on the local economy. Transferring cash to beneficiaries in any cash transfer program has spill-over effects on the local economy as well social costs. Beneficiaries of cash transfers do not keep the monies to themselves but spend them. Spending such monies has positive impact on others both within and outside the local economy particularly, when it is used to buy goods and services from non-beneficiaries who own business organizations (Bosworth, 2016). It will also increase government’s tax revenue through indirect tax on goods and services that beneficiaries use the money received to buy (Osei, 2013). In Zambia, Samson (2009) found that majority of beneficiaries of cash transfers spent the money locally to buy goods and services. According to the researcher this has helped the growth of business organizations in the local economy. Similar findings were reported in Dowa district in Malawi (Davies and Davey2008).

2.3.6 Impact of cash transfer on socio-political activities of beneficiaries

Beneficiaries of cash transfers are people who are considered as vulnerable groups in society. Such people usually depend on others for their wellbeing. Receiving cash transfers help to improve self-
esteem and improve ability to participate in community groups and religious activities, even for the disadvantaged households (Bosworth et al, 2016). The aged for instance, usually depend on their children in order to make a living. In a study by Save the Children UK/HelpAge International, and Institute of Development Studies (2005) a pensioner in Lesotho said before he became beneficiary of cash transfer, he was not respected by his neighbors.

However, the story turned differently when he started to benefit from a cash transfer program. Similarly, a recipient of disability grant in Langa, South Africa stated how the disability grant has been useful to him. According to the beneficiary, the aid has helped him to buy his basic needs. Besides that, he also has insurance and bank accounts. Thus, the cash transfer has helped him become a decent person (Surender et al, 2007). Another impact of social cash transfer on beneficiaries is access to credit. Results of a study by Bongfudeme and Bawelle (2016) to assess the impact of LEAP in alleviating poverty showed that beneficiaries of LEAP had greater access to credit and loans than non-beneficiaries. This is because beneficiaries of the LEAP program are in better position to pay back loans as result of the regular flow of transfer grant. Essuman and Bosumtwi-Sam (2013) on the other hand found that the LEAP transfer has helped to minimize the degree of-borrowing and financial risk and asset disinvestment amongst beneficiary households while increasing their capacity to cope on a day-to-day basis through risk-averse coping strategies (Essuman and Bosumtwi-Sam, 2013).

2.4 Challenges of cash transfer programs

This section of the review looks at challenges of social protection program faced. They are political influence, administrative challenges, and low grant amount and delay payment of transfer grant. The rest are selection of beneficiaries and sustainability of the program.
2.4.1 Political influence

Cash transfer programs may be vulnerable to political influence and clientelism. Since cash transfer programs are generally very common among the beneficiaries, politicians can use them to get political support. For instance, when the processes of selecting beneficiaries are not open, politicians may use their discretion to get some communities selected for only political reasons (Chêne, 2010). A research conducted in Upper West region of Ghana by Jaha and Sika-Bright (2015) reported LEAP programs officers complained that politicians in some of the districts try to use the program to their advantage. These politicians in some cases try to manipulate the selection of communities to favor their political interests. This poses problems for the programme as this can result in the poor targeting of beneficiaries (Jaha & Sika-Bright, 2015).

A study by Jaha and Sika-Bright (2015) even identified more political challenges. In their study to find out the challenges of the livelihood empowerment against poverty program in the Upper West Region of Ghana Jaha and Sika-Bright sought to study the specific problems that the program encounters in the Upper West region from the institutional viewpoint. Interviews were used to collect primary data from respondents and secondary data gathered from 2010 population and housing census, government publications on the LEAP program, district statistics on the LEAP as well as relevant publications on LEAP in Ghana. The main political challenge identified was politicians trying to influence the selection of beneficiary communities to suit their interest.

2.4.2 Administrative Challenges

Studies have identified some administrative challenges working against the success of the LEAP. In the case of the Old People Cash Transfer Pension Scheme (OPCTPS) in Nakuru County in Kenya, Kindikiand Wambu (2015) found the main administrative challenges of the program as
lack of credibility in management of the funds, weak governance structures and delays in payments of funds to beneficiaries, high administrative costs, poor awareness creation and absence of important documents to register for the program. In another instance, Mbugua and Gachunga (2015) identified other challenges of the program to include: issues with staff capacity (staff competency), worsening administrative capacities inadequate administrative capacity to do targeting and payment, poor training and communication strategies. Unless, steps are taken are taken to address these challenges, they will continue to undermine the success of the program and when it continue this way, their effect may worsen.

In the comprehensive study by Jaha and Sika-Bright (2015) on challenges of the livelihood empowerment against poverty program in the Upper West Region of Ghana in which primary data in the form of interview was collected together with secondary, some administrative challenges were found. They include weak governing structures such as: absence of official means of transportation, difficulty removing dead beneficiaries and swapping of beneficiary’s names and pictures and inadequate funds.

Launching or implementing a new program means additional work for staff of the administrating ministry and implementing agency. The staff capacity of Department of Social Welfare does not match the work load of LEAP (Agbaam & Dinbabo, 2014). The Department of Social Welfare lacks the requisite skilled and experienced human resource to implement the program. In some instances, the department relied on the services of personnel of the National Youth Employment Agency who are not trained. Training programs offered are poorly organised. In some cases, people who are not involved in the implementation of the program are included in training programmes whiles some program officers are excluded. Agbaam and Dinbabo (2014) identified
the lack of logistical support, limited staff capacity and lack of incentives as some the challenges hindering smooth implementation of LEAP program.

Another administrative challenge is absence of official means of transportation for LEAP officers (Jaha & Sika-Bright, 2015). According to Jaha and Sika-Bright the activities of program officers are many and also involve extensive traveling. It is therefore important that they get reliable means of transport to perform their duties. They further wrote that in some cases program officers have to use their private motor bicycles. Even with that they have difficulty in fuelling and maintaining them.

### 2.4.3 Low grants

One of the challenges of cash transfer program is deciding on the amount of money to be given to beneficiaries. Those who design such programs usually find it difficult deciding on the transfer grant and the number of beneficiaries to be covered. There are instances where beneficiaries of cash transfer programs have complained about the quantum of money that has been given to them. A number of studies have confirmed this. Agbaam and Dinbabo (2014), Jaha and Sika-Bright (2015) and Bongfudeme and Bawelle (2016) all have reported that beneficiaries of LEAP program have described the monthly cash transfer as being too small. In Kenya, Kindiki and Wambu (2015) also have reported that beneficiaries of the Old People Cash Transfer Pension Scheme (OPCTPS) in Nakuru County have complained that the amount of monthly transfers given to them is too low.

If all things being equal, low transfers reach more beneficiaries than larger transfers (Garcia & Moore, 2012). Nonetheless, if transfer grant is too low, the program may not have its planned impact. Also, administrative costs will be high when compared with benefit costs (Garcia & Moore, 2012). Some of the factors that need to be considered when determining transfer grant are
the minimum transfer grant that will achieve the program’s stated goals, the anticipated number of qualified beneficiaries and the program’s budget (Grosh and others 2008). The rest are whether the transfer grants will be adjusted to keep pace with inflation and targeting. Setting lower transfer grant is a way of making cash transfer program unattractive for better-off households and thus minimizing leakages (UNDP, 2009).

In an empirical study on the challenges of –Kenya’s Vision 2030 in the context of the country’s jubilee manifesto using a case Kindiki and Wambu (2015) small amount of transfer grants was found as a challenge.

2.4.4 Delay in payment of transfer grant

In Ghana, beneficiaries are supposed to be paid on a bi-monthly basis, however, there are situations where payment has been delayed. For example, an assessment of the LEAP program covering a period of 24 months, Handa et al. (2013) discovered that beneficiaries received only 20 months’ worth of payments. The lengthy gaps in payment of cash transfers in 2011 were followed by a triple payment in February 2012 to offset arrears (FAO, 2013). Likewise, a study by Bongfudeme and Bawelle (2016) revealed that there are times when payment of transfers delayed for three to five months. According to the researchers, this usually compelled beneficiary to look for other avenues of generating income particularly allowing young children to engage in economic activities to complement the family income. This means beneficiaries do not received regular payment of cash transfer. Gaps in payment may make it impossible for the program to have its intended impact on beneficiaries. To Dercon (2006), social cash transfers will be able alleviate poverty provided payments are regular and enough. Delay in payment of transfer cash according to Jaha and Sika-Bright (2015) may be as result of the funds for LEAP beneficiaries coming from
the national office to the district levels. So, any delays from the top will automatically affect timely and prompt payment of funds.

2.4.5 Targeting (Selection of beneficiaries)

The word targeting was used in the 19th century to mean to select "nonabled bodied" (targeted) people who were underprivileged by assisting them with some benefits in Britain (Chhachhi and Truong, 2009). Since then, it has been used in connection with poverty eradication in several parts of the globe that is choosing people who are mostly minorities or really underprivileged and give them some benefits (Grosh and Baker 1995). With the inception of cash transfer program all over the world, targeting has occupied an important place in their implementation. It has been used as a way of getting to the underprivileged. In selecting beneficiaries, different countries have employed diverse selection processes. Most countries employ geographical and household information to select communities and beneficiary households. Self- targeting, individual assessment and group characteristics were identified by Devereux (1999) as the three ways of targeting. These are generally used for selecting beneficiaries. According to Davis, Handa, Gaarder and Yablonski (2012) and Garcia, Moore and Moore (2012) community-based targeting is another method which is more predominant in Africa.

One of the challenging tasks in the implementation of cash transfer program is the selection of beneficiaries since none of the procedures used to select potential beneficiaries is without a challenge. In most cases, individual assessment and group characteristics are used together when proxy means test is being used (Devereux, 1999). Proxy means testing is seen as the most perfect way of selecting beneficiaries (Grosh and Baker 1995). In using proxy means test, mistakes in selecting beneficiaries and other essential hindrances in targeting are catered for. It is however
sometimes challenging to obtain precise household or individual information particularly when potential beneficiaries are illiterates. Another challenge with the proxy means test is how to determine approximately how much rural settlers earns. This is because most rural dwellers depend on agriculture for survival and therefore do not have a regular source of income (Narayan and Yoshida 2005). Though, the community-based method has some advantages, it also has setbacks. With cash transfers, selection of beneficiaries is likely to be biased in favour of some groups—either not selecting eligible beneficiaries or selecting non-eligible beneficiaries (Garcia et al 2012). That is, it may lead to under-coverage or over coverage (Devereux 1999). To Devereux minimizing mistakes associated with targeting is generally a difficult thing to do. To ensure that targeting works correctly, there should be continuous monitoring. This one too comes with a cost.

2.4.6 Sustainability

Countries implementing cash transfer programmes need to be self-reliant. That is, they should not depend on donor agencies or countries for funds for such program. According to Kalebe-Nyamongo and Marquette (2014) while countries sub-Saharan African depend on external funds to fund these programs, Latin American cash transfer program do not rely on donor funds. As a result of this, Latin American countries have more freedom in deciding the nature of their cash transfer programs. However, cash transfer programs in Africa have been promoted and shaped by donors, thereby minimizing government ownership and control over policy (Graham, 2002; Davis et al., 2012). Thus, cash transfers that are self-reliant may reflect local priorities and have longer life span when compared with those that depend on donor funds (Kalebe-Nyamongo & Marquette, 2014). Chêne, M. (2010) was of the view that adequate resources and capacity needed to be allocated to the different stages of implementation. That is from the targeting to the monitoring of transfers. Hence cash transfer programs are generally considered too expensive to administer.
Though social cash transfer programs are expensive to administer during the initial stages, the administrative cost however reduces as years pass by. Hyun H. Son, 2008). For instance, in Mexico, targeting accounted for more than half (65%) of total cost of implementing cash transfer the program in the first year. The next major cost component was monitoring which was 8%. The actual delivery cost of transfers was 8%. Three years on actual transfer cash accounted for 41% of the total cost of the program. The next major cost was monitoring of conditionality (24%), whereas targeting costs reduced to 11% of the total cost of the program.

2.4.7 Other challenges

There are other challenges of the cash transfer programs besides those discussed. In an assessment of the challenges of the LEAP in Ghana, Jaha and Sika-Bright (2015) found that apart from political and administrative challenges, there searchers also identified that: misunderstanding among household members when there is a replacement of beneficiary, difficulties mobilizing beneficiaries, suspicion of the use of money, misinformation and pressure from beneficiaries are some other challenges that hinders the smooth implementation of the program. On the part of beneficiaries, delay in payment of grants is a challenge too.

More recently, Agbenyo, Galaa and Abiiru (2017) assessed the challenges of using the targeting approach to select beneficiaries of the LEAP in the Wa Municipality of Ghana. The study employed qualitative case study design. Two beneficiary communities were sampled using simple random sampling techniques. Out of the eighty-eight beneficiaries in these communities, meaning saturation (Patton, 2002) was used select 15 beneficiaries from each community. Purposive sampling technique was used to sample Municipal Social Welfare Officers and the Municipal Planning Officer. Data was collected using interviews. The results showed general perceptions of
inclusion errors as a result of the targeting approach used by LEAP. These perceived inclusion errors result from lack of openness in the handling of processes, political influence in the selection process and inaccurate data on household ‘s poverty statuses. Unintentional effects of the approach are poverty-labelling, name calling and envy of beneficiaries resulting in animosity and skirmishes which are capable of putting an end to social interrelation in rural beneficiary communities.

Another challenge is beneficiaries’ inability to question the ills in the workings of program. Based on the findings, the researchers recommend for beneficiaries to be educated on the purpose, selection process and benefits of the program, specifically, at the community level to ensure effective targeting. They also recommend that the selection process should be well monitored.

### 2.5 Ways of overcoming the challenges of cash transfer programs

Since most cash transfer programmes are donor sponsored, their life span depends on the continued commitment of sponsors to support the programme. Most of these donor supports come with their conditionalities. Usually such conditions have adverse impact on receiving countries either today or in future. Successive Governments who are not able to satisfy these conditions may forfeit benefits associated with them. When there is new government whose policies are not in congruent with donors, there may be withdrawal of support. It is therefore imperative that governments look within for sustainable source of funds to fund programmes of this nature. When there is reliable source of funding, it will help deal with issues of delaying payment to beneficiaries.

Since LEAP is not solely funded by government of Ghana, it has impact on the amount given to beneficiaries. A number of studies including Agbaam & Dinbabo (2014), Agyemang, Antwi and Abane (2014), Jaha and Sika-Bright (2015), Bongfudeme and Bawelle (2016) as well as Kindiki and Wambu (2015) both in and outside Ghana have found that the amount given to beneficiaries
is inadequate. To make the programme sustainable, the amount should be increased so as to afford beneficiaries the opportunity to make investment (Agyemang, et al, 2014). When beneficiaries invest the grant, they will get dividend which they can use to take care of themselves. As they become self-reliant, they can be taken off the programme. This will help enrol more people or reduce government expenditure on LEAP.

Another way of tackling challenges of LEAP is to depoliticize it. Instances where politicians influence selection of beneficiaries onto the program must be stop. Such interferences pave way for ineligible people to be enrolled on the program at the expense of the intended beneficiaries. Situations where government programs are used as source of patronage need to be stopped. The implementation agency must be made to operate without political interference. The effectiveness and sustainability of LEAP depends on a well-functioning administrative system (Farringdon & Slater, 2006). Apart from the above, there should be strong and continuing political will to sustain the program (Farringdon & Slater, 2006).

To ensure that right people are enrolled on the LEAP, multiple targeting methods should be used. Using multiple targeting methods does not guarantee complete elimination of inclusion and exclusion errors. It however helps to minimise them (Fuseini, Enu-Kwesi & Antwi, 2017).

Conditions attached to the LEAP expect beneficiaries to register their children under National Health Insurance Scheme (NHIS) and also enrol and retain the children of school going age in school. The rationale behind these conditions is to ensure that the health needs of children are catered for and also develop their human capital in order to eliminate intergenerational poverty cycle. What is not clearly stated is that the programme does not cater for entrepreneurial training for adults who are beneficiaries of the programme. The possible problem that is likely to crop up
is that when government decides to discontinue the programme, these beneficiaries are likely to go back to their formal state. Therefore, it is imperative that skills training and provision of entrepreneurial support are incorporated into the programme in order to make beneficiaries self-reliant. Though one of the objectives of LEAP is to empower beneficiaries to acquire skills, Agyemang, et al (2014) found that beneficiaries in their study area have not been offered an opportunity to acquire skills.

2.6 Theoretical framework

The theorization of providing a safety net for the poor and vulnerable in society with regards to this research; took a look at how assets influence the livelihoods of the poor, reducing social risks and addressing vulnerability. The study used two theories which include structural functionalism theory (functionalism), and a framework developed by Department for International Development (DFID) called sustainable livelihood framework. In the sections below, a detailed explanation is provided to these theories and how they each helped the researcher achieve the goals of the study.

2.6.1 Structural functionalism theory

The works of Herbert Spencer, Emile Durkheim, Talcott Parsons, and Robert Merton greatly influenced the theory of structural functionalism (Mooney, Knox & Schacht, 2007). Structural functionalism is a sociological theory that tries to explain why society functions the way it does by looking at the relationships between or among the various social institutions (government, law, education, religion, among others) that make up society. The functionalists see society as a structure (system) with a number of components (institutions). In the view of functionalists, the components are inter-related, inter-connected and inter-dependent. Each component performs certain functions in order to keep the system moving. In other words, all the parts work together
to promote solidarity and stability (Macionis, 1997). Therefore, a change in one part of the system affects the whole system. According to Susser (1992) "social practices are said to have a functional role in sustaining the system as a whole" (p. 204).

According to Merton (1968) the various components in society perform two types of functions. These are manifest and latent functions. According to Holmwood (2005) manifest functions are “the conscious intentions of actors; latent functions are the objective consequences of their actions, which are often unintended” (p. 90). That means manifest functions are the direct and visible functions of the various institutions in the society while latent functions are the indirect and hidden functions of the institutions.

The terms ‘functional’ and ‘dysfunctional’ are used by functionalists to explain the effects of social elements on society. Structures or components of society are functional when they contribute to social stability. On the other hand, they are dysfunctional when they disrupt social stability. Some structures can be both functional and dysfunctional depending on their impact on societal stability. Therefore it is sufficient to say that institutions and structures may have other functions. Some may even be generally dysfunctional, or be functional for some sometime then dysfunctional for others. This is because not all institutions are functional for society as a whole. According to Holmwood (2005) there are some practices that may be only be functional for a dominant individual or a group.

The structural functionalist theory is useful for the study since it has made us understand that society as system is made up of a number of components which are inter-related, inter-connected and inter-independent and therefore when one parts are not functioning well, it affects the whole. Therefore, the theory was used by the researcher to identify how LEAP is helping families that are not able to perform their required roles as a result of financial constraints. LEAP is a social cash
transfer for poor households across the country. LEAP is financial capital, where the acquisition of the financial assistance will enable individual households to acquire other forms of capital such as education, health care, nutrition, social reputation and financial capital.

Apart from the direct impact of the programme, the theory was used to identify the hidden effects. It also helped to know whether the programme is functional for some groups and dysfunctional for others. Lastly, it helped to know whether the impact is for a short while or not.

2.6.2 The Sustainable Livelihood Framework

The sustainable livelihood framework is a framework recently developed by the Department for International Development (DFID). The frameworks identified five livelihood assets upon which livelihoods are built. These are human capital, natural capital, financial capital, social capital and physical capital. Each of these are cases of no access to livelihood assets and cases of maximum access to assets. Each of these cases have an effect on poverty and vice versa. For example, a poor man will not have access to assets and where someone have assets, he/she may generate money from the assets and will not become poor. A capital such as money received form the government in the form of LEAP could be used to acquire other capitals like education, health care, credit facilities by individual’s household’s beneficiaries.

Transforming structures and processes in the sustainable livelihoods framework comprises of institutions, organizations, policies and legislation that determine people livelihoods. These structures and processes are essential in shaping livelihoods since they operate at all levels of people’s life. That is from the household level to the international level and in all domains - the most private to the most public.
Structures in the sustainable livelihood framework are the organizations (both private and public) that formulate and implement policies and laws, provide services, purchase, trade and do all sorts of other roles that impact on livelihoods. Structures are essential since they make processes function. One thing that can be a major challenge to development is absence of suitable structures.

Processes are policies, legislations, institutions, culture and power relations that determine the how and why the structures operate and interact. Processes are important because they offer incentives, grant or deny access to certain assets, allow individuals to change one type of asset into another form and impact on inter-personal relations.

Livelihood strategies represent the collection and mixture of undertakings and options that individuals make/undertake in so as to attain their livelihood objectives - productive activities, investment strategies, and reproductive choices, among others. These livelihood strategies are ever changing process by which people put different activities together at different times so as to meet their numerous needs.

Livelihood outcomes are the end products of the livelihood strategies. Some of the outcomes of livelihood strategies are more income, increased wellbeing, reduced vulnerability, improved food security and more sustainable used of natural resource base.

The impacts of trends, shocks and seasonality within the environment will make people vulnerable. In that environment, they may have livelihood assets like human capital, natural capital, financial capital, social capital and physical capital. However, the negative impacts of the components of vulnerability context may denied people access to these livelihood assets or will not be able to make good use of them. Famine result when people lose their means of acquiring food (Sen 1981) people caught up in disaster or famine often seek an income (Corbett 1988) the weight and value
of those livelihood assets depend on the existing social or political, institutional and organizational setting (DFID, 1999). Therefore, there is a need to have a policy in place that will help the disadvantage in society to use varied livelihood strategies in order to make a living. An example of such policy is LEAP. When vulnerable people have regular source of income, they can use it judiciously to improve their lives. For example, they can invest it which will be bringing them interest. They can use it to buy food and also use it to educate their children. Apart from these, it may enhance their access to livelihood assets.

2.7 **Gaps identified in the literature**

From the literature reviewed, a number of research gaps have been identified. A quest to fill these research gaps necessitated this study. In the first place, none of the studies (literature) reviewed have placed any focus on the caregivers of the LEAP. However, caregivers are major stakeholders who determine the success or otherwise of the program in achieving its aims. It has therefore always been incumbent in researchers to take caregivers into consideration in any study that assess the success or otherwise of the LEAP. It is for this reason that the current study focused on caregivers.

Another gap created in the literature is the conflicting findings by researchers that make it very difficult to draw conclusions about the impact of the LEAP. To some scholars such as Agbaam (2013), Bongfudeme and Bawelle (2016), Chettri, Delap, Kariki, and Roelen, (2015), Amuzu, Jones and Pereznieto (2010) and Osei (2011), the program has brought about only positive results, while to others, there are both positive and negative results (Odura, 2013). It has even been concluded in other studies that the program has had no impact at all (Debrah, 2013). Almost two decades into implementation, we cannot continue to rely on such inconclusive findings on such a major national policy. It is secondly a result of this the current study is being conducted.
2.8 Conceptual framework

The conceptual framework for the study comprises of challenges, possible intended impact and impact of a cash transfer programme on beneficiaries. The intended impacts of social cash transfer programme were taken from the reviewed literature. They include impact on education, child labour, health, local economy, socio-political, agriculture and access to credit. The challenges on the other hand include political challenge, administrative challenge, and low transfer grant, delay payment of transfer grant, targeting, and sustainability of the programme. The concept of the LEAP as a social cash transfer program, its intended impact, the actual impact as well as the challenges working against the realization of the objectives of the LEAP are conceptualised in figure 2.2 as the conceptual framework for the study.

Figure 2.1 Diagram of Conceptual framework

From figure 2.1, it is believed that when social cash transfer is provided to the citizens, it may impact positively on education (school enrolment, reduce absenteeism and school outcomes). Apart from the above, such programs help children of school going age to stay away from pay up
work. Another intended impact is that they increase health services utilization. Cash transfers may also have impact on the economy. Beneficiaries of such programs may either invest part of it in income generating ventures or patronize goods and services from non-beneficiaries, it has a spillover effect on both the local and national economy. Beneficiaries of cash transfers are people who are considered as vulnerable groups in society. Receiving cash transfers help to improve their social status. Beneficiaries of social cash transfer may have access to credit either from relatives of financial institutions than non-beneficiaries.

In spite of the above intended positive impacts that cash transfers have on the lives of beneficiaries, there are some challenges that may hinder the smooth implementation of such programs. Some of these challenges are political influence, administrative challenge, low transfer grant and delay payment of transfer grant. The rest are targeting and sustainability of the program.

2.9 Conclusion

This chapter reviewed literature on impact of LEAP in alleviating poverty and challenges that hinder the smooth implementation of the program. Theoretical framework for the study was discussed. Some aspect of life that social cash transfers have impacted positively on are education, child labor, health, local economy, socio-political context, agriculture and access to credit. The challenges on the other hand include political challenge, administrative challenge, and low transfer grant, delayed payment of transfer grant, targeting, and sustainability of the program. Finally, the conceptual framework for the study was presented. The study of assessing the effects of the social cash transfer programs or those examining the challenges of such programs in achieving their intended purpose, it is very clear there are inconclusive results. This study is thus being conducted to contribute to the debate on the effects of a social transfer program.
CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains into detail the totality of the methods that were used in conducting the study from the introduction through to formulating the problem, setting objectives, to the methods of data collection, analysis, interpretation and discussion. Specifically, the chapter provides explanation and justification for the research approach and design, population and sampling dynamics, data collection and analysis. Explanation is also provided on how ethical issues were addressed as well as the limitations of the study.

3.2 Research approach

A mixed method approach was used for this study. The general characteristic of a mixed method research is that it involves collecting, analyzing, and interpreting both quantitative and qualitative data in a single study or in a series of studies that is/are used to investigate the same underlying phenomenon. In the words of Creswell and Plano Clark, mixed methods as a research method

...involves philosophical assumptions that guide the direction of the collection and analysis of data and the mixture of qualitative and quantitative data in a single study or series of studies. Its central premise is that the use of quantitative and qualitative approaches in combination provides a better understanding of research problems than either approaches when used alone (Creswell and Clark, 2007, p.5).
Thus, in the current study, both quantitative and qualitative research techniques were used in combination in the data collection as well as data analysis and interpretation. There are several reasons for choosing this approach in the study. According to Creswell & Clark (2007), the use of a mixed methodology in conducting a research leads to a situation where the overall strengths of the study become greater than either using a qualitative or quantitative approach in isolation. This is because the approach has an innate ability to minimize the weaknesses of both qualitative and quantitative approaches. It further maximizes the strengths of each of the methods.

It is also evident that, an important feature of a mixed method is its ability to help collect multiple data from the respondents/participants of the study. As evidence is collected from several sources, results are able to be used to complement the strengths and non-overlapping weaknesses of each other.

To be more specific, the quantitative aspect of the study was used to improve the rigor of the study. This is because it relied on the use of standardized tools and instruments. It also helped the researcher to measure the variables numerically and suggested a link between them. It is through the quantitative data for example that the researcher was able to determine whether or not there was an improvement in the lifestyle of the beneficiaries (i.e. the period of benefiting and the period of not benefiting) from the program.

The introduction of the qualitative research methods on the other hand helped the researcher to explore and understand the meanings that individuals ascribe to the LEAP as a social intervention program (Creswell, 2007; Creswell, 2008). The exploration of meanings could only be done properly through qualitative methods as Patton (2002) stated that qualitative research presupposes examination upon processes and meanings that do not gain sufficient description for the
investigator by using quantitative methods. It has also been said by Patton that, qualitative methods are used where quantitative methods alone are inappropriate in explaining a phenomenon.

Therefore, looking at the objectives of the study, the information required to achieve such objectives and how such information needed to be analysed, the use of a mixed method approach was a best fit.

3.3 Population and sampling

The beneficiaries of the LEAP program in the districts in addition to the workers under the social welfare department constituted the population for the study. The reason for the selection of the beneficiaries of the LEAP program is because as beneficiaries, they were in the best position to speak to the issues concerning the effects of the policy on them more than any other person could have done. The workers of the Social Welfare Department were selected to participate in the study because of their special knowledge of the policy. At the policy implementation level, they are more informed about the policy than any other person. Specifically, the population for the study were 711 people. This included 510 females and 201 males.

3.4 Sampling

A combination of probability and non-probability sampling procedures were used to select a sample size of 119 participants/respondents. This is 18% of the total population. Mathematically, the sample size was calculated is follows.

$$s = \left(\frac{x}{100}\right) \times p$$

Where $s$ is sample size, $x$ is sampling percentage, and $p$ is population. Taking $x$ to be 18 and $p$ to be 711,
\[
s = \left( \frac{18}{100} \right) \times 711
\]

\[
s = 119
\]

From the sample size determination table provided by Krejcie and Morgan (1970), the sample size for a population between 750 and 700 is supposed to be 254. However, practical realities such as time, access to samples, and financial costs restricted the size of the sample (Wilson, Voorhis, and Morgan, 2007) of this study to 119. This sample is also justified by the rule of thumb that a sample size of not less than 30 is suitable for behavioral studies like a study in sociology (Burnham and Anderson, 2004). Again, Roscoe (1975) opined that in behavioral studies, if a sample is between 30 and 500, it is scientifically justifiable. As a result of this the sample size of 119 for the current study is justified.

A multi-staged strategy was used to sample respondents/participants. There were 4 stages of sampling which included the selection of the region as the first stage, the selection of the districts at the second stage, the selection of the communities at the third stage and the final stage being the selection of the respondents. In stage one and two, the simple random sampling was used. Example, in stage one the lottery method was used. Names of each element of the population (in this case the regions in Ghana) were written on separate sheets of paper, folded, put in a basket, shaken and one (i.e. Brong Ahafo Region) was picked. In stage two, names of all the districts in Brong Ahafo were used for the lottery process and Asutifi North and South Districts were picked. Same processes were repeated in stage three to pick the communities for the actual study. Only the names of the urban communities was used because of access to the sample. This time, three names were picked and they included: Hwediem, Kenyase and Acherensua. The use of simple random sampling (SRS) was justified because it gave every member in each of the sampling an equal opportunity of being selected. This helped eliminate any supposed form bias in the selection of a sample. Again, SRS
was made appropriate because at each stage, there was a complete homogeneity among members of the population and the sampling frame. This is because, no matter the geographical area, there is a unified criterion for enrolling people as beneficiaries of the LEAP. So, the criteria and the purpose of selecting LEAP beneficiaries is same across all regions, districts, Towns, and villages.

For each community selected, a combination of systematic random sampling and a quasi-snowballing method was used to select the respondents. In the first place, same method was used as in the 1st and 2nd stages of sampling. However, this time the names of the actual beneficiaries of the LEAP were used as the sampling frame. Sampling selection was done separately for each of the 3 communities. Since the population size of each geographical area (stratum) is approximately not the same, Probability Proportionate in Size (PPS) was further used. PPS allows the determination of a sample from a community to be based on the proportion of the population of the community in relation to the total population of the study. Then a quasi-snowball sampling was used in identifying the sample units selected. It is referred to as quasi because the method does not fully have the requirements of snowball sampling. In snowball sampling, the researcher identifies one or few respondents and relies on their information to identify the rest of the sample. However, in the current work the researcher did not rely on information of few identified samples to find the rest of the respondents. Instead she identified some personalities called Community Focal Persons (CFPs) from the Social welfare department. The CFPs are people selected by the Social Welfare Department from each community to help in the implementation of the LEAP. In each community, the focal person led the researcher and/or his assistant through the community to identify beneficiaries of the LEAP who happened to be selected with the use of the systematic random sampling. For the purpose of the interviews, four officials of the LEAP were selected purposively. The rational for using purposive sampling procedures was because the researcher
needed respondents who are appropriate for the interviews due to their experiences and knowledge of the LEAP. The key informants (KIs) are people who worked at the district assembly as social welfare officers. The social welfare officers reside in Hwediem and Kenyasi and non in Acherensua. This explains the variation in numbers of sample for the KIs across the communities. Table 3.1 below provides the distribution of the respondents and the communities they were selected from. From the table 3.1 below, more females (88) than males (27) were selected for the study. This reflect the dominance of females as beneficiaries of the LEAP as compare to males as indicated by the population.

Table 3.1: Distribution of respondents and the communities they were selected from

<table>
<thead>
<tr>
<th>Community</th>
<th>Key informants</th>
<th>Beneficiaries</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Women</td>
<td>Men</td>
</tr>
<tr>
<td>Hwediem</td>
<td>1</td>
<td>43</td>
<td>15</td>
</tr>
<tr>
<td>Kenyasi</td>
<td>3</td>
<td>15</td>
<td>3</td>
</tr>
<tr>
<td>Acherensua</td>
<td>-</td>
<td>30</td>
<td>9</td>
</tr>
<tr>
<td>Total</td>
<td>4</td>
<td>88</td>
<td>27</td>
</tr>
</tbody>
</table>

3.5 Sources and type of data

The nature of the study objectives and the subsequent research questions as well as the hypothesis; primary data was mainly collected for the study. A primary data is a data that is collected from an original (primary) source mainly for the purpose of a study. Specifically, questionnaires and an interview guide were used to collect primary data from respondents as well as officials of the
LEAP. Both the questionnaire and the interview guide were designed to cover respondent’s demographic characteristics, effects of the LEAP on poverty alleviation, challenges in implementing the LEAP and solutions to the challenges.

In terms of the type of data, both quantitative and qualitative data were collected. While the quantitative data was numerical, the qualitative was textual (Boateng, 2016). The quantitative data was collected with the use of a close ended questionnaire while the qualitative data was collected through interviews using an in-depth interview guide.

3.6 Data collection instruments and procedures

A characteristic of mixed method studies is the use of multiple data collection instruments (Teddlie and Abbas Tashakkori, 2012). In the current study, two main instruments for data collection were used. These are questionnaire and an in-depth interview guide (See Appendixes I and II).

The questionnaire was designed for the survey and was filled by only a section (but not all the sample). It was the beneficiaries of the LEAP who filled the questionnaire. Information gathered with the questionnaire was used to address the first objective of the study. Responses to the questionnaire were structured in a Likert scales with 5 options ranging from strongly disagree to strongly agree. Responses were collated quantitatively using SPSS with strongly disagree given a score of 1, disagree given a score of 2 neutral given a score of 3, agree given a score of 4 and strongly agree a score of 5.

Characteristically, the questionnaire was structured in two main parts in relation to the research questions and objectives. Part one of the questionnaire focused on the basic characteristics of the respondents which included key demographic variables like age, sex, occupation, educational
background, place of residence and status (i.e. whether a beneficiary of the LEAP or not). Part two of the questionnaire focused on the effectiveness of the LEAP as a poverty alleviating tool with special focus placed on how the program has been effective in improving access to education, health, credit facilities, and improving food security. This second part was subdivided into four sub-parts A, B, C and D to gather data on access to health care, access to education, improvement in food security and access to credit facilities respectively. Part Two A of the questionnaire was designed to measure social risks. In designing the instrument to evaluate social risk, the Social Risk Factors (SRFs) identified by the National Academies of Sciences, Engineering, and Medicine which were used to Account for social risk factors in Medicare payment were adopted (National Academies of Sciences, Engineering, and Medicine, 2017). The NASEM have identified 5 social risk factors to include: Socio - economic position; Race, ethnicity, and cultural context; Gender; Social relationships and Residential and community context. They have items measuring each of these components. In the current study however, items for the last components—Residential and community context—were not included in the instrument. This is because, the respondents will be unable to provide a fair evaluation of the residential status of others within their community.

Part Two B was used to measure economic vulnerability. This part has four sub-parts ranging from Part Two B1 to Part Two B4 each of which was used to measure the four corresponding component items of economic vulnerability, food security, and access to health, access to education and access to credit facilities. Part Two B1 was used to measure food security. In measuring food security, all the five items in the summarized version of the Coping Strategies Index were adopted. However, the scoring did not follow the procedure for scoring in the original tool. This is because scoring for the original tool relies on the number of times a challenge occurred in the last seven days. The current study relied on experiences that go far beyond the last seven days. So scoring was based on
a Likert scale with responses ranging from strongly agree to strongly disagree. Part Two B2 was used to measure access to health, Part Two B3 measured access to education while Part Two B4 measured access to credit facilities.

The in-depth interview guide on the other hand was used to collect qualitative data through interviews. Information collected through the interviews was used to address the second and the third objectives of the study. The interview guide was thus designed in a way to capture the challenges of the LEAP as a poverty alleviating tool and as well sought for information on how to mitigate these challenges. The in-depth interview guide was used to collect data from the Key Informants (KIs).

3.7 Ethical considerations

As a sociological study which was bound to involve human respondents/participants, all the major ethical issues in relation to social science research were adhered to. These ensured privacy as well as the safety of the participants.

The major ethical issues in social science research according to Fontana and Frey (2005) include but not limited to respect of privacy, informed consent, avoidance of harm and deception. This study adhered strictly to all these and other ethical standards.

To deal with the issue of informed consent, all participants/respondents who took part in the survey and the interviews were well informed about the purpose and objectives of the research. For the purpose of documentation, all respondents/participants were made to sign an informed consent form (See appendix III). As part of the informed consent, participants/respondents were provided a clear explanation about the importance of their role in achieving the objectives of the research.
The principle of voluntary participation was also adhered to. Consequently, participants/respondents were made to understand that taking part in the study was voluntary and that they were free to withdraw and or discontinue participation at any time provided they wish to do so without owing explanation to anybody. The purpose of adhering to this principle was to make sure participants/respondents were not forced into taking part in the research.

Also, all the respondents were told how information and data that they would provide will be treated confidentially. They were made to understand that information and data collected would be secured and used for only academic purposes. By so doing, they did not entertain fears in providing any information.

Before going to the field for data collection, an introductory letter was obtained from the Department of Sociology, University of Ghana (see Appendix IV). The purpose of the letter was to introduce the researcher as an affiliate of the University of Ghana and the said department who is on an academic mission and should therefore be accorded the needed assistance.

3.8 Fieldwork experience

The data was collected personally by the researcher with the help of two research assistants. The research assistants were taken through a six-hour training that was divided into three sections each lasting two hours. The training touched on the general explanations of the main concepts of the study in the first section and how to fill the questionnaire in the second section. The third section was a repetition of the first two sections.

Including the training, the data collection lasted 8 days. The first day was for training of the research assistants. During the second day, there was first data collection and then training. Five
valid respondents were covered on the second day only by the researchers. The four respondents covered by each of the research assistants were declared invalid due to errors in the filling of the questionnaire. From the third to the sixth day, each of the research assistants and the researcher himself covered 10 valid respondents. Then on the seventh day, only 5 valid respondents were covered by each of the research assistants. This ended the data collection using the questionnaire. While the research assistants were filling the questionnaire during the 7th day, the researcher conducted two of the in-depth interviews and the remaining two were conducted on the 8th day to round up the entire data collection. While it lasted between 35 minutes to an hour to fill a questionnaire, the in-depth interviews lasted between 1 hour 35 minutes and 2 hours 10 minutes.

The research assistants did not take part in the in-depth interviews because the researcher thought they did not have the understanding of issues to make them probe key informants the way the researcher wanted. That means while the research assistants assisted the researcher in collecting the quantitative data, the researcher collected the qualitative data alone.

A host of challenges were encountered on the field during data collection. The first was the shortage of resources in the form of money and logistics. This problem was caused as a result of extension in the time envisaged for the collection of data. The initial plan was to spend three days with the use of three research assistants. However, one of the research assistants failed to turn up and it late to recruit another person. This affected the budget enormously. Again, the researcher did not print survey questionnaires in Accra but at Hwediem where the study was conducted. This was due to the initial lack of knowledge that printing cost at the place was about five times the cost in Accra. With these two main problems, the expected budget was exhausted at the end of the second day. However, with the help of family and friends, I managed to get some money to complete the data collection.
Another major challenge encountered was the fact that the research assistants did not understand and therefore could not help the respondents to fill the questionnaire well in the beginning. This was realized almost 4 hours into data collection during the first day. It was realized that, the questionnaires were not properly filled with similar errors running through all questionnaires filled with the help of the research assistants. The data collection process was stopped and the assistants were taken through extra training section. This constituted the 3\textsuperscript{rd} training section during the second day.

It was also very difficult locating the members of the population that were included in the sampling frame using the systematic random sampling. Neither the researcher nor the assistants found it easy locating their houses even after taking their residential addresses from the Social Welfare Office. With the help of the District Assembly, some Community Focal Personnel (CFP) were then recruited to lead the data collected officials to the selected samples. However, this also led to an unexpected cost since CFP were also given some compensation.

3.9 Data management and analysis

Just as the data was collected using multiple methods (i.e. both quantitative and qualitative), in the same way, multiple data analysis was conducted. Both the qualitative and the quantitative data were analyzed separately. Generally, however, the data after being obtained from the field was cleaned for validation by checking that every question that was supposed to have only one answer did not have more, and that respondents answered the questions correctly. In the same way, recordings from the interviews were checked for correctness. In short, the data collected was thoroughly edited to check for completeness and consistency before actual data analysis.

To analyze the qualitative data, the recordings from the interview sections were first transcribed.
Actual analysis of the transcribed data was then done thematically. To do this, the data was reviewed line by line in detail to identify themes. This type of analysis involved taking each piece of the transcribed data at a time and comparing it with all others to identify similarities and/or differences. By so doing, the researcher was able to develop possible conceptualizations in order to draw relations between the various pieces of data. Codes were then assigned to segments of the document (or the entire document) from where a concept becomes apparent. In assigning these codes, checks were put in place to ensure such codes are appropriately assigned by comparing segments with the same code to check whether the segments reflect the same concept. Finally, the data was grouped according to the identified themes.

The Statistical Package for Social Sciences (SPSS), which is now called the Statistical Products and Services, version 18 was used to analyse the quantitative data. Both descriptive and inferential statistics were employed in answering the research questions and exploring the objectives for the study. Descriptive statistics such as frequencies were presented using tables and figures. Inferential statistics on the other hand were employed in testing the hypotheses and exploring factors that affect people's choice of medical system using the independent \( t \)-test at a 95 per cent confidence level and the One-Way Analysis of Variance (ANOVA).

The nature of the proposed hypothesis suggests that each of them has two variables (i.e. one dependent and one independent). This means the Paired Sample T Test is the best tool measuring significance differences in means in each of the cases. For instance, in hypothesis one, the independent variable is status of respondents (i.e. whether a beneficiary of LEAP or not) while the dependent variable is access to health. In hypothesis two, the independent variable is status of respondents and the dependent variable is children's enrolment in basic school. In hypothesis three, the independent variable is status and the dependent are food security while in hypothesis four, the
independent is status and the dependent access to credit facilities. Besides, in each case responses of the same set of respondents were measured at different occasions (i.e. before becoming beneficiaries and after becoming beneficiaries of the LEAP).

In testing these hypotheses, the null hypothesis was failed to be accepted where the significance value of the test-statistics (p-value) obtained was less than 0.05; otherwise, the researcher rejected the null hypothesis and accepted the alternative. Mathematically, the researcher will:

i. Reject $H_0$ at $0.05 \Rightarrow P\text{-value} \leq 0.05$

ii. Fail to Reject $H_0$ at $0.05 \Rightarrow P\text{-value} > 0.05$

3.10 Limitations of the Study

The design for this study has been referred to as quasi-longitudinal. Because the same set of respondents were used, in which data was collected once but respondents made to respond to issues about their condition before they became beneficiaries. At the same time, they were made to respond to issues in relation to their condition after becoming beneficiaries. Some of the disadvantages of the method is that respondents may not be able to provide exact responses in relation to their conditions before becoming beneficiaries because it has been a while now and they might have forgotten a lot of things. So, to know the very accurate effect, it is suggested that future studies do actual longitudinal studies. Such studies are especially called for at communities where the LEAP will be introduced in future. Or when the program is about to be expanded, longitudinal studies could begin by collecting data on conditions of beneficiaries, and later when they have become beneficiaries, then same data would be collected and comparisons made.
CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF RESULTS

4.1 Introduction

The LEAP is a cash transfer program introduced in Ghana in 2008 for the poorest households. Among the three primary purposes of the program, the current study was conducted to access the extent to which the program has been viable in addressing social risks among beneficiaries and reducing their economic vulnerability. This chapter presents the results of the data analysis. Data was analyzed and presented according to the main objectives of the study. Results are presented on demographic characteristics, impact of the LEAP and challenges confronting the implementation of the LEAP. There are also results on solutions confronting the challenges.

In order to realize the intended purpose of the study with regards to an assessment of the social impact of LEAP as a tool for alleviating poverty on the beneficiaries in the two Asutifi Districts in Brong Ahafo Region of Ghana, three specific objectives were set for the study. These include: evaluating the extent to which the LEAP has been able to achieve its intended benefits in the study area; assess the challenges of the implementation of the program in the study area; and suggest solutions to the challenges encountered.

4.2 Demographic Characteristics of respondents

The demographic characteristics of the respondents are presented in this section. The characteristics that were observed in this study are Sex, Age, and education level of respondents. Others include occupation of respondents, and place of residence. The results of these demographics are presented in charts below.
4.2.1 Sex of respondents

Poverty is said to have a relationship with sex (Muller and Butler, 2018; Blau, 2016; Kabeer, 1997). According to Muller and Butler (2018), more females are poor compared to males. It was therefore important to collect data relating to the sex of beneficiaries. The results are shown in figure 4.1 below.

Figure 4.1: Sex of Respondents

From figure 4.1 above, it is realized that a vast majority of the respondents were females. Numerically there were 90 (78%) female respondents with only 25 (22%) males. The dominance of females in the study reflects the dominances of females as beneficiaries of the LEAP in the two districts. Records available at the Social Welfare Departments of the two districts indicate there are 510 females (representing 72%) and 201 males (representing 28%) enrolled on the LEAP. This support the claim made by Muller and Butler (2018) that more females are poor compared to males.
4.2.2 Age of respondents

The age of people also has a relationship on their level of vulnerability. Very young people have no money since they are not working. Also, very old people (especially people above 60 years) are relatively poor since they can’t work due to the ageing process (Bosworth et al, 2016). It thus a major factor to be considered in designing any form of social intervention program. The age of respondents was thus analyzed to determine the age category that makes up beneficiaries of the LEAP in the study area. Results are presented in figure 4.2 below.

Figure 4.2: Age Distribution of Respondents

![Age Distribution of Respondents](image)

Source: Field Data (March, 2018)

From figure 4.2, it is clear that the majority of the respondents representing 66% are aged 60 years or more and just 1.7% respondents below 18 years and 0.8% between 18 and 30 years. This indicates that in these districts, the program mainly targets those who are above 60 years probably because of their inability to work. The program is meant to target the poor. The dominance of the aged (60 year and above) in the program thus means that majority of the poor are the aged. This supports claims by (Bosworth et al, 2016) that more aged people are normally poor compared to the
young. These is because people above certain age bracket are not able to engage in active labor to earn living (Bosworth et al, 2016)

4.2.3 Education level of respondents

Just like age and sex, the level of education of people to a large extent also affects their income. The general expectation is that, the higher the education of a person, the less likely it is that he/she will be poor (Miller&Tsoha, 2012). As a result, the level of education of a person seems a determining factor for being a beneficiary of the LEAP. Information relating to respondents’ level of education was thus analyzed. Results are shown in figure below.

Figure 4.3: Educational Level of Respondents

The LEAP targets the poor in Ghana. Finding from the survey affirm the very poor covered by the LEAP happen to be people with low level of education. Accordingly, poverty in Ghana can be associated with low level of education where the very poor happens to be people with no schooling followed by those with basic education. The data in figure 4.3 shows that the majority of the
respondents representing 66% have no formal education with another 40% having just basic education. The result is an indication that the higher ones level of education, the lower the risk of becoming poor and thus benefiting from the LEAP.

4.2.4 Occupation of respondents

Occupation is also a variable that affects a person’s income. It thus affects the probability of benefiting from the LEAP. This indicates that people who are not working are those likely to be enrolled on the program. As a result, the study analyzed data relating to the occupation of respondents. The results are shown in figure 4.5 below.

*Figure 4.4 Occupation of Respondents*
From the figure, it is realized that 41.74% were not employed while with those who are employed, the main economic activity is farming with 43.5% although some 11.3% also trade with 3.65% involving in other activities like baking. From the background that the LEAP targets the poor in Ghana (Government of Ghana, 2013; UNICEF, 2013), farmers and traders can be regarded as the working poor in the districts.

4.3 Impact of LEAP on Social Risks

This section presents results on the impact of the LEAP on social risks in the study area. Social risk factors are vertical variables that are tied to individual’s social status such as education, profession, income, housing etc. (Krickeberg and Klemperer, 2010). There are several of these but the current study covers ten of these including: food sufficiency, occupation, education, income, loneliness, marriage, social support, personal health, literacy and behavior of neighbors. The rational for measuring these factors is to measure the extent to which the beneficiaries of the LEAP are able to function well in their societies which is the essence of what social risk factors in general measure. Table 4.1 gives the statistics of respondents’ social risk in relation to the period before they became beneficiaries and after becoming beneficiaries of the LEAP. This means that for each variable, respondents were asked to state their level of agreement before and after where SD stands for strongly disagree, D stands for disagree, N stands for neutral, A stands for agree and SA stands for strongly agree.
<table>
<thead>
<tr>
<th>VARIABLES</th>
<th>PERIOD</th>
<th>S</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>S</th>
<th>TOTAL</th>
<th>ST. DEV</th>
<th>MEAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Insufficiency of food</td>
<td>Before</td>
<td>4</td>
<td>3.48</td>
<td>18</td>
<td>15.65</td>
<td>9</td>
<td>7.83</td>
<td>51</td>
<td>44.35</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>22</td>
<td>19.13</td>
<td>38</td>
<td>33.04</td>
<td>14</td>
<td>12.17</td>
<td>33</td>
<td>28.70</td>
</tr>
<tr>
<td>Dissatisfaction with occupation</td>
<td>Before</td>
<td>6</td>
<td>5.22</td>
<td>17</td>
<td>15.45</td>
<td>17</td>
<td>15.45</td>
<td>53</td>
<td>48.18</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>14</td>
<td>12.17</td>
<td>30</td>
<td>28.85</td>
<td>21</td>
<td>20.19</td>
<td>36</td>
<td>34.62</td>
</tr>
<tr>
<td>Absence/inadequate education for family</td>
<td>Before</td>
<td>3</td>
<td>2.61</td>
<td>17</td>
<td>14.91</td>
<td>16</td>
<td>14.04</td>
<td>50</td>
<td>43.86</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>22</td>
<td>19.13</td>
<td>43</td>
<td>38.39</td>
<td>17</td>
<td>15.18</td>
<td>23</td>
<td>20.54</td>
</tr>
<tr>
<td>Absence/inadequate insurance for family</td>
<td>Before</td>
<td>7</td>
<td>6.09</td>
<td>24</td>
<td>21.43</td>
<td>10</td>
<td>8.93</td>
<td>36</td>
<td>32.14</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>32</td>
<td>27.83</td>
<td>32</td>
<td>27.83</td>
<td>10</td>
<td>8.70</td>
<td>33</td>
<td>28.70</td>
</tr>
<tr>
<td>Inadequacy of household income</td>
<td>Before</td>
<td>2</td>
<td>1.74</td>
<td>14</td>
<td>12.50</td>
<td>11</td>
<td>9.82</td>
<td>49</td>
<td>43.75</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>20</td>
<td>17.39</td>
<td>47</td>
<td>42.34</td>
<td>11</td>
<td>9.91</td>
<td>26</td>
<td>23.42</td>
</tr>
<tr>
<td>Negative behavior from others</td>
<td>Before</td>
<td>20</td>
<td>17.39</td>
<td>44</td>
<td>39.64</td>
<td>13</td>
<td>11.71</td>
<td>22</td>
<td>19.82</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>35</td>
<td>30.43</td>
<td>59</td>
<td>51.30</td>
<td>8</td>
<td>6.96</td>
<td>12</td>
<td>10.43</td>
</tr>
<tr>
<td>Problematic marriage</td>
<td>Before</td>
<td>23</td>
<td>20.00</td>
<td>27</td>
<td>25.71</td>
<td>24</td>
<td>22.86</td>
<td>27</td>
<td>25.71</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>28</td>
<td>24.35</td>
<td>34</td>
<td>34.00</td>
<td>13</td>
<td>13.00</td>
<td>24</td>
<td>24.00</td>
</tr>
<tr>
<td>Living alone</td>
<td>Before</td>
<td>40</td>
<td>34.78</td>
<td>53</td>
<td>46.09</td>
<td>4</td>
<td>3.48</td>
<td>15</td>
<td>13.04</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>49</td>
<td>42.61</td>
<td>38</td>
<td>33.63</td>
<td>2</td>
<td>1.77</td>
<td>16</td>
<td>14.16</td>
</tr>
<tr>
<td>No social support from neighbors</td>
<td>Before</td>
<td>15</td>
<td>13.04</td>
<td>19</td>
<td>16.52</td>
<td>5</td>
<td>4.35</td>
<td>52</td>
<td>45.22</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>35</td>
<td>30.43</td>
<td>28</td>
<td>24.35</td>
<td>3</td>
<td>2.61</td>
<td>40</td>
<td>34.78</td>
</tr>
<tr>
<td>Lack of personal health literacy</td>
<td>Before</td>
<td>17</td>
<td>14.78</td>
<td>22</td>
<td>20.18</td>
<td>11</td>
<td>10.09</td>
<td>47</td>
<td>43.12</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>19</td>
<td>16.52</td>
<td>39</td>
<td>36.79</td>
<td>7</td>
<td>6.60</td>
<td>30</td>
<td>28.30</td>
</tr>
</tbody>
</table>

Note: SD – Strongly Disagree  D – Disagree  N – Neutral  A – Agree  SA – Strongly Agree
From the table, it is realized that social risks were higher in the period prior to respondents becoming beneficiaries of the LEAP for all the ten (10) variables. In almost all the cases, with the exception of three variables, responses confirmed (i.e. either agree and/or strongly agree) the existence of social risks among beneficiary households prior to the time of benefiting from the LEAP. However, there was a reduction in these factors after joining the LEAP. Example from the table, 44% agreed that there was insufficiency of food before enrolled on the LEAP with another 28% strongly agreeing. However, after joining the LEAP, only 28% agreed that there is still insufficient food with just 8 percent strongly agreeing. Also, with occupation, 48% agreed to be dissatisfied with occupation before enrolled on the LEAP with another 15% strongly agreeing. However, after joining the LEAP, only 35% agreed that they were with their occupation with just 3 percent strongly agreeing. Then in terms of absence or inadequate level of education for households, 44% and 24% respectively agreed and strongly agreed that agreed that there was absence or inadequate level of education for households before being enrolled on the LEAP. On the contrary, only 21% and 7% agreed and strongly agreed that there was absence or inadequate level of education for households. The trend followed for all other except the three variables. This indicate the absence of social risk after becoming beneficiaries of the LEAP.

This means the LEAP apart from improving the incomes of the beneficiaries has been able to improve the beneficiary’s social status such as education, profession, income, housing etc. (Krickeberg and Klemperer, 2010). As a result, one can argue that the LEAP has been able to help beneficiaries’ function well in their societies.

The three exceptions where respondents confirmed there were no social risks even before benefiting from the LEAP are negative behavior from others where 17% strongly agreed and 42% disagreed that negative behavior from others before joining the LEAP. The others are
problematic marriage and living alone.

A hypothesis was formulated to find out either the improvement recorded in social risks after joining the LEAP is statistically significant. The null hypothesis states that, becoming a beneficiary of the LEAP will have no impact on social risk factors. A paired sample T-Test was used to test the difference in the mean difference. This is because social risk was observed for the same sample for the period prior to and after becoming beneficiaries of the LEAP. Besides, there was an independent variable which was measured at two different time periods and a dependent variable which is social risk. The data and results of the paired sample T-Test are shown in Table 4.2 below where SD is standard deviation, \( t \) is the test statistic, \( df \) is degree of freedom and \( p \) is the value indicating level of significance.

Table 4.2: Group statistics and results of Paired Sample T-Test on Social Risk

<table>
<thead>
<tr>
<th>Social risk</th>
<th>Mean</th>
<th>SD</th>
<th>( t )</th>
<th>( df )</th>
<th>( p )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before LEAP</td>
<td>2.558</td>
<td>.644</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After LEAP</td>
<td>3.189</td>
<td>.757</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>5.757</td>
<td>1.401</td>
<td>7.202</td>
<td>82</td>
<td>.000</td>
</tr>
</tbody>
</table>

From the table, there was a significant difference in social risk prior to becoming a beneficiary of the LEAP (M=, SD=) and after being a beneficiary (M=, SD=) conditions (82) =7.202, \( p = .000 \). Therefore, we fail to accept the null hypothesis that there is no significant difference in the vulnerability to social risk and after benefiting from the LEAP. This means as a result of being enrolled on the LEAP, beneficiaries now have fewer social risks such as problems in marriage,
loneliness, lack of social support etc. To it up, a respondent during the interviews said, the program has been able to achieve its purpose because the “LEAP has reduced the poverty of beneficiaries in totality. These are monumental evidence that confirm the results of the hypotheses.

4.4 Impact of LEAP on Food Security

The study also measured food security. Food security is the ability to provide the 3 square meals per day. It also includes eating enough food size with the required nutrition. Therefore, in other to find out if the LEAP has been able to improve the eating pattern of beneficiaries, food security was measured. In table 4.3 below, the responses on food security before and after being a beneficiary of the LEAP are provided.
Table 4.3: Responses on Food Security

<table>
<thead>
<tr>
<th>VARIABLES</th>
<th>PERIOD</th>
<th>S</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>TOTAL</th>
<th>ST. DEV</th>
<th>MEAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>N  %</td>
<td>N  %</td>
<td>N  %</td>
<td>N  %</td>
<td>N  %</td>
<td>N  %</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less preferred/expensive foods</td>
<td>Before</td>
<td>5  4.3</td>
<td>13 11.3</td>
<td>7  6.1</td>
<td>58 50.4</td>
<td>32 27.8</td>
<td>115 100</td>
<td>1.1</td>
<td>1.25</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>29 25.2</td>
<td>42 36.5</td>
<td>8  7.0</td>
<td>29 25.2</td>
<td>7  6.1</td>
<td>115 100</td>
<td>1.3</td>
<td>1.13</td>
</tr>
<tr>
<td>Borrowed food, or relied on help from a friend or relative</td>
<td>Before</td>
<td>6  5.2</td>
<td>19 16.5</td>
<td>11 9.6</td>
<td>61 53.0</td>
<td>18 15.7</td>
<td>115 100</td>
<td>1.1</td>
<td>0.90</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>24 20.9</td>
<td>50 43.5</td>
<td>9  7.8</td>
<td>28 24.3</td>
<td>4  3.5</td>
<td>115 100</td>
<td>1.2</td>
<td>1.35</td>
</tr>
<tr>
<td>Limited portion size meals</td>
<td>Before</td>
<td>6  5.2</td>
<td>12 10.4</td>
<td>20 17.4</td>
<td>51 44.3</td>
<td>26 22.6</td>
<td>115 100</td>
<td>1.1</td>
<td>1.06</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>32 27.8</td>
<td>44 38.3</td>
<td>20 17.4</td>
<td>14 12.2</td>
<td>5  4.3</td>
<td>115 100</td>
<td>1.1</td>
<td>1.09</td>
</tr>
<tr>
<td>Restricted adult meals for children</td>
<td>Before</td>
<td>7  6.1</td>
<td>16 13.9</td>
<td>23 20.0</td>
<td>43 37.4</td>
<td>25 21.7</td>
<td>114 99</td>
<td>1.2</td>
<td>1.05</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>26 22.6</td>
<td>52 45.2</td>
<td>9  7.8</td>
<td>22 19.1</td>
<td>6  5.2</td>
<td>115 100</td>
<td>1.2</td>
<td>1.10</td>
</tr>
<tr>
<td>Reduce number of meals eaten in a day</td>
<td>Before</td>
<td>8  7.0</td>
<td>13 11.3</td>
<td>15 13.0</td>
<td>50 43.5</td>
<td>28 24.3</td>
<td>115 100</td>
<td>1.2</td>
<td>0.66</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>31 27.0</td>
<td>43 37.4</td>
<td>8  7.0</td>
<td>24 20.9</td>
<td>9  7.8</td>
<td>115 100</td>
<td>1.3</td>
<td>1.37</td>
</tr>
</tbody>
</table>

Note: SD – Strongly Disagree D – Disagree N – Neutral A – Agree SA – Strongly Agree
The data from table 4.3 indicates that, in all the five variables that were used to measure food security, food security was higher in periods after becoming a beneficiary of the LEAP than before becoming a beneficiary.

Specifically, the table indicates that, while 90(88.1%) of respondents were taking less preferred/expensive foods before becoming beneficiaries of the LEAP with 58(50.4%) agreeing and 32(27.8%) strongly agreeing, the figure reduced to 36(31.3%) after joining the program with 29(25.2%) agreeing and 7(6.1%) strongly agreeing.

It was also realized more and more people were borrowing food, or relying on help from friends or relatives during periods prior to enrolling on the LEAP than after being enrolled. The findings indicated that while 61(53%) agreed and 18(15.7%) strongly agreed to borrowing food, or relying on help from friends or relatives before been enrolled on the LEAP only 28(24.3%) agreed and 4(3.5%) strongly agreed to doing that after their enrolment.

Again, it was found that while 51(44.3%) agreed and 26(22.6%) strongly agreed to have limited portion size meals before joining the LEAP, only 14 (12.2%) agreed and 5(4.3%) strongly agreed to same. This provides a strong indication that the presence of the LEAP has been able to improve the quantity of meals for beneficiary households.

Related to the above is the report by 43(37.4%) who agreed and another 25(21.7%) who strongly agreed that during meals, they restricted portion of adult meals in favors of children before joining the LEAP. The story changed after joining the LEAP when only 22(19.1%) agreed and 6(5.2%) strongly agreed to same.

These results provide an indication that, the LEAP has been able to provide food security. From the percentages, food security has improved in respondents’ households after joining the LEAP.
To find out if this improvement is significant, a hypothesis was formulated stating that, beneficiaries of the LEAP will significantly have food security. The hypothesis was also tested with a Paired-samples T-Test because mean values of same group of respondents were compared on two different occasions.

Besides, there is one variable (i.e. food security) dependent on another (i.e. beneficiary status which is being measured at different occasions). Results are shown in table 4.4 below

Table 4.4: Group statistics and results of Paired Sample T-test on Food Security

<table>
<thead>
<tr>
<th>Food Security</th>
<th>Mean</th>
<th>SD</th>
<th>T</th>
<th>df</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before LEAP</td>
<td>3.676</td>
<td>.886</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After LEAP</td>
<td>2.412</td>
<td>1.055</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>6.088</td>
<td>1.941</td>
<td>8.749</td>
<td>112</td>
<td>.000</td>
</tr>
</tbody>
</table>

Results from table 4.4 indicates a significant high level of food security after becoming a beneficiary of the LEAP (M=2.412, SD=1.055) compared to period prior to joining (M=3.676, SD=.886), t (112) =8.749, p  = 0.000. Therefore, the analysis failed to accept the null hypothesis that beneficiaries of the LEAP will not significantly have food security than before. The implication is that, there has been a significant improvement in food security as a result of joining the LEAP. So, members are now able to enjoy better meals at the right quantity than before.

4.5 Impact of LEAP on Access to Health

Access to health and a person’s health status in general is a determining factor of poverty and can thus be used to measure the latter. This is because poor people will not have money to pay
their hospital bill and other related expenses. So, they are sick, they do not go to hospital. So, in order to find out of benefiting from the program have been able to improve access to health, the study sought to measure the health care access of LEAP beneficiaries in the period prior to joining the LEAP and after joining the LEAP. Health care access was measured using the ability of respondents to go to the hospital first when sick and the extent to which they seldom go to hospital for check-up even when not sick. The statistics are shown in table 4.5.
Table 4.5: Responses on access to health

<table>
<thead>
<tr>
<th>VARIABLES</th>
<th>PERIOD</th>
<th>S</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>TOTAL</th>
<th>ST. DEV</th>
<th>MEAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Going to the hospital first when sick</td>
<td>Before</td>
<td>16</td>
<td>13.91</td>
<td>15</td>
<td>13.04</td>
<td>14</td>
<td>12.17</td>
<td>115</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>3</td>
<td>2.61</td>
<td>8</td>
<td>6.96</td>
<td>6</td>
<td>5.22</td>
<td>58</td>
<td>50.88</td>
</tr>
<tr>
<td>Seldom going to hospital for check-up even when not sick</td>
<td>Before</td>
<td>29</td>
<td>25.22</td>
<td>34</td>
<td>29.57</td>
<td>8</td>
<td>6.96</td>
<td>39</td>
<td>34.21</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>13</td>
<td>11.30</td>
<td>13</td>
<td>11.30</td>
<td>7</td>
<td>6.09</td>
<td>50</td>
<td>43.48</td>
</tr>
</tbody>
</table>

*Note: SD – Strongly Disagree D – Disagree N – Neutral A – Agree SA – Strongly Agree*
In response to the question on going to the hospital when sick, although 49% of the respondents agreed (with 36% agreeing and 13% strongly agreeing), far more respondents were doing same after becoming beneficiaries of the LEAP. Specifically, after benefiting from the LEAP, 85% reported going to hospital when sick.

With mean of 3.02 before joining 3.54 after joining, the effect of the LEAP is even greater in terms of reporting to hospital for check-up even when not sick. In this regard, while the majority were not visiting the hospital for check-up before joining the LEAP, 48% agreed to going after joining the LEAP. Specifically, after joining the LEAP, 36% agreed and 13% strongly agreed to visiting the hospital for check-up even when not sick.

Then a second hypothesis was formulated to test the significance level in the improvement in healthcare access as a result of joining the LEAP. The hypothesis states that there would be significant difference in access to health of beneficiaries after benefiting from the LEAP. –A paired-samples t-test was conducted to compare access to credit facilities before and after becoming a beneficiary of the LEAP. This is because the same sample was tested twice. Again, there is a dependent variable (i.e. access to credit facilities) which is being tested against an independent variable.

### Table 4.6: Group statistics and results of Paired Sample T-test on Access to Health

<table>
<thead>
<tr>
<th>Access Health</th>
<th>Mean</th>
<th>SD</th>
<th>T</th>
<th>Df</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before LEAP</td>
<td>3.040</td>
<td>1.329</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After LEAP</td>
<td>3.856</td>
<td>.879</td>
<td>-5.681</td>
<td>113</td>
<td>.000</td>
</tr>
</tbody>
</table>

From table 4.7, there was a significant difference in access to health for LEAP (M=3.856, SD=.879) and no LEAP (M=3.040, SD=1.329) conditions; $t$ (113=-5.681, $p = 0.000$. Therefore,
the null hypothesis that there would be no significant difference in access to health between beneficiaries and not-beneficiaries of the LEAP is failed to be accepted. The implication is that beneficiaries of the program are now able to access health then the time they were not enrolled on the program. Results of the interviews confirmed this. All respondents interviewed said the LEAP has been able to achieve the primary objective of improving access to health. Confirming this during an interview section, a respondent said, *people are now able to access healthcare because the LEAP renews their NHIS cards free for them.*

**4.6 Impact of LEAP on Access to Education**

The access to education by children of a household cannot be left out when discussing variables that affect poverty. This is because, the children of poor people have comparatively less access to education. Poor people are mostly not able to enroll their children in schools because they can’t afford or they are not able to provide for their academic needs adequately. As a result, children’s access to education was measured using the ability to send all children of school going age to school and the ability to adequately cater for academic needs of children. The rational was to access whether beneficiaries of the LEAP have been able to improve on their children’s education. The responses are shown in table 4.7
Table 4.7: Responses on access to education

<table>
<thead>
<tr>
<th>VARIABLES</th>
<th>PERIOD</th>
<th>SD</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>TOTAL N</th>
<th>ST. DEV</th>
<th>MEAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Children at school going age in school</td>
<td>Before</td>
<td>20</td>
<td>17.39</td>
<td>29</td>
<td>25.22</td>
<td>10</td>
<td>8.70</td>
<td>41</td>
<td>35.65</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>6</td>
<td>5.26</td>
<td>6</td>
<td>5.26</td>
<td>5</td>
<td>4.39</td>
<td>49</td>
<td>42.98</td>
</tr>
<tr>
<td>Adequately catering for academic needs of children</td>
<td>Before</td>
<td>25</td>
<td>21.74</td>
<td>31</td>
<td>26.96</td>
<td>14</td>
<td>12.17</td>
<td>37</td>
<td>32.17</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>6</td>
<td>5.22</td>
<td>12</td>
<td>10.43</td>
<td>3</td>
<td>2.61</td>
<td>45</td>
<td>39.13</td>
</tr>
</tbody>
</table>

*Note: SD – Strongly Disagree  D – Disagree  N – Neutral  A – Agree  SA – Strongly Agree*
From table 4.7, 49% of the respondents agreed that all children at school going age were going to school even when they were not benefiting from the LEAP. However, far more respondents representing 85% agreed to same after becoming beneficiaries of the LEAP.

The data indicate that the effect of the LEAP is even greater with respect to catering for academic needs of children with means of 2.6 and 3.6 before and after joining the LEAP respectively. Specifically, while only 27% agreed to adequately catering for academic needs of children before joining the LEAP with 32.17% agreeing and 6.96% strongly agreeing, 81.74 agreed to same after enrolling on the LEAP with 39.13% agreeing and 42.61 strongly agreeing. This represents an acute improvement in access to education by children from households that benefit from the LEAP. Juxtaposing this to initial finding that the higher once education the less likely it is to be poor, it can be argued that this impact of the LEAP will have a ripple effect by helping reduce the vicious cycle of poverty.

The fourth hypothesis was formulated to test whether the improvement in access to education is statistically significant. The hypothesis states that, there would be significant improvement in enrolling children in school for beneficiaries after benefiting from the LEAP. A Paired-sample T-Test is used to test the mean difference of group because access to education for children was measured for same group of respondents on two different occasions. Besides, there is one variable (i.e. access to education) which is depending on another (i.e. beneficiary status which is being measured at periods prior to joining the LEAP and after joining). Results are shown in table 4.9.
<table>
<thead>
<tr>
<th>Access to Education</th>
<th>Mean</th>
<th>SD</th>
<th>T</th>
<th>df</th>
<th>p</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before LEAP</td>
<td>2.899</td>
<td>1.205</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After LEAP</td>
<td>4.075</td>
<td>1.069</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>6.974</td>
<td>2.274</td>
<td>-8.112</td>
<td>113</td>
<td>.000</td>
</tr>
</tbody>
</table>

From table 4.8, results of the paired-samples t-test indicates a significant difference in enrolling children in school for LEAP (M=2.899, SD=1.205) and no LEAP (M=4.075, SD=1.069) conditions; t (113) =--8.112, p = .000. Therefore, the test fails to reject the null hypothesis that there would be no significant improvement in enrolling children in school for beneficiaries than non-beneficiaries of the LEAP. This implies that access to education by children in beneficiary households has now improved. Parents are now better able to send their children to school and cater for their academic needs than the time they were not enrolled on the program. Giving evidence of the ability of the LEAP in achieving its objectives, a respondent said, *most children in LEAP households are now in school although records available at the district indicate that this was not the case some time past.* Another respondent said

*Yes, the LEAP has been able to achieve its objectives as it has helped increase enrolment in school. The evidence for this is clear, and anybody can verify at the Ghana Education Service directorate. Enrolment has increased since the coming of the LEAP. It has also made healthcare accessible to beneficiaries as well as their care-givers.*
It is clear from the findings above that the LEAP has been able to help improve education in beneficiary households. This is because the number of Children at school going age in school were found to be higher after LEAP and evidence have been provided that there is also improvement in catering for academic needs of children.

4.7 Impact of LEAP on Access to credit facilities

Access to and use of credit facilities is another way to assess the poverty of people. Access to and use of credit facilities is used to determine how credit worthy a person is. This means people who are poor usually have less or no ability to access credit for several reasons. For instance, they may not have collateral so even when they ask for credit, creditors may not grant them. As a result, it was prudent to assess the extent to which beneficiaries’ access to credit facilities have improved as a result of their enrolment unto the LEAP. Five variables, namely: (i) borrowing from friends when in need; (ii) borrowing from the bank when in need; (iii) ability to pay money borrowed; (iv) ease of borrowing from friends/family; and (v) ease of borrowing from bank. The group statistics are shown in table 4.9. To measure these variables, the respondents were asked to rate the extent to which they agreed or disagreed to these variables in the period prior to joining the LEAP and after joining. The means of their responses were thus used to determine whether there is an improvement in respondents’ conditions in relation to these variables after being enrolled on the program.
Table 4.9: Responses on Access to Credit

<table>
<thead>
<tr>
<th>VARIABLES</th>
<th>PERIOD</th>
<th>S D</th>
<th>D</th>
<th>N</th>
<th>A</th>
<th>SA</th>
<th>TOTAL</th>
<th>ST. DEV</th>
<th>MEAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td>Borrowing from friends when in</td>
<td>Before</td>
<td>28</td>
<td>24.78</td>
<td>16</td>
<td>14.16</td>
<td>2</td>
<td>1.77</td>
<td>57</td>
<td>50.44</td>
</tr>
<tr>
<td>need and pay later</td>
<td>After</td>
<td>13</td>
<td>11.50</td>
<td>16</td>
<td>14.16</td>
<td>6</td>
<td>5.31</td>
<td>55</td>
<td>48.67</td>
</tr>
<tr>
<td>borrowing from the bank when in</td>
<td>Before</td>
<td>58</td>
<td>52.25</td>
<td>35</td>
<td>31.53</td>
<td>8</td>
<td>7.21</td>
<td>8</td>
<td>7.21</td>
</tr>
<tr>
<td>need and pay later</td>
<td>After</td>
<td>37</td>
<td>32.74</td>
<td>28</td>
<td>24.78</td>
<td>8</td>
<td>7.08</td>
<td>20</td>
<td>17.70</td>
</tr>
<tr>
<td>Able to pay when borrow</td>
<td>Before</td>
<td>27</td>
<td>23.89</td>
<td>33</td>
<td>29.20</td>
<td>15</td>
<td>13.27</td>
<td>37</td>
<td>32.74</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>11</td>
<td>9.91</td>
<td>11</td>
<td>9.91</td>
<td>12</td>
<td>10.81</td>
<td>53</td>
<td>47.75</td>
</tr>
<tr>
<td>Easy borrowing from friends/family</td>
<td>Before</td>
<td>31</td>
<td>27.93</td>
<td>38</td>
<td>34.23</td>
<td>11</td>
<td>9.91</td>
<td>31</td>
<td>27.93</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>6</td>
<td>5.31</td>
<td>18</td>
<td>15.93</td>
<td>7</td>
<td>6.19</td>
<td>58</td>
<td>51.33</td>
</tr>
<tr>
<td>Easy borrowing from bank</td>
<td>Before</td>
<td>63</td>
<td>56.76</td>
<td>36</td>
<td>32.43</td>
<td>10</td>
<td>9.01</td>
<td>2</td>
<td>1.80</td>
</tr>
<tr>
<td></td>
<td>After</td>
<td>41</td>
<td>36.28</td>
<td>21</td>
<td>18.58</td>
<td>8</td>
<td>7.08</td>
<td>24</td>
<td>21.24</td>
</tr>
</tbody>
</table>

*Note: SD – Strongly Disagree D – Disagree N – Neutral A – Agree SA – Strongly Agree*
Data from table 4.9 indicates an improved access to credit facilities after joining the LEAP compared to the period prior to joining the LEAP.

Specifically, a mean value of 3.12 after joining the LEAP over a mean of 2.69 before joining is an indication that, after becoming beneficiaries of the LEAP, there has been an improvement in the ability to borrow from friends when in need.

Similarly, a mean of 2.63 after joining the LEAP over a mean of 1.75 before joining is an improvement in the ability to borrow from the bank when in need. In terms of the ability to pay when borrow, a means of 3.61 after joining over a mean of 2.58 before joining is an improvement.

Further, a mean value of 3.7, is an indication of easily borrowing from friends/family after joining the LEAP. The results also indicate ease of borrowing after joining the LEAP both from the bank and from relatives/friends with the former recording means of 1.56 before joining 2.64 after joining while the later recording means 2.38 before joining and 3.67 after joining.

To find out whether the improved access to credit facilities recorded is statistically significant, a hypothesis was formulated. The hypothesis states that the LEAP will significantly increase access of beneficiaries to credit facilities after enrolling on the LEAP. The hypothesis is tested with a Paired-sample T-Test because the mean difference of access to credit facilities was measured for same group of respondents on occasions when respondents were not benefiting from the LEAP and later when they became beneficiaries. Again, the effect of one independent variable (beneficiary status) is being measured on a dependent variable (i.e. access to credit) on two occasions (i.e. periods prior to joining the LEAP and after joining). Results are shown in table 4.10.
Table 4.10: Group statistics and results of Paired Sample T-test on Access to credit facilities

<table>
<thead>
<tr>
<th>Access to Credit</th>
<th>Mean</th>
<th>SD</th>
<th>t</th>
<th>df</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Before LEAP</td>
<td>2.242</td>
<td>.792</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>After LEAP</td>
<td>3.272</td>
<td>1.035</td>
<td>-8.119</td>
<td>104</td>
<td>.000</td>
</tr>
<tr>
<td>Total</td>
<td>5.514</td>
<td>1.827</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Results from the paired-samples t-test indicates a significant increase in access to credit facilities for LEAP (M=3.272, SD=1.035) and no LEAP (M=2.242, SD=.792) conditions; $t$ (104) =-8.119, $p = 0.000$. The test thus failed to reject the null hypothesis that the LEAP will not significantly increase access to credit facilities by beneficiaries than non-beneficiaries. The results imply that, as a result of being enrolled on the LEAP, beneficiaries’ access to credit facilities has significantly improved. They are now able to borrow and pay back.

4.8 Challenges confronting implementation of the LEAP

In order to address the second objective of the study (i.e. finding out the challenges confronting the implementation of the LEAP in the Asutifi North District) and answer the second research question (i.e.) what the challenges confronting the implementation of the LEAP are?), workers at the District Directorates of the Department of Social Welfare and Community Development in the Asutifi North and South were interviewed to assess the challenges they face in the implementation of the program.

Although, results gathered from the interviews indicated that the LEAP has been very successful in achieving its primary objectives of decreasing chronic or shock-induced poverty, addressing
social risks and reducing economic vulnerability among the extremely poor in Ghana (Government of Ghana, 2013), the implementation have not been that smooth without problems and challenges. Results from the interviews gave traces of varied levels of challenges confronting the implementation of the program. These challenges which range from institutional to economic and even culture are presented in the next sub-section.

4.8.1 Insufficiency of the grant

Complaints were made about the insufficiency of the amount that is disbursed to LEAP beneficiaries by the key informants. Evidence gathered indicated that the amount disbursed is insufficient and thus unable to cater for all basic needs of the beneficiaries. According to the key informants, the amount given to beneficiaries is based on household size and the maximum amount given (which is bi-monthly) is GH¢120.00 (USD 21.89) with a minimum amount of GH¢64.00 (USD 11.68). There were therefore complaints that this amount is too small considering the cost of living in the area. A participant for instance said …the meagre nature of the LEAP grant is a problem to worry about. In explaining how this challenge is preventing the LEAP from achieving its objectives, he said:

Although the LEAP is meagre and does not commensurate with the cost of living,

it has been of great help in improving the economic and social conditions of the beneficiaries.

In another instance, a respondent confirmed this challenge by saying ‘for some households, the amount they receive is not enough to cater for their needs’.
4.8.2 Extortions from beneficiaries

It is unfortunate that notwithstanding complaints about the meagre nature of the amount given to beneficiaries, some officials extort monies from the beneficiaries any time they are paid. This situation further robs beneficiaries of the already insufficient amount given to them. This unfortunate money extortion incident is reported to be done by some of the community focal persons. A respondent confirmed this when he said ‘there has been reports on some occasions that some community focal persons extort monies from the beneficiaries’.

This challenge is very damming in preventing the LEAP from achieving its objectives as the economic value of the already meagre amount is further reduced. According to a participant,

\[
\textit{this extortion of money by some community focal persons (CFPs reduces the economic value of the LEAP grant which originally is considered insufficient considering the current economic conditions.}
\]

The findings therefore reveal some form of corrupt practices specifically among community focal persons in the sense that these people were reported to be extorting monies from the beneficiaries.

4.8.3 Lack of regular update of data

It was also realized that there is an institutional challenge relating to inability to regularly update data. This was explained to be as result of inadequate resources for the directorate to undertake such activity on a regular basis. It was said for example that:

\[
\textit{...the inability of the secretariat to embark on updating beneficiary information on a regular basis is a major challenge. Beneficiaries are vulnerable people who need}
\]
to be monitored constantly and regularly. It is however difficult to monitor without adequate information.

As a result of the fact that the center is not able to collect and update information as and when needed, it become very difficult performing other primary functions that solely rely on such information. For example, a respondent explained:

...the secretariat’s inability to update the beneficiary data makes it very difficult for upward adjustments of the grant to match an increase in individual household size if there is any. This further reduces the economic value of the grant given to such households

It is obvious that this is one of the complex challenges of the implementation of the LEAP in the study area. The complex nature of the problem comes from its root cause which tend to make the challenge a cyclical one. That is, as long as there is are no resources to train personnel, the challenge will persist.

4.8.4 Lack of or irregular organization of public fora for beneficiaries

Related to the challenge of updating beneficiary data is the Lack of or irregular organization of public fora for beneficiaries. As a person-centered policy like the LEAP, it is expected the views of the individual beneficiaries or even entire residence are constantly taken and measures put in place to factor such views in the implementation of the program. However, as a result of reported lack of funds, such fora are rarely organized. A confirmation of this problem is found in a statement by a respondent that:
...there is irregular organization of beneficiary fora. This makes updating beneficiaries on the policy and receiving feedback from them difficult. If such fora were organized regularly the situation would have been different…

Another respondent in trying to explain how this challenge is preventing the program from achieving its objectives explained the purpose of such forums as ‘a medium used to empower beneficiaries as well as caregivers on how to make judicious use of the grant’. This is thus directed in increasing the economic value of the fund. Once such forums are not organized, final receivers and handlers of the fund who do not have any form of financial literacy are likely not to put the funds they receive to any profitable economic use.

4.8.5 Beneficiaries living far away from utility centers

It was explained that there are some ‘conditionalities’ attached to becoming a beneficiary of the LEAP. These ‘conditionalities’ make it mandatory for beneficiaries, and in some cases, some members of their households to enjoy certain utilities without paying for them. Examples of these conditionalities include: enrolling beneficiaries on the National Health Insurance; and also ensuring that children of school going age in beneficiary households are in school.

However, it was claimed that:

…some of the beneficiaries are living in places [villages] that are very far from the District Capital where the NHIS office is located. As a result, they are not able to renew their NHIS cards when they expire.

The same problem of distance, which is complicated by the inability to renew NHIS cards when they expire…prevents some beneficiaries from accessing health when they are sick. Perhaps, that is why even after becoming beneficiaries of the LEAP some 10% of the respondents are not willing
to go the hospital when they are sick and even a higher number (46%) will not go to hospital for check-up.

Respondents also noted that similar issues confront some children of school going age for some households. Children (from villages) walk long distances to attend school. In some cases, they cross rivers before getting to school. This prevents some children from going to school. In situations where distances are extra far, children of school going age need to stay home longer to become more matured before they can go school.

4.8.6 Political interference

In Ghana, politics is gradually becoming omnipresent with very long hands that are capable of reaching everywhere. Pieces of evidence gathered during the study seem to confirm this age-long issue. There were reports that, at this local level, politicians are always interfering in the work of District Directorates of the Department of Social Welfare and Community Development by attempting to influence the selection of beneficiaries. So that, instead of selecting beneficiaries based on their ailing economic conditions, they will now be selected based on who is in the good books of the politicians.

A respondent is captured explaining the issue in the following illustration

There are a lot of issues and challenges in trying to implement the LEAP here. Among the lots, one challenge that compounds the entire process is consistent pressure from some politicians. They will always try to bully us by influencing the list of beneficiaries. They especially want to skew benefiting to favour them in the next election. So, left with them alone, all beneficiaries should be their party members.
In another instance, a participant tries to explain how difficult it is to resist such pressures from the politicians. He said

*This type of pressure* [political pressure] *of often very difficult to resist if you don’t exhibit extreme level of professionalism. They will also want us to involve them in every decision and in every step, we take so as to make political capital out of it. I don’t think this development is good for the success of the LEAP.*

However further probes revealed that it was not only mainstream politicians that try to interfere. In fact, powerful persons such as traditional leaders, local government leaders (such as Assembly Members and even Unit Committee Members) try to exert some influence. Another respondent said:

*You won’t believe it. But even chiefs and other leaders try to influence decisions of this office sometimes. As if they are lobbying, they will usually come with people and plead that they are included in the list of beneficiaries. Although they may not coerce you, but the development is worrying to say the least. Though unbelievable, this what we go through.*

4.9 Proposed solutions to the challenges confronting the implementation of the LEAP

The participants have a cue of how the challenges identified above can the eliminated or at least be reduced in order to maximize the benefits of the LEAP. The measures identified seem to be problem specific with different measures identified to be targeting each of the challenges. In this section, a clear presentation of the measures identified as solutions to the challenges confronting the implementation of the LEAP in Asutifi is provided.
4.9.1 Providing economic rewards to CFPs

The first and one of the important measures proposed was provision of economic reward to CFPs. It was realized that “the Community Focal Persons render their services on humanitarian grounds”. They are not provided with any financial rewards. However, the respondents admitted that “there are several instances when CFPs are unemployed and that the few that are employed and may have inadequate incomes. Some of them too are “farmers, so during off-farming seasons, they barely have any source of income”. So, a respondent stated,

...we may pretend it doesn’t happen or we don’t know. But it is only natural that CFPs will demand for some amounts out of beneficiary grants in order to keep themselves going. Even in situations where they don’t demand, they are not able to resist taking when beneficiaries voluntarily offer to give them as gifts.

As a result, another respondent said:

...the best way we could deal with this issue is that provisions should be made for the Community Focal Persons in a form of per diem for mobilizing the beneficiaries for payment of the grant. This will restrain them from extorting monies from the beneficiaries.

The above statements seem to suggest that the CFPs since they are not paid find a way to rewarding (paying) themselves. To do this, they try to extort monies from beneficiaries. In in cases they don’t request for such exhortations, the respondents give to them and they are not able to resist. It is therefore clear that the provision of economic reward in a official manner may be effective in reducing the corrupt acts.
4.9.2 Adequately resourcing the secretariats

The District Directorates of the Department of Social Welfare and Community Development in Asutifi North and South are the secretariats responsible for the implementation of the LEAP in the two districts. Since the problem of irregular organization of beneficiary forums and that of lack of update on beneficiary data are all born out of inadequate resources, it was suggested to the central government and local authorities to provide extra resources to the directorates to take care of expenses relating to these two issues. This was captured from one participant as follows:

*The best way we can deal with these issues is the provision of extra resources to take care of their expenses. And let me add, such extra resources must be adequate. Else we will end up not tackling the challenges in their entirety.*

Another participant further reported

*In reaction to the challenge of inadequate resources, I suggest the government [referring to both central and local levels] should make provision of extra resources. Such resources must be enough for regular organization of beneficiary forums to educate or sensitize beneficiaries/caregivers to make judicious use of the funds, and for regular update of beneficiary data in order to enable (LMU) or (LMS) adjust the grant for individual households when there is increase in household size.*

The point being made by the participants is a call for providing adequate resources to the center responsible for the implementation of the LEAP at the district level. With these resources, they will be able to improve upon their work through regular training, record keeping etc.
4.9.3 Regular review of the grant amount

There were also suggestions of reviewing the amount paid to beneficiaries on regular basis. According to one participant, this is the only surest way we can make sure the grant match ongoing economic trends like cost of living and standard of living etc. It was realized that since the introduction of the LEAP, the grant amount given to households has remained the same. So, a respondent quizzed, “are we saying prices and other economic conditions have remained the same since that time? Prices have changed, cost of living have changed. In fact, they have actually increased. As a result, another respondent referring to the adequacy of the grant amount said,

…the amount was more adequate at the time of introduction of the LEAP [2006] than today. This does not mean it has been reduced. But the mere fact that government has failed to increase it over the year’s means the amount cannot buy the amount of goods or pay for same services it used to buy or pay for some years back.

According to them, failure to review it upward is the main cause of the inadequacy of the fund. As a result, another respondent thinks the best way to deal with the canker is to regularly review the amount to be given as grant. Reporting this, he said,

An upward review of the grant by the government is needed regularly. This will help give amounts that are commensurate with ongoing economic conditions such as price inflation, the ongoing cost of living and others.

Because of the above issues, the participants are suggesting that the government review the amount paid to beneficiaries on regular basis.
4.9.4 Opening of service centres close to the people

The participants suggested that a form of sub-service centres should be opened at different places in the district. This will make service provision close as accessible to the beneficiaries. The mantra is that, "more schools should be opened....., more hospitals be opened". In fact, in general, the people are calling for "more service centres to be opened". It’s true that most of the essential services are located in each of the districts. However, beyond financial access, the mere fact that these services are mostly located in the few urban and the semi-urban centres [at a distance that is relatively far from people in the villages, who are mostly the paupers] makes most LEAP beneficiaries unable to access them. In response to this issue, it was realized during the interview sessions, there are a lot of voices calling for, not just siting of a lot more utility centres, but more importantly siting them in areas that will make them accessible to the people living in the rural halves of the districts. An example of such calls is found in the following statement by a respondent.

*For me, I think the only way we can enforce the renewal of NHIS card as and when they expire [which is one of the major problems for peoples’ refusal to attend hospitals when then are sick] is that, the NHIS should site branches of their offices a bit closer to the beneficiaries. It is just unfortunate that their centres where expired cards can be renewed are only located in the urban centres which are very far away from some villages.*

When service centers are close to the people for which the program is to benefit, it will make service provision close and accessible to the beneficiaries.
4.10 Conclusion

The analysis as presented in the chapter indicates that the LEAP has been very effective in achieving its primary objectives in the study area. Specifically, it was found that as a result of being enrolled on the program, beneficiaries now have fewer social risks, more food security and improved access to health. Again, access to education has improved. There is also improved access to credit facilities and improved access to education by wards of beneficiaries.

Despite these, there are a host of challenges that were identified. Specifically, the challenges identified from the data analysis included insufficiency of the fund, extortions from beneficiaries, lack of regular update of data, lack of or irregular organization of public fora for beneficiaries, beneficiaries living far away from utility centres and political interference. These were the challenges that were identified to be working against the smooth implementation of the LEAP in the two districts of Asutifi. The challenges were not left bare. Instead, some solutions were proposed. The proposed solutions include: provision of economic reward for CFPs, adequately resourcing LEAP secretariats, regular review of grant amount and opening of service more service centres to make services assessable.
CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 Introduction

This chapter is purposely for the discussions of the findings obtained in chapter five. With prior records on social intervention programs in other countries and even in Ghana, the commitment of further reducing poverty made the government of Ghana to launch the LEAP in March, 2008 in order to provide a safety net for the poorest and most marginalized groups in the society. Since its introduction, it has expanded steadily year after year. Among other things, the LEAP’s main aims are reduction in chronic or shock-induced poverty, addressing social risk and reducing the economic vulnerability of the poorest households (Government of Ghana, 2013). Since its introduction, there have been impact assessment studies (Bongfudeme and Bawelle, 2016; Roelen, Karki, Chettri and Delap, 2015; Agbaam, 2013; Amuzu, Jones and Pereznieto, 2010 Deberah, 2013; Odura, 2013) as well as those assessing the challenges confronting the success of the program (Jaha and Sika-Bright, 2015) but with inconclusive results.

This study was therefore conducted to contribute to the debate on the implementation and outcome of the LEAP. The study was conducted with three main objectives including: to evaluate the socio-economic effects of the LEAP on beneficiaries in the study area with reference to social risks, health, education, food security and credit facilities in the study area; to find out the challenges that the implementation of the LEAP faces in the Asutifi North and South Districts; and to suggest solutions to the challenges encountered in the implementation of the program.

This discussing chapter involves, comparing the findings of the current study with findings from
earlier studies to identify cases where there are differences and/or similarities. That is to say, the findings in the previous chapter are linked with relevant literature that has been reviewed in chapter two. Efforts are also made to assign reasons for these identified differences and similarities.

Besides this introduction section, the chapter proceeds with discussions on the Socio-Economic Effects of the LEAP (SEE-LEAP). The specific SEE-LEAP discussed include it effects on: social risks, food security, access to health, access to education as well access to credit facilities. The chapter then proceeds with discussions on the four challenges of the LEAP identified in chapter four. Findings relating to the proposed solutions of the challenges also than discussed. The findings of the study are then put in context of the framework for the study and discussed before the chapter is concluded.

5.2 Socio-economic effects of the LEAP

The current study has revealed that the LEAP has been able to change the livelihoods of beneficiaries in a social and economic sense. In this section, these findings are discussed by comparing it with relevant literature in chapter two.

5.2.1 Effects of the LEAP on social risks

This section discusses findings on effects of the LEAP on social risks. With reference to the effects of the LEAP on the intended benefits, all hypotheses indicated positive effects of the LEAP. The first hypothesis supported the results that social risk has significantly reduced comparing the periods prior to becoming a beneficiary of the LEAP (M=, SD=) and after becoming a beneficiary (M=, SD=) conditions; t (82) =7.202, p = .000. This means the LEAP has been able to significantly reduce social risks in the two districts. In the rest of the section, the findings are linked to relevant
literature by comparing the claim that social risks of beneficiaries have significantly reduced since been enrolled on the LEAP.

The findings are supported by the existing literature. A cross country study by Barrientos and DeJong (2006) that focused on cash transfer programs in South Africa, Latin America and the Caribbean and another conducted in South Africa alone by Dubihlela and Dubihlela (2014) have discovered that although there may be variations in design in different countries, generally social cash transfer programmes once they target underprivileged households are an effective means of alleviating poverty. Similarly, a general impact assessment study of the LEAP (using interviews) in Ghana conducted by Jaha and Sika-Bright (2015) in Upper West Region showed that the LEAP has impacted positively on the living conditions of the underprivileged. Existing studies conducted in Ghana and outside Ghana have similar conclusions. Elsewhere, studies by Dubihlela and Dubihlela (2014) in Brazil, Barrientos and DeJong (2006) and Soares et al., (2009) in South Africa have similar results. Similarly, studies by Jaha and Sika-Bright (2015), Osei (2013) Owusu-Addo (2014), Agbaam and Dinbabo (2014) and Bongfudeme and Bawelle (2016) in different places in Ghana have had similar conclusions. There is therefore every indication that social cash transfer programs are a means of reducing social risks in the society as a whole and especially the poor.

5.2.2 Effects of LEAP on food security

In this section, the findings on the effects of LEAP on food security are discussed with reference to relevant literature. The findings indicated a significant high levels of food security after becoming a beneficiary of the LEAP (M=2.412, SD=1.055) compared to periods prior to joining (M=3.676, SD=.886), \( t \) (112) =8.749, \( p = 0.000 \). These findings also gave an indication of the LEAP significantly improving food security in the region.
Similarly, the impacts of the LEAP on food security is supported by findings of different studies identified in the literature. For instance, Agbaam and Dinbabo (2014) on evaluating the effect of LEAP revealed that the program has significantly increased food consumption.

Then the findings are also supported by findings from a more recent study by Bongfudeme and Bawelle (2016). Just like the current study, Bongfudeme and Bawelle found that the LEAP had had a positive effect on food security. This is because, beneficiaries will now have relatively more money to purchase food which is relatively of high quality. One thing worthy of note is that, the use of different approaches and methodologies by researchers seem to derive same results of cash transfer programs on poverty alleviation. For example, Bongfudeme and Bawelle (2016) for instance used beneficiaries and non- beneficiaries, the current study used the same people, compared their two life scenarios (i.e. the time they were not beneficiaries and later when they became beneficiaries). However, a change in approach or the methodology used was not enough to effect changes in the results. This lays credence to the fact that, benefiting from a social cash transfer program (such as the LEAP in Ghana) improves food security

5.2.3 Effects of LEAP on access to health

It was found in chapter four that the LEAP has led to an improvement in access to healthcare for beneficiaries. Specifically, it was found that, there was a significant difference in access to health for LEAP (M=3.856, SD=.879) and no LEAP (M=3.040, SD=1.329) conditions; t (113=-5.681), p = 0.000 to mean the LEAP has significantly increased health care access in Asunafo. The findings imply that beneficiaries of the LEAP are now able to access health then the time they were not enrolled on the program. This is supported by responses from the key informants. During the interviews, a respondent for instance said, “people are now able to access healthcare because the
LEAP renews their NHIS cards free for them”. This claim is discussed in this section by juxtaposing it to relevant literature.

Example, evidence in the literature claimed that the LEAP has been able to minimize the major financial obstacle to health care by the poor, (Owusu-Addo, 2014). Since the program requires orphans and vulnerable children to be registered under the NHIS, most children are sent for regular primary care visits and thus increasing health services utilization and reducing child morbidity and mortality (Owusu-Addo, 2014: 8). In Latin American countries, Rawlings and Rubio (2005) also found that conditional cash transfers are able to improve health outcomes amongst vulnerable children. As a result, health issues like child mortality, anemia and stunting have been reduced by such programs. This means that, irrespective of geographic location, social cash transfers have proven to be effective in improving access to health of beneficiaries.

5.2.4 Effects of LEAP on access to education

This section discusses findings on the effect of the LEAP on access to education of beneficiaries. In chapter four, the results of the T Test indicated a significant difference in enrolling children in school for LEAP (M=2.899, SD=1.205) and no LEAP (M=4.075, SD=1.069) conditions; t (113) = -8.112, p = .000. This implies that the enrollment of beneficiaries on the LEAP has led to increase in the enrollment of children in schools especially children from beneficiary families. Besides, beneficiaries are now able to better provide for their children’s education. In short, there has been a significant improvement in access to education by children from beneficiary households.

This finding is supported by existing literature. Example, studies conducted to evaluate social cash transfer programs outside Ghana have made similar claims. Specifically, Davis and Handa (2014), Attanasio et al. (2010), Dammert (2010) and Schultz (2004) have all alluded to the fact that
unconditional social cash transfers have positive effects on human capital development like
education. An empirical assessment of the effects of the LEAP in other setting in Ghana also support
the findings. Example, Handa et al. (2013) argued that the LEAP program has helped to increase
school enrolment among secondary school-aged children. The same study also claimed that the
LEAP has minimized grade repetition in primary and secondary school-aged children and has as
well minimized absenteeism across all levels. Perhaps this impact of the LEAP on education is as
a result of the fact that, it enables children to settle basic expenses associated with schooling such
as buying them food, paying for their transport to go to school, and other related expenses. These
are basic obstacles that affects access to education and performance of students. Once these
obstacles or at least minimized as a result of the program, both access and performance of school
going children will improved.

5.2.5 Effects of LEAP on access to credit facilities

In this section, findings on the effect of the LEAP on access to credit facilities are discussed. From
the findings, there was a significant increase in access to credit facilities for LEAP (M=3.272,
SD=1.035) and no LEAP (M=2.242, SD=.792) conditions; t (104) = -8.119, p = 0.000. This means
that, with the introduction of the LEAP, even poor families are now able to access credit. The
sources of such credit include borrowing from friends, family, banks, etc. The findings also indicate
that the position of beneficiaries to pay such borrowings has improved significantly.

The positive impact of the LEAP on access to credit recorded in this study is also supported by
findings in the literature. Example, According to Bongfudeme and Bawelle (2016), beneficiaries
of the LEAP in Wa West have had greater access to credit and loans than non- beneficiaries and
as result reducing poverty among them. To explain this, the LEAP put beneficiaries in a better
position to pay back credits as a result of the regular flow of transfer grant.

5.3 Challenges confronting implementation of the LEAP

In this section, these challenges as identified in the findings in chapter five are linked to relevant literature that was reviewed. Specifically, the challenges identified to be working as hinderances against the implementation of the LEAP. These challenges include: insufficiency of the grant, extortion of money and other form of benefits from the beneficiaries, lack of regular update of data and lack of or irregular fora organized to take views from the beneficiaries and the general public are said to be the main issues confronting the implementation of the LEAP in the two districts. Others include: distance barrier which prevents beneficiaries from accessing utility services and political interference.

5.3.1 Insufficiency of the grant

The challenge relating to the insufficiency of grant is discussed in section by making a linkage to relevant literature. The claim of insufficiency of the grant made by respondents in the current study has also been made by other respondents in other studies. A study by Kindiki and Wambu (2015) on the implementation of the Old People Cash Transfer Pension Scheme (OPCTPS) found among other things that the transfer grant is too small. The results are also supported by a study conducted through interviews by Jaha and Sika-Bright (2015). According to this study, although the LEAP has impacted positively on the living conditions of the underprivileged in the Upper West region there were complaints from beneficiaries that the grant amount that is given is too small.

Once again, we note a consistency of results is made despite a change in type of respondents. Jaha and Sika-Bright (2015) interviewed actual beneficiaries. Their respondents might have been
pouring emotions than speaking the reality. However, the respondents of the current study who were officials of the LEAP (people who are directly administering from the grant) and were in the position to tell the reality than speak emotions also confirmed this claim that has been made by the actual beneficiaries of the grant.

The challenge is also made clear by comparing the amount disbursed to international poverty standards. Juxtaposing the amount disbursed to recipients (i.e. minimum of USD 11.68 and a maximum of USD 21.89) on bi-monthly basis to international standards, it is true that the amount is insufficient. If this amount is to be divided by the number of days in two months (i.e. 60 days), the result will be amounting to USD 0.36 per day maximum and USD 0.19 minimum.

5.3.2 Extortion of benefits from beneficiaries

In this section, claims from the current study revealing extortion of monies from beneficiaries by the Community Focal Persons are discussed by making a comparison with relevant literature. So far, this issue seems to be a new developing trend since no prior study in Ghana or elsewhere has posted similar findings. However, this is not surprising because Africa is the worst performing region on Corruption as a whole. The corruption level in Ghana and other sub-Saharan African countries is very high. A 2017 report on corruption ranks Ghana 81st (Transparency International, 2018). Besides, some findings have been recorded in a very close manner and the way they are reported make them related in a way to the current findings. Example, Agbenyo, Galaa and Abiirio (2017) has recently reported a lack of openness in the handling of processes of the LEAP in some areas in Ghana while prior to this study, Kindiki and Wambu (2015) had also claimed a lack of credibility in management of the funds. Although in these literatures, much was not said about what the authors meant by lack of openness and lack of credibility, however, it will not be any wonder
that the closeness and/or lack of credibility of the process as reported also include taking bribes and extortions.

5.3.3 Political interference

Serious political influence is said to have muddied the whole process of implementing the LEAP in Asutifi. In Ghana, it is a common perception that politicians have a hand in everything. And true to this perception, it seems in practice, it is common that politicians have always try to have a hand in everything. Example, Jaha and Sika-Bright (2015) revealed the issue of politicians trying to influence the selection of beneficiary communities to suit their interest is a major headache of the LEAP. In another study, Agbenyo, Galaa and Abiiro (2017) asserted that many of the inclusion errors in administration of the LEAP is a result of political influence in the selection process among other factors. This means the current finding is supported by existing literature and that the issue of political interference in the selection of beneficiearies for the LEAP is neither a problem in only Asutifi nor was it started just recently.

Something still makes the current findings very unique although earlier researchers have come out with similar findings. Political influence has earlier been recorded. Readers were however likely to link such influence or attempts to influence to only mainstream politicians. In the current study however, the extra efforts made to find out which people actually exert this influence and the subsequent findings to identify such people as both partisan politicians and traditional leaders as well as local government leaders such as assembly members and unit committee members makes the findings unique. As a result, any attempt to arrest this cancer that is not wholistic is likely to record persistent failures.
5.4 Suggested Solutions to the Challenges

After presenting the challenges confronting the program, the study explored how best these challenges could be solved. Very pragmatic solutions were suggested by the key informants during the interviews. First, it has been suggested that CFPs should be provided with economic rewards if they are to be prevented from extorting monies from the beneficiaries. Again, adequately resourcing the secretariats responsible for implementing the LEAP will help deal with the double agony of lack of regular update of data and lack of or irregular for beneficiaries because with adequate resourcing, these two exercises will be dealt with easily. Then to solve the challenge of the meagre nature of the grant, the best solution recommended is a regular review of the grant amount to adjust it upwards. This will help to make the grant always commensurate with ongoing economic conditions. Then it has also been said that more service centers for utilities should be opened. This is just calling for the expansion of utilities to the doorsteps of especially the village poor. While most of these recommendations are novel, few others are supported by the literature. Example, Agbaam and Dinbabo (2014) has observed that due to the inadequate nature of the fund, it is unable to bring about the change needed although few changes brought by the fund are significant, they have therefore recommended that government increases the cash amount.

It must be noted that, for these solutions to be effectively administered, an integrated approach should be employed by bringing professionals in all other sectors on board. Taking for example the expansion of utilities. It is common knowledge that different utilities are provided by different ministries, agencies and sectors. Example, for education to be made accessible, more schools must be sited. Provision of schools is a function of the education ministry. To make health care accessible, more hospitals and or health care centers must be established by the Ministry of Health. Similarly, other utilities like water, financial services etc. are functions of other institutions and to
make them accessible, more of these should be established. As a result, all such institutions, sectors, and ministries must come together to collaborate to make this proposition very effective. Thus, although the proposition has been made, it is only through collaborative and consultative work that an all embarrassing model could be developed to help make this proposition effective. That means the proposition like many other propositions is not an end in itself, but just a means to an end.

5.5 Analytical framework of the LEAP

After a critical analysis of the results of this study and a further comparison with results of earlier studies, a framework of analysis has been made for the LEAP. From the framework (see figure 5.1), the implementation of the LEAP has so far had five positive impacts. These impacts include reduction in social risk, increase in healthcare access, increasing food security, increasing access to education of children at school going age and increase in access to credit facilities.

However, in the midst of making these greater impacts on the people of Asutifi, there are serious challenges preventing the District Directorates of the Department of Social Welfare and Community Development (SWCD) in the Asutifi North and South from achieving these impacts and/or more. The challenges include: insufficiency of the grant, extortion of monies and other benefits from the beneficiaries, irregular update of data, lack of or irregular fora organized to take feedback from the beneficiaries and the general public, beneficiaries living far away from utility centres and political interference.

This means the program would have made even greater impact had it not been for these challenges. It must however be stated that while the impacts obtained through the study were rigorously tested, the same cannot be said of the challenges. Therefore, it is fair to say that these challenges may
exist, but their individual and even total negative effect on the program’s goals may not be significant. Probably that is why the LEAP could have significant effect on all the test variables in relations to its effects.

It also worthy of note that wherever there is a serious conflict, there is also a serious arbiter. As a result, from the framework of analysis, it is realized that the effects of the challenges of implementing the LEAP can be reduced to the barest minimum or even eliminated altogether through a careful implementation of certain solutions that were recommended by the key informants. These recommended solutions are identified to be: providing economic rewards to CFPs, adequately resourcing the secretariats responsible for implementing the LEAP, regular review of the grant amount to adjust it upwards to commensurate ongoing economic conditions and opening of service centers close to consumers.
5.6 Conclusion

The chapter has provided a discussion on the results obtained in chapter four. Analysis of the data in chapter four has revealed that the LEAP has had a significant impact on improving food security, reducing social risks and also increasing access to education, health, and credit facilities of beneficiary households. These effects which have been described in this chapter might even have been greater had it not been for some challenges like political influence, meagre amount of the grant, extortion of monies and other benefits from beneficiaries, and lack of adequate resources.
provided to the District Directorates of the Department of Social Welfare and Community Development which prevents the directorates from conducting forums and updating their data on beneficiaries on regular basis. Recommended solutions are given to these challenges which when effected can make the implementation of the LEAP more effective. Although not a novel study, from the discussions, it is clear some novel findings have emerged.
CHAPTER SIX

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

As a poverty alleviating program introduced in Ghana in 2008, social cash transfer programs existed long in South American countries like Brazil and even in some African countries like South Africa. In Ghana, social cash transfer program was introduced at the later part of the erstwhile Kufuor administration in the form of the Livelihood Empowerment Against Poverty (LEAP). The main purpose of the program is to reduce poverty. According to the Government of Ghana (2013), the program has three specific objectives. These include helping to decrease chronic or shock-induced poverty among the extremely poor in the country, addressing social risk among these people and finally reducing the economic burden of the vulnerable.

The study was conducted with the purpose of assessing the extent to which the LEAP has been able to achieve its aims. The specific objectives of the study are: an assessment of the effects of the LEAP on the intended benefits of the program with specific reference relating to social risks, access to health, access to education, food security and access credit facilities in the two Asutifi districts; exploring the challenges confronting the implementation of the LEAP in the districts; and suggesting practical solutions to the challenges encountered in the implementation of the program.

To achieve the first objective, five different hypotheses were tested which include the following:

i. Being enrolled on the LEAP will significantly reduce the social risks of beneficiaries.

ii. Beneficiaries of the LEAP will significantly have food security after benefiting from the
iii. There would be significant difference in access to health after enrolling on the LEAP.

iv. There would be significant difference in enrolling children in school after benefiting from the LEAP.

v. The LEAP will significantly increase access of beneficiaries to credit facilities after enrolling on the LEAP.

Then the second objective was explored using only research question framed as -what are the challenges confronting the implementation of LEAP? Similarly, research question was framed to explore the third hypothesis which reads: -what are the solutions to the challenges confronting the implementation of the LEAP?

6.2 Summary of Key Findings

From objective one which assessed the effects of the LEAP in relation to social risk, food security, access to health, access to education and access to credit facilities, findings from each of the hypothesis was positive indicating the LEAP had been able to improve beneficiaries ‘lives in relation to these things. Specifically, there was a significant difference in social risk prior to becoming a beneficiary of the LEAP and after becoming a beneficiary with periods after becoming a member recording low social risks. In terms of access to health, the results indicated that the LEAP has significantly increased health care access in Acherensua. Again, hypothesis three indicated that there was a significant high levels of food security after becoming a beneficiary of the LEAP compared to periods prior to joining. These findings also gave an indication of the LEAP significantly improving food security in the study area. Then the fourth hypothesis indicated that
after the introduction of the LEAP, children from especially poor families are able to be enrolled in school more than before. The last hypothesis also indicated a significant increase in access to credit facilities for LEAP than no LEAP conditions to give an indication that the introduction of the LEAP had made even poor families now able to access credit ranging from borrowing from friends, family, banks, etc. and their position to pay such borrowings has also improved significantly.

Findings from objective two indicated that there are challenges that are working against the LEAP preventing it from achieving its objectives. Six of such challenges were identified. These include insufficiency of the grant, extortion of money and other form of benefits from beneficiaries, lack of regular update of data and lack of or irregular fora organized to take views of the beneficiaries and the general public. There were other challenges too which include beneficiaries living far away from utility centers and political interferences.

In order to eliminate or minimize the effects of the challenges identified in objective two, a third objective was set to suggest solutions to the challenges. Four solutions were identified with each of them potent enough to tackle one of two challenges at a time. Specifically, it is suggested that economic rewards could be provided to the Community Focal Persons to strengthen them financially and this might lesson the likelihood of corruption including extorting monies from beneficiaries. Further, the study suggests that adequately resourcing the secretariats responsible for implementing the LEAP will enable them update data regularly and as well organize regular fora to take views of the beneficiaries and the general public. Such fora will also be used to educate beneficiaries on the judicious use of the grant. Again, the study suggests a regular upward review of the grant amount. This will make the amount commensurate with ongoing economic conditions and opening. The study lastly recommends opening of service centers close to consumers in order to increase physical assess.
6.3 Conclusion

The study has been able to provide in detail, the challenges that hamper social cash transfer programs. Despite these challenges the programs have been able to effectively achieve its primary objectives in the study area by increasing access to health, education, credit facilities as well as improving food security. It has also shown an improvement in social risks of the poor. It can therefore be concluded that, the LEAP has been effective.

6.4 Recommendations to Department of Social Welfare

It has been said that the grant amount is small compared to the current socio-economic conditions. It has also been realized that since the introduction of the LEAP, there has not even been a single moment when the amount was adjusted and the respondents are therefore calling for an upward adjustment of the amount. However, beyond that, it should be made clear in the policy document of the program when there should be adjustments. This period should be regular ranging from every other year to every five years or more.

The LEAP should not be a life-time benefit to all beneficiaries especially to abled bodied men and women. Beneficiaries should be given training in financial literacy and judicious use of the money. They should be encouraged to use the amount for some economic activities other than using it only for consumption. Then, once they become economically emancipated, they could be taken off the program to allow others to enjoy.

Again, although the beneficiary households reported a significant leap in educating their children and providing for their academic needs, there are more rooms for improvements. Notwithstanding the second recommendation, beneficiary status of the LEAP should be renewed periodically based on certain conditions. One of such conditions could be education for children. So that officials
regularly monitor the progress of education for children, and base their decisions to renew beneficiary status on ability to satisfy such conditions.

6.5 Recommendation for Future Research

In the current study a rigorous methodology was followed. This included a form of triangulation which enabled the researcher validate the evidence collected through both interviews and questionnaire. Notwithstanding, the researcher cannot pretend that the study is a one stop shop for discussion issues of the LEAP. Instead, it is a spring board for more informed studies on the LEAP and social cash transfer programs in general.

Discussions in the study and matters arising have made it very clear that it is very difficult measuring the exact effects of the LEAP. This is because in some cases, beneficiaries’ inability to access certain utilities may not necessarily be as a result of factors directly related to the program but because of some other auxiliary factors. As a result, a more holistic model must be developed that will take into consideration other environmental and societal factors to be able to arrest the extreme poverty which is badly needed. This cannot just be done except after a series of rigorous academic studies.

After recording very significant effects, records suggest that, even the few people who reported no change in their lives as a result of the LEAP might have done so for other reasons other than the ineffectiveness of the LEAP itself. It was realized, for instance, that in certain cases people did not access health, education, credit because of other factors like physical distance, certain beliefs and not necessarily because of the ineffectiveness of the LEAP. However, the current study did not control for these auxiliary factors neither did it factor for the effects of such factors. As a result, any study to be conducted in future to assess the effects of the LEAP should take into account
some of these factors. This will help measure the exact effect of the program.

The above directions for future studies have been given based mainly on the experience of the current study and on the literature reviewed. However, there might be other serious issues relating to the LEAP which needs to be researched. As a result, it is recommended that systematic reviews are conducted to collect data about all existing studies on the LEAP. Apart from this being a research direction in itself, it will help provide a holistic view about research on the LEAP so far, and will be able to provide more directions for research.
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International Food Policy Research Institute.


APPENDIX I

QUESTIONNAIRE

This study is being conducted in order to assess the impact of LEAP as a tool for alleviating poverty on the beneficiaries. The information you will be providing in this questionnaire will be used to specifically assess how the program has been effective in achieving its objectives. Information that will be gathered with this instrument shall be used for academic purposes ONLY. You are thus assured of Confidentiality of the information. Counting on your corporation.

PART ONE: DEMOGRAPHIC DATA

1. Sex
   (b) Male
   (b) Female

2. Age
   (a) Below 18 yrs.
   (b) 18-30 yrs.
   (c) 30-45 yrs.
   (d) 46-60 yrs.
   (e) 60 yrs. +

3. Place of residence

4. Occupation
   (a) Unemployed
   (b) Farming
   (c) Trading
   (d) Other (Specify)

5. Highest educational level
   (b) No schooling
   (b) Basic
   (c) Secondary
   (d) Tertiary
   (e) Other………

6. Status
   (b) Beneficiary of LEAP
   (b) Non-beneficiary

PART TWO: EFFECTIVENESS OF LEAP

In this part, you will mostly by ticking {√} the response to the items in a scale with responses ranging from strongly disagree to strongly agree. On few occasions however, you may write your own response in the spaces provided for items that do not have multiple choice responses.
<table>
<thead>
<tr>
<th>ITEM CODE</th>
<th>Social Risk (before LEAP)</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>SR1a</td>
<td>Insufficiency of food in my Household</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>SR2a</td>
<td>Dissatisfaction with occupation</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>SR3a</td>
<td>Absence or inadequate education for self and children</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>SR4a</td>
<td>Absence or inadequate insurance for self and children</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>SR5a</td>
<td>Inadequacy of household income</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>SR6a</td>
<td>People’s behaving badly towards me because of my sex</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>SR7a</td>
<td>Marriage was problematic</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SR8a</td>
<td>Was living alone</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>SR9a</td>
<td>Did not have social support from Neighbours</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>SR10a</td>
<td>Did not have a personal health Literacy</td>
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<table>
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<tr>
<th>Social Risk (after LEAP)</th>
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</thead>
<tbody>
<tr>
<td>SR1b</td>
<td>Inadequacy of food in my Household</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>SR2b</td>
<td>Dissatisfaction with occupation</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>SR3b</td>
<td>Absence or inadequate education for self and children</td>
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<tr>
<td>SR4b</td>
<td>Absence or inadequate insurance for self and children</td>
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<td>SR5b</td>
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<td>SR6b</td>
<td>People behave badly towards me because of my sex</td>
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<td>SR7b</td>
<td>Marriage was problematic</td>
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<tr>
<td>SR8b</td>
<td>Was living alone</td>
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<tr>
<td>SR9b</td>
<td>Do not have social support from Neighbours</td>
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<tr>
<td>SR10b</td>
<td>Did not have a personal health Literacy</td>
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### Part Two B: Economic Vulnerability

<table>
<thead>
<tr>
<th>ITEM CODE</th>
<th>Food security (before LEAP)</th>
<th>S. Disagree</th>
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</thead>
<tbody>
<tr>
<td>FS1a</td>
<td>Re lied on less preferred and less expensive foods</td>
<td></td>
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<tr>
<td>FS2a</td>
<td>Borrowed food, or relied on help from a friend or relative</td>
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<tr>
<td>FS3a</td>
<td>Limited portion size at mealtimes</td>
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<td></td>
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</tr>
<tr>
<td>FS4a</td>
<td>Restricted adult consumption for small children to eat</td>
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</tr>
<tr>
<td>FS5a</td>
<td>Reduced number of meals eaten in a day</td>
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<table>
<thead>
<tr>
<th>ITEM CODE</th>
<th>Food security (after LEAP)</th>
<th>S. Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>S. Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>FS1b</td>
<td>Rely on less preferred and less expensive foods</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>FS2b</td>
<td>Borrow food, or rely on help from a friend or relative</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>FS3b</td>
<td>Limit portion size at mealtimes</td>
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</tr>
<tr>
<td>FS4b</td>
<td>Restrict adult consumption in order for small children to eat</td>
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<tr>
<td>FS5b</td>
<td>Reduce number of meals eaten in a day</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

FS6 Mention some of the components/foods you normally eat as:

- a. Breakfast .................................................................
- b. Lunch .................................................................
- c. Super .................................................................
Part Two B2: Access to Health

<table>
<thead>
<tr>
<th>ITEM CODE</th>
<th>Access to Health before LEAP</th>
<th>S. Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>S. Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>AH1a</td>
<td>Consulted herbalist, pastors etc. first when I was sick</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AH2a</td>
<td>Bought over-the-counter drugs first when I was sick</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AH3a</td>
<td>Used to go to the hospital first when I am sick</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AH4a</td>
<td>Seldom, went to hospital for check-up even when not sick</td>
<td></td>
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</tbody>
</table>

Access to Health after LEAP

<table>
<thead>
<tr>
<th>ITEM CODE</th>
<th>Access to Health after LEAP</th>
<th>S. Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>S. Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>AH1b</td>
<td>I consult herbalist/pastors/spiritualists first when I am sick</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AH2b</td>
<td>I buy over-the-counter drugs first when I am sick</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AH3b</td>
<td>I go to the hospital first when I am Sick</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AH4b</td>
<td>I seldom go to hospital for check-up even when not sick</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**AH 5.** Please specify the rate you go to the hospital for check-up even when you don’t feel sick, if any (e.g. weekly, fortnightly, monthly, every two months, every quarter, etc.) ……………………………………………………………

**AH 6.** Please specify the rate you go to the hospital for check-up even when you don’t feel sick, if any (e.g. weekly, fortnightly, monthly, every two months, every quarter, etc.) ……………………………………………………………
Part Two B3: Access to education

<table>
<thead>
<tr>
<th>ITEM CODE</th>
<th>Access to education before LEAP</th>
<th>S. Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>S. Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>AE1a</td>
<td>All children at school going age were in school</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>AE2a</td>
<td>Academic needs of students in household were catered for</td>
<td></td>
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</tbody>
</table>

Access to education after LEAP

<table>
<thead>
<tr>
<th>ITEM CODE</th>
<th>Access to education after LEAP</th>
<th>S. Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>S. Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>AE1b</td>
<td>Currently, all the children in this household are in school</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>AE2b</td>
<td>The needs of students in this household are well catered for</td>
<td></td>
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</table>

Part Two B4: Access to credit facilities

<table>
<thead>
<tr>
<th>ITEM CODE</th>
<th>Access to credit facilities before LEAP</th>
<th>S. Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>S. Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>AC1a</td>
<td>Use to borrow from friends when in need and pay later</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AC2a</td>
<td>Use to borrow from the bank when in need and pay later</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>AC3a</td>
<td>Was able to pay when I borrow</td>
<td></td>
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<td></td>
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</tr>
<tr>
<td>AC4a</td>
<td>Borrowing from friends/family when in need was easy</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>AC5a</td>
<td>Borrowing from bank when in need was easy</td>
<td></td>
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</tbody>
</table>

Access to credit facilities after LEAP

<table>
<thead>
<tr>
<th>ITEM CODE</th>
<th>Access to credit facilities after LEAP</th>
<th>S. Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>S. Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>AC1b</td>
<td>I can borrow from friends when in need and pay later</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AC2b</td>
<td>I can borrow from the bank when in need and pay later</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>AC3b</td>
<td>When I borrow, I’m able to pay</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AC4b</td>
<td>I find it easy borrowing from friends/family when in need</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>AC5b</td>
<td>I find it easy borrowing from bank when in need</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

AC6. If you have been borrowing, which of the following sources were you borrowing from (tick as many as are applicable?)

(a) Friends | [] (b) Family and relatives | []
(c) Personal moneylenders | [] (d) Commercial Banks | []
(e) Credit Unions/Savings&Loans | [] (f) Other (Specify)………………. | []
AC7. If you have been borrowing, tick which of the following challenges you mostly face

(a) Lack of collateral

(b) High interest on principal

(c) Discrimination because of poverty, gender, etc.

(d) Long and difficult processes

(e) Other (Specify)........................................................................................................
APPENDIX II

PROPOSED INTERVIEW GUIDE FOR DEPARTMENT OF SOCIAL ELFARE AND COMMUNITY DEVELOPMENT WORKERS

This study is being conducted in order to assess the impact of LEAP as a tool for alleviating poverty on the beneficiaries. The information you will be providing during this interview will be used to specifically capture the challenges of the LEAP as a poverty alleviating tool and as well seek for ways to mitigate these challenges. Information that will be gathered shall be used for academic purposes ONLY. You are thus assured of Confidentiality of the information. Hoping for your co-operation.

PART ONE: DEMOGRAPHIC DATA

7. Sex  
   (b) Male  (b) Female

8. Age  
   (a) Below 18 yrs.  (b) 18-30 yrs.  (c) 30-45 yrs.  
   (d) 46-60 yrs.  (e) 60 yrs. +

9. Place of residence ..............................................................................................................

10. Occupation  
    (a) Unemployed  (b) Farming  (c) Trading  
    (d) Other (Specify)

11. Highest educational level  
    (b) No schooling  (b) Basic  (c) Secondary  
    (d) Tertiary  (e) Other........

12. Status  
    (b) Beneficiary of LEAP  (b) Non-beneficiary

13. Do you think the LEAP has been able to achieve its objectives?

14. Why

15. Would you say there are issues which are working against the LEAP achieving its objectives?

16. In your view, what are some of the challenges that are preventing the leap from achieving its objectives (If any)?

17. In what way(s) are the challenges you mentioned in 7 above preventing the LEAP from achieving its objectives?

18. What do you think can be done about the challenges mentioned in 7 above (to reduced their effect or eliminate their effects altogether) in order to make the LEAP more effective in achieving its objectives?
INFORMED CONSENT INFORMATION AND FORM

Dear respondent/participant,

Your decision to participate in this study is much appreciated. In this form, there is an outline of the objectives of the study. There is also a description of your involvement (i.e. roles and rights) as a participant. The study is a partial fulfilment of an MPhil Degree in Sociology at the University of Ghana. The main objective includes an evaluation of the effects of LEAP on alleviating poverty; assessing the challenges facing the implementation of LEAP and suggesting solutions to the challenges impeding the implementation of the LEAP.

The information that you will provide will be used to write a thesis in which suggestions will be made on how to increase the efficiency of the LEAP and improve its effectiveness. Your responses will thus be useful for both academic purposes and for policy concerns. Your participation in this study is voluntary. That is to say, you have the right to withdraw from participating at any point of the study, without owning explanation to anybody. You are also assured of anonymity of the information you will provide.

I confirm that I have read the consent form or it has been read to me in a language which I understand and I understand the purpose of the study and have had the opportunity to ask questions that were answered to my satisfaction; I understand that, I am free to withdraw from this study at any time without an explanation to anybody because I understand my participation is voluntary. I agree that the information I provide can be used for academic purpose but my identity should be anonymous.

………………………………
……………………
……………………

Name of participant
Date
Sign/thumbprint

Researchers’ contact details

Name: Zenabu Fuogbentie
Address: University of Ghana, Department of Sociology, Legon- Accra
Telephone: +223-24-3042214
Email: zeinabfuog@gmail.com
APPENDIX IV

UNIVERSITY OF GHANA
ETHICS COMMITTEE FOR THE HUMANITIES (ECH)
P. O. Box LG 74, Legon, Accra, Ghana

My Ref. No

21st February, 2018

Ms. Zenabu Fuo Gbentie
Department of Sociology
University of Ghana
Legon

Dear Ms. Gbentie,

ECH 104/17-18: ASSESSING THE IMPACT OF LEAP: A POVERTY ALLEVIATING TOOL IN ASUTIFI NORTH

This is to advise you that the above reference study has been presented to the Ethics Committee for the Humanities for a full board review and the following actions taken subject to the conditions and explanation provided below:

Expiry Date: 20/08/18
On Agenda for: Initial Submission
Date of Submission: 15/01/18
ECH Action: Approved
Reporting: Quarterly

Please accept my congratulations.

Yours Sincerely,

Rev. Prof. J. O. Y. Mante
ECH Chair

CC: Rev. Prof. M. P. K. Okyerefo, Department of Sociology, University of Ghana.