CENTRE FOR SOCIAL POLICY STUDIES

UNIVERSITY OF GHANA, LEGON

THE IMPLICATIONS OF DELAY OF LEAP CASH GRANTS ON BENEFICIARY HOUSEHOLDS IN HO MUNICIPALITY

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JULY, 2014
DECLARATION

I hereby certify that this dissertation is the original copy and my own and that neither part nor the whole has ever been presented in this University or any other institution for an award of any academic degree. All references of others made to the work have duly been acknowledged.

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STUDENT ID 10112182

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SUPERVISOR                                                                                             DATE
DR. GEORGE DOMFE

INTEGRI PROCEDAMUS
DEDICATION

I dedicate this work to my late father, Dr. Humphrey Kwamla Menokpor. Secondly, to my mother, Mrs. Anna Menokpor for her enormous support during my course work.
ACKNOWLEDGEMENT

I acknowledge the Almighty God as the source of my strength. I thank my supervisors Dr. George Domfe, Mr. Ralph Armah and Mr. Paul Andoh for their enormous contribution. I am grateful to Mr. William Niyuni my Consultant at the Department of Social Welfare, LEAP Office-Monitoring and Evaluation. I recognise specially the contribution of my husband Mr. Anthony Mawuli Amenyo. I acknowledge my children Setor, Nutikorkoe and Woewoe for their time and patience during my course. I recognise my siblings-Prosper, Linda, Fred and Rosina for their support and encouragement. I acknowledge staff of the Department of Social Welfare, Volta Region for their contributions. I am grateful to all the respondents who willingly gave information on my study. Finally I appreciate my friends and colleagues for their support.
ABSTRACT

The Livelihood Empowerment Against Poverty (LEAP) programme is a social intervention introduced in 2008 by the Government of Ghana to offer both conditional and unconditional cash grants to the vulnerable. However, payments to the beneficiaries have been irregular. This study therefore sought to examine the effects of delays and the coping strategies adopted by the beneficiary households to deal with the delays. The study employed both qualitative and quantitative methods. A sample size of one hundred and ten (110) respondents were included in this study. The study further adopted an exploratory research design. Thematic approach and descriptive statistics were respectively used to analyse the qualitative and quantitative data. It came out of the study that delays in payments cause most of the beneficiaries to borrow money for feeding purposes whereas others rely on people’s benevolence or buy food items on credit. Others also sell their farm produce and plead with school heads to pay children’s fees by instalments. The study recommends that Government should endeavour to release funds on time to the beneficiaries. A national cash transfer fund could be instituted to solicit funds from individuals, corporate bodies and development partners to ensure continuous and timely inflows of cash to the beneficiary households.
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<tr>
<td>AIDS</td>
<td>Acquired Immune Deficiency Syndrome</td>
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<td>CCTs</td>
<td>Conditional Cash Transfers</td>
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<td>CLIC</td>
<td>Community LEAP Implementation Committee</td>
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<td>CTs</td>
<td>Cash Transfers</td>
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<td>CWACs</td>
<td>Community Welfare Assistance Committees</td>
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<td>DFID</td>
<td>Department for International Development</td>
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<td>DLIC</td>
<td>District LEAP Implementation Committee</td>
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<td>DSW</td>
<td>Department of Social Welfare</td>
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<td>DSWO</td>
<td>District Social Welfare Officer</td>
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<td>FSSAP</td>
<td>Female Secondary School Assistance Programme</td>
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<td>HIV</td>
<td>Human Immunodeficiency Virus</td>
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<td>HSN</td>
<td>Hunger Safety Net</td>
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<td>JFPR</td>
<td>Japan Fund for Poverty Reduction</td>
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<td>LEAP</td>
<td>Livelihood Empowerment against Poverty</td>
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<td>LMU</td>
<td>LEAP Management Unit</td>
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<td>MDGs</td>
<td>Millennium Development Goals</td>
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<td>MENA</td>
<td>Middle East and North Africa</td>
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<td>MESW</td>
<td>Ministry of Employment and Social Welfare</td>
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<td>MLIC</td>
<td>Municipal LEAP Implementation Committee</td>
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<td>MoGCSP</td>
<td>Ministry of Gender Children and Social Protection</td>
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<td>NEPAD</td>
<td>New Partnership for Africa’s Development</td>
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<td>NHIS</td>
<td>National Health Insurance Scheme</td>
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<td>NSPS</td>
<td>National Social Protection Strategy</td>
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<td>ODI</td>
<td>Overseas Development Institute</td>
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<td>OECD</td>
<td>Organization for Economic Cooperation and Development</td>
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<td>OVC</td>
<td>Orphans and Vulnerable Children</td>
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<td>PNCTP</td>
<td>Palestinian National Cash Transfer Programme</td>
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<td>PSNP</td>
<td>Productive Safety Net Programme</td>
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<td>SSN</td>
<td>Social Safety Net</td>
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<td>SWF</td>
<td>Social Welfare Fund</td>
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<td>UDHR</td>
<td>Universal Declaration of Human Rights</td>
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CHAPTER ONE

INTRODUCTION

1.0 BACKGROUND TO THE STUDY

In recent times, particularly in the wake of the global economic crunch and the general slowdown in the world’s economy, social protection for the vulnerable and destitute has progressively become an essential part of conventional development orthodoxy (Arenas de Mesa, Bravo, Behrman, Mitchell & Todd, 2006). The United Nations (UN) defines social protection as a 'set of public and private policies and programmes undertaken by societies in response to various contingencies to offset the absence or substantial reduction of income from work; to provide assistance to families with children as well as provide people with basic health care and housing' (UN, 2000, p. 4).

A study by Jones, Ahadzi and Doh (2009) defined social protection as,

…the set of all initiatives both formal and informal that provide social assistance to extreme poor households, social welfare services to groups that need special care, social insurance to protect people against risks and livelihood shocks, and social equity measures to protect people against social risks such as discrimination and abuse (p. 2).

It is in the light of the above that cash transfers have become significant part of social protection programmes in many developing countries. However, within and across countries, cash transfers have evolved differently with a significant variation in programme design and objectives in different countries. Different donor agencies, national governments and their development partners have increasingly presented different cash transfer programmes as an effective means of not only tackling transitory poverty and inequality, but also for building the human and physical assets of the poor (Slater, 2008). In some Latin American countries, these programmes have emerged in response to the growing inequality and the social cost of
structural adjustment programmes and the accompanying economic crises (Handa & Davis, 2006).

According to the World Bank (2013) report, about 47 percent of the people of Sub-Saharan Africa live on less than US$1.25 a day, leaving millions of households extremely vulnerable. In most places, unemployment is pervasive (especially among urban youth), and HIV/AIDS has contributed to rising numbers of orphans and households headed by women, children, and the elderly. The National Social Protection Strategy of Ghana (NSPS, 2007:11) states inter alia, ‘evidence shows that various social grants programmes are resulting in sustainable impacts on hunger, indicating their potential to contribute to food security and the achievement of the Millennium Development Goal 1’.

Conditional cash transfer (CCT) programmes have emerged during the past decade as innovative and popular social safety-net programmes that aim to keep poor and vulnerable households from falling into deeper poverty. Such programmes seek to break the intergenerational cycle of poverty by providing a minimum regular source of income to poor families that is ‘conditional’ on their investing in the health and education of their children through the increased use of educational and preventive health services. The programmes regularly give cash support directly to women, because they more often invest in the health and education of their children than men do (Bassett, 2008).

In Africa, mostly in the Anglophone countries, the implementation of social protection measures have been dominated by cash transfers that are unconditional, mainly financed by development partners and implemented by international nongovernmental organizations. Of course, national governments have a strong stake in social protection, and in some cases they are driving the agenda independently of or even against the advice of donors (Devereux & White, 2010).
The Social Protection in Ghana for example began with the Ghana Growth and Poverty Reduction Strategy (GPRS I), which was established between 2002-2005 in order to achieve the Millennium Development Goals of the UN, it then followed with the National Health Insurance Scheme (NHIS) in 2003. This was aimed at introducing a contribution of the scheme for the Health Insurance and then followed by the Ghana School Feeding Programme (GSFP) in 2005. As time went on, donors joined in the campaign in ensuring the social protection of every Ghanaian because, despite all these measures put in place, there were still some gaps to be filled.

The delivery of social protection interventions can serve the interests of ruling elites and patronage hierarchies, both through electoral processes and by sustaining informal patron-client relations. According to some stakeholders in the implementation of social protection initiatives, social protection gives the fulfilment of basic and fundamental human rights to social justice and freedom from extreme forms of poverty and vulnerability, a goal that governments and development actors should aspire to achieve.

The Livelihood Empowerment Against Poverty (LEAP) Programme in Ghana is a social intervention programme for extremely poor households to alleviate hardship conditions. The programme provides both conditional and unconditional cash grants to target beneficiaries. LEAP started on a pilot basis in March 2008 in twenty-one (21) districts and then continued to expand gradually in 2009 and 2010. According to the Department of Social Welfare (DSW) 2013 Annual Report, by December 2013, the programme had reached over 74,000 households across Ghana in one hundred (100) metropolitan/municipalities/districts with an annual expenditure of approximately US$20m. There is the targetting of additional thirty thousand (30,000) households to be rolled unto the programme in 2014. The main intention of LEAP is to reduce poverty by ‘increasing consumption and promoting access to services and opportunities among the extremely poor and vulnerable’ (DSW, 2013, 55-77 ).
The programme is funded from the national revenue of the Government of Ghana (50 percent), funding, logistics and capacity building support from the Department for International Development (DFID), the World Bank and UNICEF (DSW, 2013). Initially the bi-monthly amounts ranged between GHS16.00 to GHS30.00 (NSPS, 2007). In 2013 the amounts were reviewed to range between GHS48 to GHS90.00 (LEAP, 2013). As at 2016, one member household which received GH₵24, will now receive GH₵32 cedis. Two member households which received GH₵30, will now receive GH₵38, while three member households which received GH₵36, will receive GH₵44. Four or more member households will now be given GH₵53, (LEAP, 2016).

Initially when the programme was implemented in 2008 and expanded in 2009, the eligibility criteria were orphans and vulnerable children through their caregivers. This was in response to the number of orphans and vulnerable children left behind by their parents who had died as a result of the HIV and AIDS pandemic, (NSPS, 2007). The eligibility criteria when the programme was finally rolled out included orphans and vulnerable children (OVC) through their caregivers, those aged 65 years and above without subsistence support and persons with severe disabilities without productive capacity.

The selection of communities is done by the District or Municipal LEAP Implementation Committee (DLIC/MLIC) using the poverty profile or poverty indicators, where poverty maps do not exist within the District/Municipality. Identification of extremely poor households in the communities is done by the Community LEAP Implementation Committee (CLIC) members who do the selection of households through a community based process. Proxy Means Test (PMT) Questionnaires are subsequently administered to prospective beneficiary households. Photographs of prospective beneficiaries are taken for their identity cards and a single register of beneficiaries is generated (NSPS, 2007). In order for the
beneficiaries under the LEAP cash grants programme to be better equipped against livelihood shocks and other vulnerabilities in order to ‘leap out’ of poverty, they are linked to other complementary services like the National Health Insurance Scheme, a micro credit scheme, agricultural input programme, the school feeding programme, the capitation grant, among others.

While in 2008 only one district, Ketu South, was covered by the LEAP programme in the Volta Region, ten (10) municipalities or districts were included in the programme in 2013. These comprise Ho Municipality, Ketu South District, Keta Municipality, South Tongu District, North Tongu District, Jasikan District, Krachi East District, Krachi West District, Nkwanta South District, and Nkwanta North District. However, personal observation in Ho Municipality indicated that the transfers are usually delayed. This could obstruct the intended positive impact of the programme. It is therefore important that the effects of the delays on the beneficiary households are examined in order to inform policy to fashion out strategies to ensure prompt payment.

1.1 PROBLEM STATEMENT

According to the Ghana Standards Survey report (2014), the national poverty rate has declined from 28.5% in 2006 to 24.2% in 2013. This means that 1 out of every 4 Ghanaians is poor. However, most of the poor are the peasant farmers in the rural areas, especially those in the three Northern Regions (Domfe, 2013). Additionally, the aged persons with disabilities are also found to be poor (GSS, 2014).

As a result of this distressing situation of poverty, successive governments have made it a priority to pass legislation and implement policies that will help cushion the most vulnerable of the population. The 1992 Constitution spells out the need for the state to protect the rights of the poor. The directive principles of the State is to uphold such rights and to meet the basic needs of all. The Children’s Act 1998 (560) spells out the rights of children and the
obligation of government to uphold such rights, and Persons with Disability Act 715 (2005) is to ensure that government meet the basic needs of the disabled and factor their needs into all development plans, among others.

Evidently to these delays in payment was the study conducted by Abbey et.al, (2014) on the topic “A Beneficiary Assessment of Ghana’s Cash Transfer Programme (LEAP)”. Their study found that, 50% want an increment in transfer, 10% indicated delays in transfer as a concern with the rest having nothing to say on any area of service delivery requiring redress.

It is in line with the responsibility placed on the State by the current democratic regime that various social protection interventions, including the LEAP, have been introduced in recent years in Ghana. Unfortunately, programmes on social interventions in Ghana over the years have been marred by scandals leading to negative consequences for the intended beneficiaries. Some of these scandals have manifested in politicization of the issues, leakages and pilfering of resources, delays in transfer of funds to intended beneficiaries and inconsistencies in the selection of intended beneficiaries.

It is often reported in the Ghanaian media that the beneficiaries of the intervention programmes do not receive the benefits on time. One such benefits which has attracted the attention of the general public for its incessant delays has been the cash grants offered to some selected beneficiary households of LEAP. While the general public, including the beneficiaries, complain about the delays in payment, much is not known about the causes and effects of the delays. Again, it will be interesting to know how the beneficiaries cope with the delays.

It is assumed that the delays in payment would affect the budget of the beneficiary households in many ways. These households are poor because they do not have reliable and regular source of adequate income and hence the promise of a bi-monthly income flow appears as a very important item in their budget. Therefore, in an event where the expected
cash inflows delay, the proposed household budget could be thrown over board, rendering household members much more ‘miserable’ than they were initially. This could even affect the intended objective of improving the welfare of the beneficiary household members.

Indeed, for the impacts of the programme to be effectively felt by the extremely poor households, it is important that payments are made regularly and timely. In their 2013 Annual Report, Department of Social Welfare, suggested that the funding of the programme should be regularized through a priority ranking in the Government of Ghana’s budget statement. However, such statements often turn out to be easily ignored for lack of research-based evidence. For instance, is it even true that the delay could affect the consumption pattern of beneficiary households?

Apart from delays in payment, other challenges facing the LEAP are the lack of a grievance and complaints mechanism and limited data on beneficiary feedback to drive an evidence-based programme for improvements and design. Demand on the side of accountability, involving citizens assessing the performance and holding service providers and public officials accountable, has been weak or ignored so far. Civil society organizations therefore have vital roles to play in the governance and accountability of a society’s social protection system if it is to function coherently and effectively. These include assisting powerless and marginalized groups to make claims effectively to uphold their defined levels of entitlement; and applying pressure on public sector providers of social assistance and social insurance in order to ensure transparency and accountability in the implementation of these schemes. A beneficiary assessment probe of the LEAP service-delivery is one way of addressing the above.

This study makes a modest contribution to the efforts that seek to improve policy on social protection in Ghana by investigating the implications of the delay of LEAP cash grants on beneficiary households in the Ho Municipality of the Volta Region.
1.2 RESEARCH QUESTIONS

The study seeks to ask the following questions:

- What are the causes of delays of LEAP cash grants in Ho Municipality?
- What are the effects of the delays of LEAP cash grants on the beneficiary households in Ho Municipality?
- What are the coping strategies adopted by households to deal with delays of cash grants in Ho Municipality?

1.3 OBJECTIVE OF THE STUDY

The study sought to examine the causes and effects of delays of LEAP cash grants on beneficiary households in the Ho Municipality of the Volta Region. This was achieved through the following specific objectives:

- To identify the causes of delays of LEAP cash grants in Ho Municipality.
- To assess the effects of delays of LEAP cash grants on beneficiary households in Ho Municipality.
- To examine the coping strategies adopted by households to deal with delay of cash grants in Ho Municipality.

1.4 SIGNIFICANCE OF THE STUDY

In an attempt to achieve the objectives of the United Nations Millennium Development Goals (MDGs), the Government of Ghana adopted a number of policy initiatives including the National Social Protection Strategy (NSPS) in 2007. The initiative represents Ghana’s vision of creating an all-inclusive society. Measures were therefore put in place to provide sustainable mechanisms for the protection of persons living in situations of extreme poverty, vulnerability and exclusion (NSPS, 2007). LEAP, a component of the policy initiatives of NSPS has been the main driving force in this campaign since 2008.
However, there have been delays in transferring cash grants to the beneficiary households. While the delays could negatively affect the intended objective of LEAP, there appears to be limited studies in bringing this to the attention of policymakers. The study fills this policy gap by examining the effect of the delay in the transfer of cash under the LEAP on beneficiary households in the Ho Municipality in the Volta Region.

The key addition of the study to literature on the effects of delays on the payment of grants will help stimulate prompt payments of cash transfers in Ghana and other developing countries. Additionally findings from the study will be useful to stakeholders, including government, civil society organizations, development partners, the Department of Social Welfare and beneficiaries on the programme. The research findings will in addition be useful in charting the way forward as to how to make the LEAP programme better than it is currently. Again, findings from the study will add to the existing body of knowledge on the general issues of social protection. Finally, the study will also serve as a reference for identifying areas for further research.

1.5 ORGANIZATION OF THE STUDY

The study was organized into five chapters. Chapter One comprises the background of the study, the problem statement, the objectives of the study and the significance of the study. Chapter Two discusses the theoretical framework and the literature review on the relevant issues around the study. Chapter Three is the methodology comprising the research design, the study area, the target population, data collection, data collection methods, the data analysis and ethical considerations. Chapter Four presents the discussion of results around the research objectives. Finally Chapter Five presents the summary of results, conclusions and policy recommendations based on the conclusions.
CHAPTER TWO
LITERATURE REVIEW

2.0 INTRODUCTION

This chapter presents a review of literature related to this study. It begins with the theoretical framework which seeks to explain the main theory used in the study. This is followed by the conceptual framework and the relevant empirical literature for the study.

2.1 EMPIRICAL FRAMEWORK

This part of the study discusses the recent published articles that relate to the study.

2.1.1 Causes of Delay of Cash Transfers

Since the early 2000s there has been a lot of commitment on the part of African governments to protect its vulnerable populations through the provision of social protection schemes. These have largely been inspired by international and national conventions and legislations (Hanlon, Barrientos & Hulme, 2010). The success stories of Latin American countries in the provision of social protection schemes cannot be underestimated. Estimates are that there are more than forty (40) national cash transfer programmes being implemented globally (Hanlon, Barrientos & Hulme, 2010). These schemes have been boosted by the support of many donors, who perceive cash transfers as offering a cost effective and pragmatic means to deliver resources to the poor.

In order to access governments’ engagement in cash transfer programmes it is important to examine the level of government allocation to these social protection measures from domestic funds, and this varies considerably from one country to another (McCord, 2009). One area of debate around the Conditional Transfers (CTs) is financial viability, in low-income countries (Harvey & Holmes, 2006). As Ghana is embarking on the rollout of the NSPS, and especially a cash transfer programme for the extremely poor, an important question therefore is how to broaden the fiscal scope from pilot projects to larger scales of the population. It has been
suggested International that the achievement of a basic social protection package is likely to cost between 6% and 8% of GDP in low-income countries (Pal, Behrendt, Leger, Cichon & Hagemejer, 2005). This would include funding for both social assistance (social pensions and a child school-related transfer), which is estimated to amount to 2-3% of GDP, as well as slightly more expensive social insurance (basic health coverage), which would amount to 3-4% (Jones et al., 2009). In Ghana, a target of 24.4% for social protection expenditure as a percentage of GDP was included in the 2006 Annual Progress Report for GPRSII (GoG, 2007b, extracted from a 2006 MMYE table). The mobilization of financial resources for social welfare services is plagued with numerous challenges resulting essentially from widespread perceptions that the vulnerable cannot be supported with adequate state interventions to improve on their economic situations. Skeptical perceptions of the inability of persons experiencing impoverishment and vulnerability to rise out of helplessness have been reinforced over time by the inability of DSW to demonstrate impact and influence national social policies that reflect in budgetary allocations for social services. The Budget Law in Ghana does not provide a detailed breakdown of social sector spending, itemizing the resources going to different programmes. This makes it difficult to know, for example, how much the government is spending on particular social protection initiatives, such as cash transfers, or on particular vulnerable groups, such as children. A favourable factor in Ghana is the priority being given to pro-poor public expenditure, although within this there are also difficult issues with competing priorities for the expansion and improvement of education and health services (Jones et al., 2009) Both the commitment in GPRSII to social protection and the draft NSPS indicate significant government endorsement of social protection as a mechanism to promote growth and development, as well as to provide a safety net. The government has in fact devoted substantial resources already for social protection, notably for the financing of the NHIS, and stepped up its expenditure commitments in the 2009 budget
despite the difficult fiscal environment. This has included a 50% increase in funding for the Educational Capitation Grant (ECG), expansion of the school feeding programme to additional deprived districts, the free exercise books scheme and school uniforms to 1.6 million children and a substantial increase in the budget allocation for LEAP, from GHS 2.2 million in 2008 to GHS 7.5 million in 2009. In order to ensure long-term sustainability for social protection programmes including LEAP, there is the need to have a medium- to long-term planning for the financing of the scale-up.

The level of donor dependence for the financing of these projects may to a large extent have implications for future programme sustainability, in the absence of long term donor funding commitments. Emergency related programmes, such as the Hunger Safety Net (HSN) and Productive Safety Net Programmes (PSNP) in Ethiopia tend to be more certain of repeated donor financing, which is to an extent protected from policy preference shifts in development financing, even in the absence of explicit medium term financing agreements. The LEAP, since its inception has also responded to emergency situations nationwide. For instance in 2009 the LEAP programme gave emergency relief to households affected by flooding in Ghana with funding support from the World Bank (MMYE, 2009).

Conditional cash transfers (CCTs) have actually taken the calculations of such values into account in their design. This is however not clear, since budget constraints and political considerations related to setting the maximum number of beneficiaries are also intervening factors. According to Handa and Davis (2006) the international rule is that in order to be beneficial for beneficiaries, a poverty-related cash transfer should represent 20 to 40 per cent of the per capita poverty line. In terms of budget, for example the costs range from about 0.08 percent of GDP in Chile to 0.50 percent of gross domestic product (GDP) in countries such as Brazil, Ecuador, and Mexico. The benefits of mean household consumption in Mexico and
Honduras is 4 percent, and to even less for programmes in Bangladesh, Cambodia, and Pakistan to 20 percent (Fiszbein & Schady, 2009).

LEAP uses the mechanisms of conditionalities and unconditionalities in its cash transfer. The conditionalities for a household to register with LEAP include: that all children of school-going age in a beneficiary household enrol in school, household enrolment in the National Health Insurance Scheme (NHIS), child immunization, birth registration, and that no child in the household be subjected to ‘the worst forms of child labour’ (MMYE, 2007, 2008, 2009).

The DSW does not require that all these conditionalities be immediately met for a household to receive the LEAP cash-transfer, but instead uses them as a guide to encourage the development of certain pro-child conditions in the household that will assist in ‘breaking the inter-generational cycle of poverty’ (MMYE, 2007).

Ghana Post Company is the only agent that does the payment of LEAP grants to beneficiaries. The mode of payment is by the ‘pull’ approach where beneficiaries come to pay points to collect their money directly on the table from Ghana Post officials in the company of the District Focal Person of LEAP. In the instance that beneficiaries are unable to come to the designated pay point; officials will meet beneficiaries in their homes (MMYE, 2007).

If electronic means of transfer such as bank accounts, and debit cards are available, cash is faster, easier and cheaper to transfer than physical commodities. With the necessary security, this will also minimize the incidence of corruption as opposed to transferring tangible relief items such as cloths, food and other supplies.

Transferring food will require a complex auditing process, delays, creating opportunities for smuggling and corruption as well as unnecessary delays considering the poor conditions of vehicles and roads in the country. Innovations in the cash transfer delivery systems are creating more developmental opportunities for participants in social transfer programmes.
expanding access to financial services, communications and more productive livelihoods. Furthermore, poor households have better information about what they need than policymakers (Stake, 2007). Such cash payments allow beneficiaries to also gain the right to meet their needs as it provides them with a certain degree of flexibility, enabling the household to allocate the resources to their most felt needs.

The multiplier effect of direct cash transfer notwithstanding, in a period of hyperinflation and food shortages, when the currency is eroding rapidly in value and there is little in the market to purchase, direct transfer of food aid may provide an effective emergency response (McCord, 2005d). In their publication of social cash transfers in low income countries, Shubert and Slater (2006) found four types of concerns when one wants to apply the experiences of Latin America to low income African countries. These are:

- On the supply side, there are questions about whether service delivery agencies—largely meaning government-administered education and health services—will be able to meet any additional demand likely to arise when beneficiary households try to meet the conditions.

- Implementation capacities for managing social cash transfer schemes are weak in low-income African countries. This weakness is the main bottleneck impeding the scaling up of social cash transfer pilot projects.

- Administrative conditionalities imply additional administrative costs. Would a cost benefit analysis justify these additional costs?

- Are there socio cultural, ethnic and political as well as economic differences between Latin American and African countries that have to be taken into account?

The benefits of cash transfer are enormous, however, for growth to take place, cash transfer programmes must be implemented on a large scale, with adequate national, district and community level coordination (if the success in Latin American countries are anything to go
by). A further requirement is the existence of capacity to extend the provision of other complementary programmes and services (such as health, education and agricultural extension). Such capacity is rare in low-income countries, given the limited administrative, managerial and financial resources available, and coordination problems abound. These challenges have already been acknowledged by the LEAP policy document to be a major area that needs to be worked on.

The common practice to pay cash grants bimonthly coincides with the frequency of some of the conditionalities, like bi-monthly beneficiary fora and health clinic visits. In addition, the reduced frequency (compared to monthly payments) reduces administrative and private costs. However, it may create hardships for households who are unable to conserve the resources over such an extended cycle.

On the other hand, larger but less frequent payments may facilitate some types of investment opportunities. The technical processes involved in monitoring compliance with conditionalities and reflecting compliance immediately in the payments can lengthen the processing cycle. The appropriate payment regularity will depend on both the administrative and private costs of cash payment logistics, the bureaucratic procedures involved in monitoring compliance and designing conditional cash transfer schemes and the requirements of the programme participants. Appropriate variation of payment technologies, depending on the country’s circumstances, can help to bring payment frequency into line with beneficiaries’ needs.

The LEAP programme is a bimonthly cash grants scheme for the vulnerable in society, especially the extreme poor. The payments of the grants before the e-payment pilot was that on payment days beneficiaries congregate at pay points for their grants. However this mode of payment was seen as inconvenient for the vulnerable and it delays. As a result, e-payments pilots in some selected districts are in the right direction. The LEAP has piloted electronic
payments in nine (9) selected districts nationwide. This system of payment will to a large extent reduce the official procedures involved in paying cash grants to beneficiaries at payment locations and save time spent to collect cash transfers and more time used for public education (LEAP Programme Report, 2013).

2.1.2 Effects Of Cash Transfers On Beneficiaries

Existing literature on social cash transfer suggests that social cash transfers have the ability to enhance pro-poor growth in a number of ways, notably by presenting an efficient risk management tool, by aiding and supporting human capital development and by empowering poor households to lift themselves out of the seemingly chronic poverty trap. Such transfers can be universal or explicitly targeted to those identified (OECD, 2009). Some developing countries have made such provisions explicitly clear and have enshrined them in their Constitutions by including rights to social protection

_Bolsa Familia in Brazil, Progressa in Mexico and South Africa have built comprehensive systems of social entitlements that have substantially reduced poverty and inequality over the past ten years_ (Barrientsos & Hulme 2009).

Similar programmes such as these are gradually gaining popularity by governments in Africa, like Kenya and Malawi. It is also widespread around the world, including developed economies, such as in the city of New York (Currie & Gahvari, 2008). The Government of Ghana is no exception and is following models from the success stories and best practices of these countries to implement LEAP to tackle poverty. Several rationales have been advanced for the need to embark on social cash transfers as a means to promote pro-poor growth.

According to the Organization for Economic Co-operation and Development (OECD) report in (2009), cash transfers provide an important risk management tool for the vulnerable poor at three levels: (1) reducing the poverty resulting from shocks as natural disasters including drought, floods, and economic shocks, such as, sudden food price increases, (2) reducing
vulnerability and (3) strengthening coping mechanisms. Social cash transfers can also reduce vulnerability by absorbing the impact of shocks on livelihoods generally by stimulating the overall economic activity, and by protecting households by reducing the impact of shocks on productive assets (OECD, 2009).

At the household level, transfers reduce risk by providing the security of a guaranteed minimum level of income. This better enables poor households to send children to school, provide nutritious food and access health care. The unemployed and lowest paid workers can take a chance on riskier ventures that are likely to result in a higher income, or acquire human capital such as education in order to find higher wage employment. When the cash transfer is executed in a manner that is generally acceptable to the community and the nation at large, they have the propensity to build social cohesion and a sense of citizenship, and reduce conflict (Roy & Subramanian, 2001).

The price of not doing anything to insulate the poor and vulnerable is a huge cost since this not only leads to people being chronically socially excluded and/or trapped in the poverty circle but also to people being dissatisfied and disaffected by society. Impoverished populations not only suffer from exclusion from essential goods, services and rights but also suffer the loss of any potential for individual development and the means to contribute to the overall national aspirations. In a similar vein, there is a bulk of knowledge that points to the fact that Social Cash Transfers (SCT) promotes human capital development, thereby improving beneficiaries’ access to health and education and raising labour productivity. Studies in South Africa and Latin America have repeatedly alluded to significant responses of health and education outcomes to both conditional and unconditional programmes (Adato, 2007). It therefore comes as no surprise that the Government of Ghana is following this path and working closely with the Brazilian government in implementing its direct cash transfer policy.
Kunnemann (2008) disagrees with this assertion and contends that ‘Dependency from the State is not necessarily worse than being dependent on a husband, a rich relative or on begging the neighbours’ (Künemann & Leonhard, 2008). Cash transfer is a matter of rights and beneficiaries are positioned to demand for these rights and not become beggars. They actually participate in the decision making process.

A rights-based approach to social cash transfer creates an entitlement for beneficiaries that replace dependency with a reliable guarantee. A number of studies have revealed that beneficiaries of cash transfers who are looking for jobs find employment more successfully than do workers in comparably poor households that do not receive these social grants (Samson & Williams, 2007). This is because they are able to set up small businesses and also take care of their children in school. Evidence of such impacts is found in both Mexico and Brazil, and also more anecdotal evidence is found in Namibia, Zambia and Kenya (Barrietos, 2006).

As a result of the enormous wealth of studies showing the success of cash transfer in poor countries, the World Bank (2001) and the Inter-American Development Bank are increasingly making loans to finance social transfer strategies across the globe. (Samson et al., 2006).

2.1.3 The Coping Strategies By Households to Deal with Delays

Risk coping refers to actions taken to reduce the impact of a risk event once it has occurred (Jones et al., 2009). Research in Kumasi, Ghana, suggested that in many cases the poor have few options. Participatory Rural Appraisal (PRA) responses from rural communities included praying to God, borrowing or seeking assistance from relatives and friends, stealing or fraud and relying on boyfriends in the case of urban women (Ashong & Smith, 2001). Other options that households identified included rationing food (less emphasis on nutritious foods and fewer meals, putting children at greater risk of malnutrition), withdrawing children from
school temporarily, sending children out to work, securing loans at high interest rates and selling produce at low rates (Appiah-Kubi, Oduro & Senadza, 2008).

LEAP cash payments are scheduled bimonthly as per the guidelines for the implementation. Cash payments were fairly regular during the nationwide rollout of the program till May 2011, when no payments were made for the subsequent eight months. A triple payment was made in February 2012 which covered May to October 2011, and a regular payment was made in April 2012 which covered November to December 2011. Following the irregular and delayed payments during 2011 and the large sums, it is quite uncertain how households reacted to the triple payment in February 2012 and the regular payment in April 2012. The large sum cash transfers in February 2012 might have given households more an opportunity to either invest or spend the cash grants on things they needed or to save than give them an opportunity to smoothen consumption (LEAP, 2013).

2.1.4 Evaluation of LEAP

LEAP has to a large extent had positive impacts on children’s schooling. Over the years that LEAP has been implemented, increased access to schooling at the secondary level has been one of the achievements (LEAP, 2013). In addition at all levels of education, there have been improvements in the quality of access, with fewer school days missed and a low level of grade repetition. This impact is in conformity with other large scale CCTs in Africa. This has also impacted on access to health from the numbers enrolled in the NHIS, an objective of LEAP. However, the increase of NHIS registration in LEAP has not led to an ‘increase in curative care seeking behaviour, though there is some weak evidence that there is greater use of health facilities for preventive care, especially among young children’. This has also had positive impacts on older children’s morbidity (Handa Park, Osei Darko & Osei-Akoto, 2013). Coping strategies and their child-specific effects: In the absence of a broader social safety net, existing evidence suggests that Ghanaian families adopt a number of strategies to
manage risk and cope with household shocks, and that some of these have potentially adverse effects on children. These include out-migration of children (with or without parents), withdrawal from school, increased child labour and a reduction in the quality and quantity of food consumption.

LEAP has led to an increase in the likelihood of holding savings (14 pp) and a significant increase in gift-giving - GHC 1.60 (LEAP, 2013). In addition, LEAP has impacted on debt repayments and the reduction in loan holdings in smaller households. It seems the LEAP has drastically strengthened social networks. ‘The pattern of impacts of LEAP suggests that the programme is allowing beneficiaries to re-establish or strengthen social networks. LEAP has had a positive impact on both gifts given and transfers received’ (Handa, et al., 2013).

2.1.5 Conditional Transfers Case Studies

Social pensions are unconditional cash transfers to the aged. Social pensions are very popular in the southern part of Africa. Social pensions were first introduced in South Africa in the 1920s and then extended to Namibia which was then under South Africa administration. Social pensions are regular cash transfers to older persons at the attainment of 60 or 65 years. An important feature of social pensions is that it differs from private or public sector pensions, in that they are not related to contributions by employers and employees, and they are not as a result of retirement from formal employment. Social pensions in southern Africa are fully funded from domestic revenues and implemented by national governments, and have ‘right based’ legislation underpinning them. For instance considering the experience of Lesotho and Swaziland, considering the fact that social pensions are enforceable, permanent, domestically funded, right based and delivered by established accountable public institutions, allows the programmes to become ‘positively politicized’ (Devereux et al, 2010).

CCTs vary a great deal in coverage. Some of the CCTs are nationwide while others serve a target population and yet others are small scale pilots. Cash transfers are conditional and
unconditional. The role of CCT programmes in social policy varies from place to place as a consequence of differences in both programme design and the context in which they operate. CCT programmes vary with respect to pertinent measures of size. In terms of nationwide coverage, for instance in a few thousand households in Kenya and Nicaragua to 215,000 households in Chile are covered. In Brazil, it covers 11 million families (Devereux et al, 2010)

According to Devereux et al., (2010), Mexico’s Oportunidades is one of the iconic cases. The Oportunidades programme started early, with its evolution carried out thoughtfully accounting for its success. What really makes Mexico’s programme iconic are the successive volumes of data collected to assess its impact, making the data available for easy access by the public, and the resulting hundreds of papers and thousands of references that such dissemination has produced.

Another example of a successful social intervention is the Bolsa Família. This programme started in 2003 and has evolved enormously. Currently Bolsa Família is similar to Mexico’s programme in coverage and importance. In several respects, Brazil’s Bolsa Família programme provides contrast to the Mexican case—the issue of federalism is more in the forefront; it takes a softer, more gradual tack on condition, redistribution than human capital development.

CCTs on education usually cover a narrow segment. For instance Bangladesh’s Female Secondary School Assistance Programme (FSSAP), Cambodia’s Japan Fund for Poverty Reduction (JFPR). The FSSAP is part of a strategy to close a then-significant gender gap in education. In Indonesia, the JPS programme was implemented following the East Asian financial crisis to avert students’ school dropout. In Kenya and Tanzania, the CCT programmes are geared especially to handling the crisis of orphans and vulnerable children, a
crisis that has become an important issue in the wake of the HIV/AIDS pandemic (Devereux et al., 2010).

2.2 THEORETICAL FRAMEWORK
The main theory of the work is the theory of entitlement. However, as a result of the multi-dimensional nature of poverty, the main problem underpinning social exclusion and vulnerability in Ghana, other theories were employed to shed light on other dimensions of the issue. Among these theories are: the theory of social exclusion and the theory of delay in payment.

2.2.1 Entitlement Theory
The theory of entitlement was propounded by Nozick, an American philosopher in 1974 in his first major book, *ANARCHY, STATE, AND UTOPIA*. According to Nozick, entitlement should be based on justice. In other words, it is important that the distribution of public goods to the selected few in the society is supported by the prevailing legal system. If goods are obtained and transferred legitimately, then the resulting distribution of goods is justified. The entitlement theory is grounded on three principles – justice acquisition (this deals with initial ownership of property), justice in transfer (how one person can acquire holdings from another) and rectification of justice (how to deal with holdings that are unjustly acquired or transferred) (Nozick, 1974).

Therefore the entitlement theory implies that “a distribution is just when everybody is entitled to the holdings they possess under the distribution” (Nozick, 1974:152). The government’s obligation of providing for the poor and vulnerable groups means giving them their entitlement under the prevailing legal regime. Under the current legal regime of Ghana, it is incumbent on the State to initiate programmes and policies to protect the poor and vulnerable. For instance, Article 17 (4)(a) of the 1992 Constitution specifically sets the stage for the
implementation of policies and programmes aimed at redressing social, economic or educational imbalances in the Ghanaian society.

Hence, the introduction of LEAP in Ghana is seen as an attempt by the State to implement the tenet on entitlement under the current legal system. In other words, the beneficiaries of LEAP programme are legally entitled to the cash transfer they receive from the Government. This therefore presupposes that what is legally due them should be paid promptly. The assumption that appears to consider the cash transfer as a ‘favour’ rather than a ‘legal right’ could be the reason why the state may delay in payments of LEAP entitlements. The entitlement theory treats poverty and deprivation as emanating from both actions and inactions of the state.

Since the days of Nozick (1974), the entitlement theory has guided a more informed approach to social deprivation through interventions. This relies on an increased focus on the processes of improving the welfare of the poor rather than concentrating on the incidence of poverty. In this circumstance, it is important to look at the various processes through which delays in the payment of the LEAP grant could affect the welfare of the beneficiary household members.

Governments and humanitarian agencies in determining an appropriate response to emergencies should not underestimate the relevance of the entitlement theory. Famine affected populations attempt to adapt to the changing environment brought about by shocks such as prolonged droughts or conflict. These coping strategies are planned and sequenced, and focus on reducing the threat to household livelihoods and human life. The Government of Ghana, sometime ago, adopted the LEAP policy to avert poverty through protecting people's entitlements by giving direct cash transfers and by increasing food availability through the public distribution system notably National Disaster Management Organization (NADMO).

These rights and entitlements have provided the study a lens to perceive social protection as an obligation on the part of government and not only as an existing informal communal support system. It also means that beneficiaries have legal right to LEAP benefits and must
therefore get them regularly and on time. Further they must be duly consulted and their needs and views taken into consideration in any programme design and implementation to improve their situation.

2.2.2 The Theory of Social Exclusion

The Theory of Social exclusion was included in the list of theoretical framework because it helps to explain the concept behind some persons in the society such as the poor and the vulnerable like the disabled being ignored or not counted.

Rene Lenoir, a politician coined the term *social exclusion* in France in 1974 to describe diversities of people. Lenoir did not only refer to the poor but also physically challenged, suicidal and aged, children who suffer abuse and illegal drug abusers, who were about 10 per cent of the French population (Haan, 2001; Mbele, 2009). Different writers on social exclusion have used the term in diverse ways to describe the various forms of vulnerability. The term is also used in other studies to refer to different kinds of social disadvantage, related to the new social problems that arose from unemployment, overcrowding in urban centers and elemental transformations in family life (Cannan, 1997; Haan, 2001).

The term social exclusion does not have a precise definition but it is used to define different forms of vulnerabilities (John & Kitty, 2005). As a matter of fact the term has been used in discourse to refer to the aged, persons with disabilities, unemployed, migrants who are the socially excluded. Nevertheless, exclusion goes far beyond being a member of the social vulnerability group.

Social exclusion allows for the analysis and understanding of the multiple dimensions and causes of poverty and inequality (Silver 1994; de Haan 1998, 1999; Kabeer 2000, 2005). Social exclusion is a situation in which individuals or groups are unable to contribute fully in their society and are unable to enjoy a standard of living that is seen as normal in the society in which they live. According to Levitas et al., (2007) ‘social exclusion is a complex and
multi-dimensional process. It involves the lack of resources or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas’. It is without doubt that social exclusion has influence on the quality of life of individuals.

Social exclusion can again be seen as a part of Sen’s capability approach, which is based on the ideas of ‘functionings’ and ‘capabilities’. ‘Functionings’ are those things that an individual is able to do or be in leading a life, such as having a good healthy body, being educated, having self-worth, participating in community life, among others. ‘Capabilities’ are combinations of various ‘functionings’ which allow an individual to lead the kind of life he or she values.

Poverty is multidimensional therefore the vulnerability and exclusion it imposes on those affected exceeds inability to provide basic needs leading to a lack of access to health, information, education and the opportunity to participate in social processes leading to national development (MMYE, 2007). LEAP was introduced to protect and provide the extreme poor households with means of livelihood in order for such households to be able to meet their basic needs of education, health, opportunity to participate in social processes leading to national development. This ultimately leads to inclusion in the development process.

However, while the intention of LEAP is to promote welfare through social inclusion, the delays in payment, in a way, could impede the process. The beneficiaries are ‘excluded’ from the commodity market anytime payments get delayed. Ghanaian commodity market runs on the ‘cash-and-carry’ basis. Therefore, it is only those with purchasing power who can get what they want from the market. This means that the consumption level and as for that matter the welfare of the beneficiaries does not get better when they do not get the grants on time.
Figure 2.1 illustrates how the beneficiaries suffer from ‘social exclusion’ when payments are delayed. Indeed, delays in payment could lead to absence of purchasing power which ultimately ‘excludes’ the beneficiaries enjoying consumption, a normal practice of the society.

**Figure 2.1: Relationship between delay in payment and social exclusion**

![Diagram](Diagram1.png)

### 2.3 THE CONCEPTUAL FRAMEWORK

The conceptual framework of the study is premised on the assumption that the poor and vulnerable are entitled to the benefits the state extends to them (this is based on the theory of entitlement). Ghana’s Constitution provides ways for the state to protect the poor. Therefore, if the state agencies recognise that it is a legal right of the vulnerable to be protected, they would be effective in extending the benefits due them on time.

On the other hand, in a situation where it is assumed that state’s services such as transfer of grants is a sheer ‘favour’ to the poor, state institutions often become lethargic in helping the poor on time. This will obviously lead to delays in payment of the grants (see Figure 2.1). The delays in payment to beneficiary households will lead to disappointment. This ultimately may result in reduction in welfare of the beneficiary households. In order to cope they may
engage in begging, borrowing food items on credit, selling their property, among others. These would exclude them from national development.

Figure 2.1: Conceptual framework

**2.4 THE CONCEPT OF SOCIAL PROTECTION**

The conceptualization of social protection, as pertaining to this research, emphasizes the importance of policies and programmes by government that addresses both economic and social risks and vulnerability as well as the right of citizens to be protected. The study utilizes the concept, the Rights Based Approach (RBA) to development to explain the existing challenges of social protection. The Rights Based Approach is used in this study because the LEAP final policy document is grounded on the premise of the rights to protection for the poor and vulnerable. Within the framework of rights is the entitlement of people to overcome their prevailing difficulties.
Development and human rights are interdependent and mutually reinforcing. For development to be sustainable, individuals in developing countries need to have a secure and long-term access to the resources required to satisfy their basic needs; be they economic, social, cultural, civil or political (Appleyard, 2002). According to the LEAP policy document (2007), ‘by all indications the time is right for Ghana to pursue a more structured and more equitably distributed social protection programme, based on rights-based principles’ (NSPS, 2007).

Thus a rights based approach involves not charity or simple economic development, but a process of enabling and empowering those not enjoying their economic, social and cultural rights so that they can claim their rights (ACVIA, 2007). RBA has evolved and joined together with several streams of thought and practice. One of these is based on the international legal human rights framework, a set of United Nations Conventions and Covenants as contained in the 2003 United Nations Inter-Agency Common Agreement. Ratifying countries have to report to the UN committees on their performance with respect to that right. Social Protection is, therefore, a right as championed in several declarations at the global and national levels. Ghana is party to several international instruments that have been adopted to guide the protection of vulnerable and excluded groups. Among them are the Universal Declaration of Human Rights (1948), the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1979); the UN Convention on the Rights of the Child (1989); the Millennium Declarations and the African Charter on Peoples and Human Rights. More specifically, Article 22 of the Universal Declaration of Human Rights (1948) states, ‘everyone, as a member of society, has the right to social security’. This has implications for Ghana being a signatory to these declarations. It means that LEAP is a rights issue and the provision of support services to the poor must be guaranteed. It is not a privilege as one may think.
The link between Social Protection and LEAP in Ghana

Traditionally the concept of social protection is based on the notion of mutual support, which is strongly rooted in Ghanaian culture, though eroding under the influence of modernization. More modern forms of social protection began after World War II with the introduction of pensions for formal sector workers and their families (MMYE, 2007).

However, these formal social security provisions covered only a small part of the population, (less than 10%) thus leaving unprotected the vast majority of the poor, who rely on subsistence agriculture and the informal sector for their livelihood (MMYE, 2007). In most parts of Africa, including Ghana, total spending on social protection has been around 0.1% of GDP. This figure is significantly below the expected expenditure on social protection in other parts of the world, including the Middle East and North Africa, where the average is approximately 5.7% of GDP (Coudouel, Hentschel & Wodon, 2002).

The slow start of social protection in Africa, and also in Ghana, may have been driven by earlier economic prescriptions. Opponents of social protection have often argued that social protection has the tendency of retarding the economic growth and development of a nation. This argument is founded on the notion that if the rich have a higher savings ratio than the poor, it makes economic logic that the more inequality is national income distributed, and that there will therefore be a greater cumulative savings rate in the country, and hence the greater the investment and growth rate (Lewis, 1954; Kaldor, 1956). Clearly, income redistribution in this sense will retard economic growth. It also means that the poverty cycle will be perpetuated and the poor will continuously be excluded from society.

Oduro and Aryee (2003) also note ‘vulnerability to poverty in the Northern Ghanaian communities is predicated upon food security. This part of the country tends to have a single rainy season (Oduro & Aryee, 2003). It will, however, appear that government is more interested in the developments of political liberties than in social and economic rights. On
the other hand, government’s attention to tackling social sector challenges is evidenced by the wide-ranging legal and policy changes made in the past few years. Social protection measures such as the draft National Ageing Policy (2002), the National Health Insurance Scheme (2003), the Livelihood Empowerment Against Poverty (2007) among others, are informed by an understanding of the multi-dimensionality of poverty as shown in the evidence of an understanding of the need to address both social and economic risks (GOG, 2005) to ensure social inclusiveness.

2.4.1 The Concept of Cash Transfer

Poverty is multi-dimensional and a low and variable income is central to the problem. A modest but regular income from cash transfers helps households to smoothen consumption and sustain spending on food, schooling and healthcare in lean periods, without the need to sell assets or take on debt (DFID, 2011). Over time, income from cash grants can help households to build human capital (by investing in their children’s nutrition, health and education), save up to buy productive assets, and obtain access to credit on better terms (NSPS, 2007). Cash transfers can thus both protect living standards (alleviating destitution) and promote wealth creation (supporting transition to more sustainable livelihoods). Depending on context, they may also help prevent households from suffering shocks and transform relationship within society and between citizens and the state.

Well-designed and implemented cash transfers help to strengthen household productivity and the capacity for income generation. Small but reliable flows of transfer income have helped poor households to accumulate productive assets; avoid distress sales; obtain access to credit on better terms; and in some cases to diversify into higher risk, higher return activities. These intermediate outcomes help draw poor people into the market economy on terms that allow them to benefit from and contribute to growth.
Conditional Cash Transfers (CCTs) are considered innovative for several reasons: (i) their targeting mechanisms; (ii) beneficiaries receive cash rather than in-kind benefits; and (iii) the transfers are conditional. CCTs are designed to increase the human capital of beneficiaries by making transfers conditional on certain requirements, such as school attendance, visits to health clinics and renewals of immunisation. Additionally, CCTs aim to alleviate poverty in the short-term.

Aged

Most developed countries, for example Britain have accepted the chronological age of 65 as the definition of older person or elderly (Roebuck, 1979). However this definition does not adapt well with the African situation. Most often this definition is associated with the age at which one can begin to enjoy pension benefits. Currently the United Nations acceptable cut off point is 60 years and above. A study was conducted in the late 1970's and included multiple areas in Africa (Glascock, 1980). The definition of the aged fell into three main categories: 1) chronology; 2) change in social roles, that is change in work patterns, and menopause; and 3) change in capabilities (that is change in physical characteristics).

In Ghana, according to the Ghana Statistical Service report (2010), the population of the elderly has increased more than seven-fold since the 1960 census, rising from 213,477 in 1960 to 1,643,381 in 2010. The proportion of the female elderly population is 56 percent as compared with 44 percent of the male elderly population, an indication of a higher life expectancy of the female population. Fifty four percent (54%) of the elderly population reside in the rural areas.

It is for the above that LEAP targets the aged living in extreme poor conditions in order to cushion them from livelihood shocks and vulnerable conditions.
CHAPTER THREE

METHODOLOGY

3.0 Introduction

This chapter discusses the various research methods used and their appropriateness for the study. It begins with the research design that mainly describes the approaches to the study. This is followed by information on the study area, the target population, the sampling arrangement and procedures as well as methods of data collection.

3.1 Research Design

The study employed a mixed method (qualitative and quantitative) approach in answering the research questions. It first started with the quantitative approach to identify the causes of LEAP cash transfer delays, their effects and the coping strategies usually adopted by the beneficiary households. However, since quantitative approach is unable to answer why certain things do happen, qualitative approach was used (Domfe et. al, 2013). This enhanced the robustness of the final results.

Qualitative research seeks to understand a given research problem or topic from the perspectives of the local population involved. On the other hand, quantitative research can be explained as a formal, objective and systematic process for generating information about a phenomenon.

For the qualitative method, the researcher designed an interview guide to undertake the in depth interviews. Thus, qualitative research usually takes the form of either some form of naturalistic observation such as ethnography or structured interviews. In this case, a researcher must observe and document behaviours, opinions, patterns, needs, pain points, and other types of information without yet fully understanding what data will be meaningful (Naoum, 2002).
The use of mixed method approach is good because while the quantitative research requires the consistency of data collection to allow statistical evaluation, the qualitative research supplements by ensuring flexibility and also allowing the researcher to respond to user data as it emerges during a session (Madrigal & McClain, 2012).

3.2 Study Area

Ho Municipality is one of the twenty five (25) Metropolitan/Municipal/Districts in the Volta Region of Ghana. According to the 2010 Population and Housing Census, the total population of Ho Municipality is 271,881. The distribution is 129,180 males and 142,701 females. The Municipality lies between latitudes 6° 20′ N and 6° 55′ N and longitude 0° 127 E and 0° 53 E. The Municipality shares boundaries with the Republic of Togo to the east, to the west with Ho-West District, to the north with the Hohoe Municipality and to the south with the Agotime-Ziope District. The Administrative capital of the Municipality is Ho. The administrative hierarchy is headed by the Municipal Chief Executive, followed by the Municipal Coordinating Director and the Presiding Member.

The Municipality is endowed with rich and huge deposits of clay which could be exploited and used in the housing sector. Ho Municipality is noted for the production of maize, cassava, yam, and banana as well as non-traditional export crops like pineapples, mangoes and avocado pears. Some towns and communities in the municipality are Ho (Capital), Asanti-Kpoeta, Tsibu, Shia, Atikpui, Dededo, Deme, Dzolo-Gborgame, Hoviefe, Klefe Achatime, Kpenoe, Sokode Gborgame, Taviefe, Tsibu, Ziavi, Ziavi-Dzogbe and Takla Gbogame.

Ho Municipality was selected for this study because it contains all characteristics needed to answer the research questions. The population of this study is mainly rural dwellers in the peri-urban area of Ho Municipality. Although Ho is the capital of the region, the LEAP beneficiaries are in rural settlements in the municipality. There are a total of 543 beneficiary households in the municipality with a total beneficiary population of 824. The LEAP
programme is being implemented in 16 communities out of a total of 25 communities in the municipality. The benefitting communities are as follows: Ho-Agororme, Taviefe-Dzefe, Avenya, Abutia, Tegblevi, Amagama, Gbetikpo, Adegbilevi, Bamefado, Ziavi-Lume, Ziavi-Adukofe, Ziavi-Dzogbe, Tokokoe, Avee-Gborgame, Avee-Tokor and Klave.

3.3 Target Population

The target population of this study was the beneficiary households of LEAP in the Ho Municipality and the Department of Social Welfare staff working on the programme. Ho Municipality was chosen for this study because the beneficiaries are not only those selected through the traditional targetting criteria but also includes cured lepers at the Ho Leprosarium. The researcher was to a large extent interested in the dynamics of the beneficiaries of the programme in the municipality being the traditional target and the cured lepers. The Department of Social Welfare (DSW) staff were chosen for the study because LEAP is being implemented by Social Welfare. A total of 110 respondents were selected for this research. 100 for quantitative and 10 for qualitative. The ten respondents for the qualitative interview included: two administrators of the LEAP programme at the national level, two officials at the Ministry of Finance, two officials of LEAP at the Ho Municipality and four beneficiaries of LEAP. This was to make room for varying opinion on the causes and effects of grant transfer in Ho Municipality.

3.4 Sampling Technique

Sampling is basically a process of choosing a sub-section of a population that represents the entire population in order to acquire information regarding the phenomenon of interest (Polit & Hungler, 1995). A sample is a subset of the population which is selected to participate in a study. There are two methods of sampling; one is a probability sample in which the probability of selection of each respondent is guaranteed. The other is a non-probability
sample in which the probability of selection is not known. While the quantitative approach employed probability sampling technique, the qualitative method used non-probability.

The study adopted a simple random sampling technique to collect the data from the respondents. This data was analyzed using the quantitative approach. Random samples are most likely to yield a sample that truly represents the population as each subject has an equal and independent chance of being selected (Brink 1996:136). This method was chosen because the sampling frame was readily available.

3.5 Data Collection Procedures

Since the study adopted a random sampling technique, respondents were selected randomly following the simple procedure. Since there were 543 beneficiary household, pieces of papers were taken and numbers ranging from 1 to 543 were written on them to represent each beneficiary household. The folded pieces of paper were put in a basket and mixed up continuously. To allow each household to have an equal chance of being selected, a seven year old was asked to select 100 random pieces of the papers in the basket. The 100 households were later followed for interviews.

The names and addresses of the caregivers of the LEAP beneficiary households are contained in the single register of beneficiaries, making it easier for the researcher to locate a sample population (LEAP, 2013).

The respondents for the qualitative method were purposively selected. The respondents were the LEAP Administrators at the Head Office of the Department of Social Welfare, Regional and Municipal levels. These people (caregivers of the LEAP beneficiary) were selected because of their in-depth technical knowledge in issues on LEAP. A sample of 10 of these caregivers of the LEAP beneficiary were selected.
3.6 Instruments of data collection

Data was collected using a structured questionnaire and a face to face interview. Assembly members in the various communities were approached and they led the researcher and her assistants to the respondents. The service of an interpreter was not employed because the researcher and her assistants are well versed in the local language. Detailed information was given to the respondents about the study, using their home language, before the consent to participate was obtained. Both a verbal and a written consent were obtained before the interview. Open-ended questions on the instrument helped the researcher to gather in-depth responses on the subject. The formulation of these questions were guided by the objectives of the study. The use of tape recorders came in handy to record the interviews with the respondents. The questionnaire was used because it enabled the researcher to be consistent in asking questions and data yielded was easy to analyse using the SPSS Version 18.0 (Polit & Hungler 1995:345).

A pilot study is a trial run of the major study. A pilot study was run to pre-test the questionnaires. The purpose was to check the time taken to complete the questionnaire, whether it was too long and to check the clarity of the questionnaire items, and to eliminate ambiguities or any complexity in the wording (Cohen et al., 2002:600). A pilot study was thus conducted to test the questionnaire for reliability. Ten (10) respondents with similar characteristics to the research sample were included in the pilot study, but were not included in the main survey.

3.7 Data Analysis

Data analysis is ‘the systematic organisation and synthesis of the research data and the testing of research hypotheses, using those data’ (Polit & Hungler 1995:639). It also entails ‘categorising, ordering, manipulating and summarising the data and describing them in meaningful terms’ (Brink 1996:178).
In the case of the qualitative data, the main tool used for the analysis of data in this research was a thematic analysis. The data was first coded and the responses put under the various themes. This helped and made easy identification of opinions clustered around similar thematic areas, the aim of which was to throw more light on the meanings emanating from the responses. In analyzing the data, the study identified significant patterns and communicated the implications of the delay of the cash grant of the LEAP programme in the Ho Municipality. Where useful and practical, the findings were cross-referenced with literature on the LEAP programme and social service provision in Ghana and elsewhere in the world. Observations made on the field were also incorporated into the research findings to depict actual events on the field.

On the other hand, descriptive statistics was used to analyse the quantitative data. Responses were quantified using the Statistical Package for Social Sciences (SPSS version 18.0). Data consistency was firstly performed to ensure the accuracy of data. Data reduction included quantification or other means of data aggregation and reduction including the use of tables, matrices, figures (Miles et al., 1994).

3.8 Ethical Considerations

Pera and Van Tonder (1996:4) define ethics as ‘a code of behaviour considered correct’. It is crucial that all researchers are aware of research ethics. Ethics relate to two groups of people; those conducting research, who should be aware of their obligations and responsibilities, and the ‘researched upon’, who have basic rights that should be protected. The study, therefore, was conducted with fairness and justice by eliminating all potential risks.

Participants were assured that the information collected would be confidential and used only for purposes of the study and not directly associated with them individually now or in the future. Informed consent was also obtained from all participants of the study. These included the focal persons of LEAP at the district and community levels as well as the beneficiaries.
Care was taken to educate all study participants of the study outcomes; spelling out the purpose of the study and their fundamental human rights. Respondents of the study were briefed on the purpose of this study as a purely academic work.
CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.0 INTRODUCTION

This chapter gives an overview of the analysis of the data collected from the field with the results presented in tables and charts. The analyses include frequency analysis, descriptive analysis and crosstabulation. The chapter is subdivided into three sections, namely demographic characteristics of the respondents, reasons for delay of LEAP funds, effects of delay on beneficiary households and the coping strategies adopted by households to deal with delay of cash grants.

4.1 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

This section seeks to analyse data gathered from the questionnaires administered under the various categories such as sex, age, marital status, dependants, level of education, occupation, benefits from the LEAP programme and amounts received and mode of use of the LEAP payments.

Sex of Respondents

From Figure 4.1, women constitute 78% of the respondents. More women were recorded in this study because women turned out as the major beneficiaries of the LEAP programme. According to a study by Bartels (2001), the most vulnerable groups under the LEAP programme are women, children and disabled youth. Women are mostly the caregivers of the LEAP beneficiary households and therefore strengthening women in such households can go a long way to eliminate intergenerational poverty. More so the LEAP programme women invest better in human capital development. A study by Bassett, (2008: p 12) stated that,

*Such programmes seek to break the intergenerational cycle of poverty by providing a minimum regular source of income to poor families that is “conditional” on their investing in the health and education of their children through the increased use of*
educational and preventive health services. The programmes regularly give cash support directly to women, because they more often invest in the health and education of their children than men do.

**Figure 4.1: Sex of Respondents**

![Sex of Respondents Pie Chart]

Source: Field Survey, 2014

**Age distribution**

Investigation into the age distribution of the beneficiaries indicate the youngest person under the LEAP programme in the sample as being 0-5 years and the oldest 90 years (see Figure 4.2). The data also indicate that over 50% of the respondents are between the ages of 65-90 years. This appears to partly confirm the guidelines for the implementation of LEAP in the MMYE (2007) which indicates that the LEAP programme was set up to target extreme poor households with the age of 65 years and above, persons with disabilities without productive capacity and orphans and vulnerable children through caregivers.
Figure 4.2: Age distribution of respondents

![Figure 4.2](image)

Source: Field Survey, 2014

Number of dependants

Figure 4.3 shows distribution of dependency ratio. About 1 out of every 3 beneficiaries has 5 dependants. This has implication for poverty as whatever income that goes to households with more dependants is often shared.

Figure 4.3: Number of dependants

![Figure 4.3](image)

**Level of Education**

Figure 4.4 illustrates the level of educational attainment of the respondents. While more than half (57%) said they have no formal education, about one third had acquired Middle School Leaving Certificate (MSLC) laurels. Education is the key to break the cycle of poverty and exclusion. The results of the study clearly showed that the LEAP beneficiaries are indeed vulnerable.

**Figure 4.4: Level of education**

![Bar chart showing education levels: 57% No Formal Education, 33% MSLC, 7% JHS, 2% WASSCE, 1% TVET, 0% Tertiary](source: Field Survey, 2014)

**Occupation of Respondents**

The study investigated the occupational background of the respondents and found that the main type of occupation engaged by the respondents was farming, as confirmed by 46% of them. It was also observed that they were engaged in other forms of occupation such as trading, artisan work and weaving (see Figure 4.5). It was also found that there were the old, the sick, lepers and unemployed among the respondents. This findings appear to confirm the perception that the LEAP encapsulates all households that have orphans and vulnerable
children, persons with disabilities and the aged. According to the profile of Ho Municipality, the land is fertile for farming purposes, therefore most of the beneficiary households engage in farming for their livelihood.

**Figure 4.5: Occupation of Respondents (%)**

![Bar chart showing occupation of respondents.](source: Field Survey, 2014)

**4.2 REASONS FOR DELAY OF LEAP FUNDS (OBJECTIVE ONE)**

Objective one of the study seeks to find out the main reasons for the delay in payment of the LEAP transfer grants. Figure 4.6 illustrates reasons offered by the respondents of the quantitative interviews. Seven out of every ten of the respondents think the delay comes from the Central Government. For these people, the grant payment gets delayed because Government does not release the grant on time. Interestingly, 28% of the respondents think it is the local managers of the fund who delay in paying even after the Government has released the grant. These two reasons offered a good platform for further interrogations.
The data gathered through the qualitative interview was therefore used to shed light on this finding. A LEAP officer at the Ho Municipality explained during an interview:

*We are not the reason why the grant gets delayed. Government does not release it on time.*

*The grant does not stay here for a week; it is disbursed as soon as we get it.*

This position was corroborated by an officer at the head office of the Department of Social Welfare in Accra.

*Yeah, I have told you that this whole thing is about government and the fiscal challenges it has with inflows of revenue. LEAP grant transfer is part of the same item, I mean ‘Item 2’, from where the Ministry of Finance makes allocations for the school feeding programme and all other social intervention programmes……it doesn’t come under ‘Item1’ and because of that the Ministry of Gender Children and Social Protection will have to make request to the Ministry of Finance and if the money is not available at that time, it delays and once we don’t get the money we can’t also pay anything to our beneficiaries so the main cause is because of the challenges at the Ministry of Finance as far as revenues are concerned*".
In contrast to an opinion expressed by the social welfare officers, both at the municipal and national level, that appears to suggest the Ministry of Finance as main source of the delay, an officer at the Ministry of Finance had a different view. According to him, the bureaucratic tendencies involved in the transfer and other unprofessional conducts of the local managers of LEAP should be blamed for the delay. He said:

As far as I know, the Ministry of Finance releases the grant on time. However, it has to go through several processes before getting to its final destination. I am told that even as it gets there, the local officers in charge of payment brings out a lot of issues to frustrate the beneficiaries until some of them part away something to them. In spite of all these, all we hear on radio is Government, Government!

A beneficiary of the LEAP cash transfer at Ho Leprosarium shared a similar sentiment about the corrupt local officers in charge of payment.

My sister, they always lie to us that the money has not come from government. I think it is a lie. When you go there, they want you to promise them that you will give them something when you get your money. About four months ago when I went there, I promised the officer GHS 3 and immediately he paid me. However, last week as soon as I got there I made my intention known that I would not give a penny to anyone, the officer retorted back that my money was in Accra. Can you imagine? (In depth interview in Ho, 2014).

Therefore, the main causes of delay in payment of the cash grant could be attributed to the following:

- delay in the release of the grant from the Ministry of Finance,
- bureaucratic tendencies and
- corruption on the part of the local Social Welfare officers who pay the money.
All the three causes lead to delay in the payment and ultimately exclude the beneficiaries from commodity market. The corruption on the part of the local paymasters is quite unfortunate and may affect justification of the cash transfer and legal entitlement the beneficiaries hold. According to Arnold et.al., (2011), in order to justify government spending on cash transfers, there is the need to control corruption, inefficiency and wastage.

4.3 EFFECTS OF DELAY ON BENEFICIARY HOUSEHOLDS (OBJECTIVE TWO)

**Bi monthly amounts received by households**

This section of the study seeks to examine the effects of delay of LEAP cash grant payment on beneficiary households. The discussion begins with the amount the beneficiaries receive bi-monthly. Figure 4.6 indicates that sixty-nine percent (69%) receive GHS48 bi-monthly and one percent (1%) receive GHS90. The study affirms that the bi-monthly cash payments to beneficiary households are consistent with the guidelines for the implementation of the programme (MMYE, 2007).

**Figure 4.7: Bimonthly amount of money received by households**

<table>
<thead>
<tr>
<th>Amount GHS</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>GHS48</td>
<td>69%</td>
</tr>
<tr>
<td>GHS60</td>
<td>24%</td>
</tr>
<tr>
<td>GHS72</td>
<td>6%</td>
</tr>
<tr>
<td>GHS90</td>
<td>1%</td>
</tr>
</tbody>
</table>

*Source: Field Survey, 2014*
Duration of LEAP benefit

The study again probed into the duration at which the respondents had benefitted from the LEAP programme and from their responses, it was observed that, 71% of them said they have been benefitting from this programme for a period of between 2 years and 3 years. Others have also been benefitting for four (4) years as illustrated by Figure 4.8. The data also show 19% as having benefitted for more than five (5) years. From the inception of the programme in Ho municipality in 2010, there were only 100 beneficiary households made up of the cured lepers at Ho leprosarium. Interaction with the respondents revealed that, since the inception of the LEAP programme in the Ho Municipality, it has been expanded to other communities in the Municipality.

Figure 4.8: Duration of LEAP benefit

![Duration of LEAP benefit](image)

Source: Field Survey, 2014

Usage of the LEAP funds

Investigation into the usage of the LEAP funds among the beneficiary households revealed that most of them use the LEAP cash payments for feeding purposes only and this was
confirmed by 53% of the respondents. The findings also showed that there were those who said they do not only feed with the cash payment from the LEAP programme but they also use part of it to pay school fees for their children. This group of respondents represented 27%, while another group stated that aside feeding with the cash payment they also use part of it to pay for their healthcare, representing 14% as shown on figure 4.9. The LEAP programme targets extremely poor households who are unable to meet their basic needs for example education, health and their nutritional needs (MMYE, 2007; Jones et al., 2007). From the findings it is observed that, clearly the majority attests to the fact that LEAP cash grants are to smoothen the consumption levels of beneficiary households, which is the objective of the programme.

**Figure 4.9: Usage of LEAP funds (%)**

![Bar chart showing usage of LEAP funds](Source: Field Survey, 2014)

**Length of delay of LEAP funds**

The results of the study showed that out of the 100 respondents, fifty percent (50%) admitted that the LEAP funds usually delayed close to four (4) months as shown by Figure 4.10. This is consistent with the current situation of the LEAP. Currently the LEAP programme is in arrears from March to June 2014. Only one percent (1%) of the respondents admitted that the
funds delay for about three months and more than six months. All the respondents attested to the fact that the LEAP cash grants payments delay between 3 to more than 6 months.

**Figure 4.10: Length of delay of LEAP Funds (%)**

![Bar Chart]

*Source: Field Survey, 2014*

It appears obvious that the beneficiaries do not receive the cash grants bi-monthly as expected. A LEAP administrator clearly attests to this fact;

…*oh yes yes, yes, that one I can tell you that there have been delays for it wasn’t until this year that things started streamlining. You know I have mentioned to you that the main source of funding is government. Government depends on the revenue inflows and so whenever there is a delay or maybe when the national kitty is low it also has an effect on us, so there have been times when we owe our beneficiaries as many as six months. Sometimes they are not paid sometimes four months but for this year we have tried to close up the gap because we got the support from DFID. As we speak we are only in arrears since March 2014 even I can assure you that we are going to close up the gap because we are going to do the next payment in July that is the 21st to 25th and that will cover four months from March to June and so we would have*
been covered up. But in the past there had been delays which had effects on the beneficiaries (In depth interview in Ho)

4.4 EFFECTS OF DELAYS

Results from the study (Figure 4.11) show that thirty nine percent (39%) of the respondents stated that the delay of LEAP funds make feeding a big challenge as they cannot afford to feed themselves and their dependants. Twenty-two (22%) of the respondents indicated that the delay results in non-payment of fees on time as well as feeding and healthcare issues. Five percent (5%) had a difficulty in taking care of their dependents.

**Figure 4.11 Effects of delay on beneficiary households**

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-payment of fees on time</td>
<td>22%</td>
</tr>
<tr>
<td>Feeding and stoppage of business</td>
<td>12%</td>
</tr>
<tr>
<td>Difficulty in taking care...</td>
<td>5%</td>
</tr>
<tr>
<td>Feeding and Healthcare</td>
<td>22%</td>
</tr>
<tr>
<td>Feeding</td>
<td>39%</td>
</tr>
</tbody>
</table>

*Source: Field Survey, 2014*

Payment delays throw household expenditure overboard, affecting the nutrition, education and health of beneficiary household members.

The in-depth interviews with LEAP administrators are also consistent with the result:

*The objective of the LEAP programme is to smoothen consumption and reduce extreme poverty. The children and those households suffer because they are denied the things that they need in terms of nutrition, healthcare, among others (In-depth interview in Ho, 2014).*
Furthermore a LEAP administrator said;

_Hitherto before the inception of the LEAP programme and now that we have tuned their minds towards the cash transfers they have become used to it. They feel it psychologically when payments delay. At one time or the other they will be telling you we are hungry, we are hungry_ (In depth interview in Ho, 2014).

Also worth noting is this response;

...instead of smoothening consumption, when the money comes in bulk they went into investment. The money is not for investment but for smoothening consumption because the target are the extreme poor. And for that matter we want to bring them up across the poverty line. (Indepth interview in Ho, 2014)

Therefore delay in payment of cash grants affect feeding, payment of fees, businesses and healthcare of beneficiary households. These reasons ultimately would lead to exclusion of the households.

**4.5 WAYS OF COPING WITH DELAYS OF LEAP FUNDS (OBJECTIVE THREE)**

This part of the study examines the coping strategies beneficiary households adopt to address the delays in payment of cash grants. As earlier noted, the delays affect the households in so many ways and as an extention in appreciating the extent of the effects, respondents in the quantitative survey were asked to explain how they cope with the delays. Figure 4.12 illustrates that about a quarter (24%) of the respondents borrow to smoothen consumption with nine percent (9%) resorting to the sale of farm products to maintain livelihood. Again, about 1 out of every 5 (19%) respondents depends on gift from benevolent people to survive while 16 % buy things on credit. All these affect the ultimate impact of the programme.
Figure 4.12: Ways of coping with delay of LEAP funds(%) 

![Graph showing ways of coping with delay of LEAP funds.]

Source: Field Survey, 2014

Qualitative interviews shed light on the findings from the survey. An interview with Administrators of the LEAP revealed:

... Some of the beneficiaries have been depending on these grants so when it doesn’t come they go borrowing from other family members or support systems and so when the money comes it just erodes, it is just like robbing Peter to pay Paul… (In depth interview in Accra, 2014).

A beneficiary explained during the qualitative interview that:

I sometimes borrow from friends and chemical selllers. When I feel sick and the money is not coming, I cannot wait and I die; I go to the drug store and because they know I will get the money at all cost, they sell some to me on credit......The headmaster of my grand child’s school knows about the delays; he grants me a favour to pay any bill that accrued. (In depth interview at Ho, 2014).
Other sources of funds

From the study it was revealed that the majority of the households depend on proceeds from their farm produce while others rely on donations from religious bodies. The findings also revealed that there were some beneficiary households who had to rely on ‘begging for alms’ from people in order to sustain themselves during the period of the delay in the grants from the LEAP programme. Nevertheless, it was also observed that there were some households who stated that they did not have other sources of funds as an alternative in the event of the delay in the cash grant from the LEAP programme as shown on Figure 4.13 below.

Figure 4.13: Other sources of funds(%)
CHAPTER FIVE
SUMMARY, CONCLUSION AND RECOMMENDATION

5.0 Introduction

This chapter presents the summary of the findings of the study as well as the conclusions drawn based on the findings. It also presents relevant recommendations in relation to the effects of delays of LEAP payments to beneficiary households in the Ho Municipality and the country Ghana as a whole.

5.1 Summary of the Findings

The study sought to examine the causes and effects of the delay of transfer of the Livelihood Empowerment Against Poverty cash grants to beneficiary households in the Ho Municipality. Although social protection interventions are worthy concepts for certain groups of the populace, as argued by the National Social Protection Strategy policy document (2007), experience points to the fact that sustainable mechanisms to empower those facing extreme poverty were insufficient’ (MMYE, 2007). The LEAP programme in Ghana was clichéd blindly (that is, was adopted from another country without taking into consideration its failure or success in a different demographic area like Ghana) from other world acclaimed programme such as the Bolsa Familia with the determination of the government of Ghana to meet some of its Millennium Development Goals.

One of the specific objectives of the study was to identify causes of delay of the LEAP cash grant. The following came out of the study as the main causes of delay in payment of the grant: late release of funds by the Ministry of Finance, unnecessary bureaucratic tendencies and corruption at the pay point. For some of the officers at the Department of Social Welfare, apart from late release of funds by the Ministry of Finance, bureaucratic tendencies between the Ministry of Gender, Children and Social Protection and the Ministry of Finance...
also contribute to the delay of grants. On the other hand, beneficiaries blame activities of the officers at the various pay points as the main reason for the delay.

Another objective examined effects of the delay of the grant on the beneficiary households. It came out of the study that the beneficiaries are not able to cater for themselves adequately. Apart from reduction in consumption, they are also not able to pay for healthcare services and school fees of their wards. The study also found that some of these beneficiaries depend on these cash grants to fund their businesses and in the event of any delay in the cash grants, most of them abandon their businesses as they do not have sufficient cash to manage the business. Again, the delays also led to difficulty in taking care of orphans/grandchildren/other people living in the beneficiary households.

Lastly, the study investigated the coping strategies adopted by the beneficiary households as the grant gets delayed. It came out that some households had to borrow to maintain their livelihood. Other respondents affirmed that they also depended on gifts from benevolent people during the period of delay. Some households bought things on credit while at the same time relying on the sale of farm produce. Arrangements to defer payment were sometimes made with the school heads for the children in such households.

5.2 Conclusion

The study revealed late release of funds by Government, unnecessary bureaucratic tendencies and the corruption at the point of payment as the main reasons why the grant payment delays. Regarding the late release of funds by the Government, the study concludes that it may be due to two factors – firstly unavailability of funds at the Finance Ministry and secondly, lack of genuine commitment for social protection programmes. In the case of the latter, the State would spend on issues it deems more important. This might be the case because both Government and the beneficiaries consider the grant transfer as a ‘token’ rather
than the rights of the beneficiaries. As a token therefore, Government decides to send it anytime and the beneficiaries take it as and when it comes. After all, a beggar has no choice!

The study also concludes that the delay in payment could result from the fact that the grant comes under ‘Item 2’ of the national budget which means that the Ministry of Gender Children and Social Protection should write to make official request to the Finance Ministry for the release of the funds. The lengthy officialdom of letters of request could take weeks to delay the grant. Lastly, the study concludes that refusal of some of the beneficiaries to promptly show readiness to part away with ‘something’ to the officers at the pay point could result in their grants being ‘withheld’ for some days.

In the case of the effects of the delays on consumption, the study concludes that the beneficiary households have limited consumption options. Therefore, anytime the grant is delayed, they are not able to get enough to consume. In addition, the delays in payments affect the beneficiary households access to healthcare because most of them rely on the grants to get access to healthcare services, especially patronage of chemical drug services. Moreover, the grant has become the main source of fund for education and therefore anytime it delayed, the beneficiary households find it difficult to pay school fees of the school going household members.

Beneficiary households sometimes borrow when the grants delay because being a beneficairy alone is enough collateral to convince people to grant them credit. The study therefore concludes that LEAP transfer grant is a collateral for credit services. Again, school managers are prepared to wait for the grants because they trust that Government will definitely pay no matter how long it takes. It is therfore concluded that even though the grants usually gets delayed, there is always a trust that it will be paid. The households with no alternative sources of funds ‘beg for alms’ to make a living when the grants delay. This means that the informal social protection in Ghana appears viable for both religious and cultural reasons.
5.3 Policy Recommendation

In order to reduce bureaucracy, the study suggests that the LEAP payment should be made part of the variables under the ‘Item 1’ of the national budget so the Ministry of Gender, Children and Social Protection can directly disburse funds to the beneficiary households without necessarily waiting for weeks to get approval from the Finance Ministry.

Since it is the legal rights of the beneficiaries to receive the grants, as explained by the theory of entitlement, it behoves on the Government of Ghana to place high premium on the grant payments. The excuse of delay in payment on the grounds of insufficient funds at the national treasury should not be accepted. A legislative instrument should be initiated to empower the beneficiaries to take legal action against the State for delay in payment. This is premised on the tenets of the theory of entitlement that appears to suggest that LEAP grant transfer is an exclusive and constitutional rights of the beneficiaries.

It is also suggested that a national fund for social protection is instituted along side the ideals of the Ghana Educational Trust Fund (GETfund) to rope in the private sector in order to ensure sustainability of the LEAP programme.

Another major recommendation is the building of the capacity of personnel in the Department of Social Welfare who are also stakeholders in ensuring the timely transfer of cash grants to beneficiary households. Improvement in their capacity will go a long way to make them appreciate the importance of the grant towards the national poverty alleviation discourse in order for them to work hard for the programme to succeed instead of using their cunning strategies to get the beneficiaries to ‘pay’ them something before they get their grants.

Additionally, measures should be put in place to check the corrupt officials at the various pay points. Official announcement could be made through FM stations to announce arrival of the fund to prevent ‘hijacking’ by the officials at the pay point.
Based on the potential positive impact of the grants to the beneficiaries, it is recommended that Government puts the LEAP grants under the list of priority expenditure. This will ensure timely payments to smoothen consumption and welfare of the beneficiaries. This is premised on the fact that delay in payment compels some beneficiaries to go for credit which requires interest payment. While the grant itself is a collateral, acquisition of credit would definitely reduce the intended amount of money from the Government to the beneficiaries. In the nutshell, timely release of the grant will enhance the positive impact of the grant on the beneficiary households.
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APPENDIX 1

QUESTIONNAIRE

IMPLICATIONS OF DELAY OF LEAP CASH GRANTS ON BENEFICIARY HOUSEHOLDS IN HO MUNICIPALITY.

This questionnaire is purely for academic purposes and is in partial fulfillment of the requirement for the award of Master of Arts Degree in Social Policy Studies at the UNIVERSITY OF GHANA, LEGON. All information gathered would be treated with utmost confidentiality. Thank you.

Serial Number:....................

Please tick (√) where appropriate

1. Sex:   Male    Female
2. Age:  ……………………………….
3. Marital Status:  Single    Married    Separated    Divorced    Widowed    Never Married
5. Highest level of education?  MSLC    JHS    SSCE    TVET    University/Tertiary
6. Kindly indicate your role on the LEAP Programme…………………………………………………………

7. How long have you played that role on the LEAP Programme?
Under 1 year    2-3 years    4 years    Above 5 years
8. Kindly indicate the sources of funds for the LEAP Programme

9. a. Have there been delays in the cash payments under the LEAP Programme?
Yes    No
9. b. If yes, kindly indicate how long these cash payments have delayed.
   1 month    2 months    3 months    4 months
   5 months    6 months    More than 6 months

10. In your opinion what are the causes of the delays?

11. In your opinion what are the effects of the delays on beneficiary households?

65
12. Kindly suggest ways to prevent these delays and how the LEAP Programme can be improved
APPENDIX 2

QUESTIONNAIRE

IMPLICATIONS OF DELAY OF LEAP CASH GRANTS ON BENEFICIARY HOUSEHOLDS IN HO MUNICIPALITY.

This questionnaire is purely for academic purposes and is in partial fulfillment of the award of Master of Arts Degree in Social Policy Studies at the UNIVERSITY OF GHANA, LEGON. All information gathered would be treated with utmost confidentiality.

Thank you.

Serial Number:...................

Please tick (√) where appropriate

1. Sex:       Male ☐ Female ☐

2. Age:......................

3. Marital Status: Single ☐ Married ☐ Separated ☐ Divorced ☐ Widowed ☐ Never Married ☐

4. How many dependants do you have?  1 ☐ 2 ☐ 3 ☐ 4 ☐ More than 4 ☐

5. Highest level of education? MSLC ☐ JHS ☐ SSCE ☐ TVET ☐ University/ Tertiary ☐ Non Formal Education ☐

6. Occupation: Trading ☐ Fishing/Farming ☐ Artisan ☐ Weaving ☐ Other (Please specify)……………………………

7. Have you benefitted from the LEAP Programme?  Yes ☐ No ☐

8. If Yes what is the amount given bimonthly?

   GHS 48.00 ☐ GHS 60.00 ☐ GHS 72.00 ☐ GHS 90.00 ☐

9. How long have you benefitted from the LEAP Programme?

   Under 1 year ☐ 2-3 years ☐ 4 years ☐ Above 5 years ☐

10. What do you use your cash payments under the LEAP Programme for?

    Petty trading (Table top) ☐ Farming ☐ Sewing/Tailoring ☐ Other (Please specify)……………………………

67
11. a. Have there been delays in the cash payments under the LEAP Programme?

Yes ☐ No ☐

11. b. If yes, kindly indicate how long these cash payments have delayed.

- 1 month ☐ 2 months ☐ 3 months ☐ 4 months ☐
- 5 months ☐ 6 months ☐ More than 6 months ☐

12. In your opinion what are the causes of the delays?

......................................................................................................................................................
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......................................................................................................................................................
......................................................................................................................................................

13. How does the delay affect your livelihood?

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......................................................................................................................................................
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......................................................................................................................................................

14. How do you cope with the delays in cash grants payments?

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......................................................................................................................................................
......................................................................................................................................................
......................................................................................................................................................

15. What are your other sources of funds?

- Donations-Religious bodies ☐
- Remittances from Friends/Relatives ☐
- Other (Please specify)..........................

16. Kindly suggest ways to prevent these delays and how the LEAP Programme can be improved.

......................................................................................................................................................
......................................................................................................................................................
......................................................................................................................................................

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