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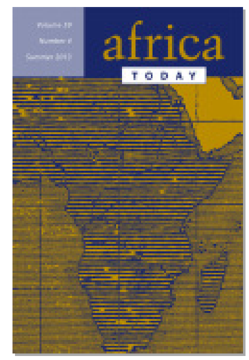


Emmanuel Debrah

Africa Today, Volume 59, Number 4, Summer 2013, pp. 40-67 (Article)

Published by Indiana University Press

For additional information about this article
https://muse.jhu.edu/article/511478

Access provided by University of Ghana (12 Dec 2018 09:36 GMT)

The substantially higher levels of poverty, particularly in rural areas, where food, shelter, clothing, potable water, and other necessities of life are lacking, require stakeholders' intervention.

Alleviating Poverty in Ghana: The Case of Livelihood Empowerment against Poverty (LEAP)

Emmanuel Debrah

In 2008, the government of Ghana implemented Livelihood Empowerment against Poverty, a plan to empower the extremely poor financially, increase basic school enrollment among children of poor households, reduce the infant mortality rate, improve child nutrition, and grow local economies. However, after four years, only a minority had witnessed an improvement in their living conditions. The rural poor, particularly in the three northern regions, continue to suffer. A multidimensional approach, focusing on free health insurance, provision of primary and secondary education to teach productive skills, the pursuit of good governance to block the diversion of funds for social services, and prioritizing women and girls will roll poverty into oblivion.

Poverty has been described as the "shameful disease of modern society," for which new remedies are required (Geremek 1997). In the past, attitudes toward this "social evil" were concerned with removing the need to beg, directing the idle, and finding employment for the poor. An increase in the number of poor people, particularly, in developing countries in the 1990s, led scholars, ideologues, politicians, international donors, and nongovernmental organizations to regard poverty as a social canker (Geremek 1997; Sachs 2005). For instance, the yearly reports of the Ghana Statistical Service have revealed that a majority of Ghanaian households do not consume the required minimum balanced diet, and more females than males are out of school. As a result, since 1992, successive governments have adopted interventions aimed at mitigating the poverty, including free education, a fuel subsidy for fishermen, an agrochemical subsidy for farmers, and scholarships and food distribution to the needy. These policies and programs contributed to the reduction of poverty, but it has been argued that a solution to the poverty problem requires multifaceted measures, which are transformational in outlook and have the capacity to break the generational poverty cycle. Thus, in this paper, I contend that any poverty-reduction strategy that focuses on cash distribution to the extreme poor will not bring about change in their livelihoods because it often perpetuates the problem it is designed to solve. Payments of stipends to the poor do not necessarily generate investable capital in the form of accumulation of surplus income because the poor tend to spend the money on the basic needs of life. This means that poverty will persist despite the distribution of cash. This paper therefore departs from the consensus of economists who regard economic growth as the only route out of poverty and propose solutions preferred by political scientists. The goal of central importance to this paper is to identify concrete and effective pathways to poverty reduction by recommending solutions that can have a far-reaching impact on poverty reduction in developing countries such as Ghana.

To achieve this task, I analyzed empirical data from existing Afrobarometer surveys[1] and interviews conducted with sixty-five respondents chosen from the central and northern regions of Ghana, where the Ghana Statistical Service's reports indicated extreme poverty prevalence. Two districts were chosen from each region, comprising Awutu-Effutu and Mfanteman in the central region, and Gonja East and Tamale Metropolis in the northern regions. Awutu-Effutu and Mfanteman are coastal fishing communities, and Gonja East and Tamale Metropolis are farming areas. The most salient economic traits of these districts are poverty and being recipients of LEAP. The interviewees were made up of thirty-five women and fifteen men, who were largely fishmongers, fishermen, unemployed (housewives), peasant farmers, petty hawkers, and artisans, as well as fifteen officials drawn from nongovernmental organizations, district assemblies, academics, and agencies implementing LEAP.

Fifty respondents, randomly selected from the list of extremely poor compiled by the Department of Social Welfare of the Ministry of Employment and Social Welfare, were used for the distribution of cash to the poor under LEAP. The method adopted by the department agreed with the Ghana Statistical Service methodology for data collection and the one used in the Afrobarometer survey.[2] The other fifteen respondents were selected for their peculiar relationship with LEAP and interest in poverty-reduction schemes. All fifty respondents were interviewed in their rural communities throughout August 2011. The fifteen were contacted by telephone because of their busy schedules. The questions asked related to poverty, improved livelihoods, prevailing challenges, and alternatives to real poverty eradication. Because the concept of poverty can be arbitrarily defined, the paper begins by clarifying its definition to provide some theoretical context for analyzing LEAP in Ghana. It then interrogates the implementation of LEAP, the supposed favorable macroeconomic environment within which LEAP was carried out, and its impact on women in poverty. The next section examines the persistence of poverty and concludes with suggestions on the most sustainable approach to achieving poverty reduction in Ghana.

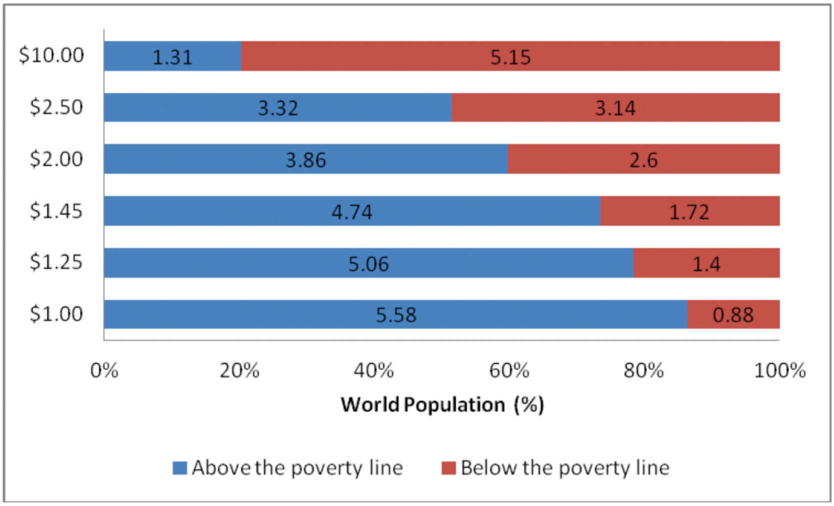
Defining Poverty

Since poverty assumed a globalized dimension in the 1970s, a caustic debate has arisen over its meaning. Many explanations of the term *poverty* have reflected ideological and personal values, as scholars have struggled to articulate the problem in their own terms and ultimately to influence public policymakers. One definition distinguished between "relative" and "absolute" poverty; however, the terms *minimal living standards* and *income-distribution standards* may be the most appropriate description of poverty because absolute standards measure poverty relative to the income required to purchase goods and services for maintaining a minimal standard of living (O'Boyle 1999). An absolute poverty standard is heavily influenced by prevailing conditions and expenditure patterns. Despite the disagreements over the definition of the concept, a consensus seems to have developed that defines the poor as those who cannot satisfy their basic needs for food, clothing, shelter, and health—individuals who lack the goods and services needed to sustain and support life with the income to purchase the goods or services that would meet those needs (World Bank 2001).

Economists have defined poverty using purchasing-power-parity exchange rates based on price and consumption (Ravallion and Chen 2001; World Bank 2003). This has led to what is called the poverty line, commonly known as the dollar-a-day line, a measurement frequently used for reference because it seems to be representative of the domestic poverty line prevalent in low-income countries in sub-Saharan Africa and south Asia. The poverty-line approach assumes that individuals' well-being can be equated with the capacity to meet essential physical survival needs (usually food), and the ability, shown by income, to choose between different bundles of commodities (Kabeer 2003; May 2001). The dollar-a-day threshold might make it trite to say that households below this level of income are poor in terms of health maintenance, acceptable standards of hygiene, and sufficient clothing for personal needs (Lund 2009; Martins 2007). Other indexes, such as a headcount, which measures the percentage of a population living below the poverty line, and a poverty gap, which measures the average depth to which people are below the poverty line, have received attention (Bradshaw and Linneker 2003).

The use of the poverty line of $1.00 a day has long come under attack for the calculation of the base line, which critics have said was not grounded on high-quality data, leading the factors that informed the determination of the figure to underestimate the situation. Later revisions saw a shift from daily thresholds of $1.00 to $1.25 and recently to $2.50. These changes have been hailed because poverty-line thresholds represent typical poverty levels in many developing countries. Despite this, some scholars have argued that the $2.50 baseline does not correspond well to poverty in developed and middle-income countries; hence a baseline of $10 a day has been proposed as approximating the poverty line in the United States (Shah 2010).

Table 1: The Global Poverty Situation.



The poverty line in US dollars a day, at 2005 purchasing-power parity. Numbers inside bars are world populations at that indicator, in billions.

Source: World Bank Development Indicators 2008.

Relying on the minimum costs of food and other necessities as poverty criteria, the World Bank estimated in 2005 that close to half of the world's population, more than three billion people, lived on less than $2.50 a day, and 80 percent of humanity lived on less than $10 a day (Shah 2010). Of an estimated one billion Africans, more than half lived on an average income of less than $20 per month. Child mortality, illiteracy, and lack of access to basic social amenities in the developing world reflected the larger poverty situation in those countries (see table 1).

Reports on global poverty before 2011 revealed that 22,000 children died each day, and that about 72 million schoolchildren in developing countries, of whom 57 percent were girls, did not enter school, largely because of poverty. In Africa, the rates of child and maternal mortality were extremely high compared with South Asia, and the proportion of undernourished hovered around 29 percent in 2008 (Mba et al. 2009; United Nations Children's Fund 2010). Compared with other regions, Africa had the highest illiteracy rates. By the end of 2007, only 36.5 percent of rural children aged from six to thirteen years were enrolled in elementary schools, and the net primary-school enrollments for were 40.59 percent male and 33.06 percent female—which reflected an aspect of gender bias (Martins 2007; Sachs 2005).

Debates about theories, consequences, and remedies for poverty featured prominently in the writings of early scholars. The earliest prescription for poverty reduction came from economists. Mainstream economic thinking on how to reduce poverty focused heavily on the classical model, in which growth in the economy was the best option (Harvey 2006; Sowell 2006):

"the single most important factor influencing poverty, and macroeconomic stability is essential for high and sustainable rates of growth" (Ames et al. 2002:4). Using income and nonincome measures of poverty, some empirical studies found a close association between national per capita income and national poverty indicators (Dollar and Kraay 2000; Kanbur 2001). To safeguard economic growth and reduce poverty, policies that encouraged the accumulation of productive assets in a climate of macroeconomic stability were recommended (Ames et al. 2002; Geremek 1997; Hung and Makdissi 2004). This conclusion was based on the fact that increases in poverty were extremely acute in countries that experienced economic decline (Ravallion and Chen 1997). In contrast, in societies where economic growth occurred, infant mortality was reduced drastically (Klugman 2002; Pritchett 1997). Similar claims reflected analyses of poverty reduction in Ghana by Oduro (2001) and the Institute of Statistical, Social, and Economic Research (2009), studies that revealed that any effort to reduce poverty should begin with macroeconomic policies, which ensure stability for growth through investment and diversification of the structure of production.

Despite the insight offered by the economic model for reducing poverty, it has been suggested that to achieve sustainable poverty reduction, it may be necessary to look beyond "monetary poverty." This is because, in many ways, economic growth can worsen poverty. It can create and widen existing gaps between the rich and poor and open avenues for increasing gender inequality (World Bank 2001). Rapid economic growth can bring disruption, deprivation, diseases such as HIV/AIDS, and death (Terry 2004; Whiteside 2002). Quick growth may disrupt traditional norms and cultures and impair people's ability to adapt to change (Youde 2001). Even most economists, who favored the agenda-for-growth model through the accumulation of physical and human capital in a climate of macroeconomic stability, acquiesced to the view that the framework for achieving growth requires institutional reforms that expand opportunities for households to improve their businesses and citizens to hold their elected officials accountable (Besley and Burgess 2003): "Sustained high rates of growth also depends [*sic*] upon key structural measures such as regulatory, civil service, trade liberalization, and banking sector reforms" (Ames et al. 2002:4). Similarly, if the causes of poverty in Africa are corruption in high places, protracted civil wars, political discrimination, and incompetence, then economic, institutional, and political reforms that build civil society's capacity and make leaders accountable to the people are the best strategy to lift Africans out of poverty (Ayittey 1999).

Other scholars have argued that the economists failed to acknowledge that the economic growth indicators are aggregate data, which do not provide detailed and adequate information about the actual distribution of incomes in the country. Because income inequality is inherent in the wage system, effective poverty reduction may require the total dismantlement of the structures that produce the distortions. Addressing wage concerns is imperative because it contains the costs of replacing older workers with newer ones, raising and educating children, developing future laboring power through education and the acquisition of skills (Brady 2003; Peet 1975).

Another challenge to the economic growth model came from political scientists, who have argued that the nonmonetary resources through which people satisfy their survival needs, such as networks of friends and associates, are relevant in any effort to reduce poverty. They claimed that the well-being of human beings and what matters to them may depend on not only their purchasing power, but also the less tangible things, such as dignity and self-respect (Dahrendorf 1990; Kabeer 2003; Youde 2001). Sociologists have observed that the debates about poverty reduction have overlooked the importance of gender sensitivity, the differential poverty burdens of women and men (Kabeer 2003). As May rightly pointed out, "poverty transcends the considerations of physical survival to encompass notions of exclusion, powerlessness and stigma" (2001:16).

Therefore, to understand poverty, its impact on the poorest of the poor, and how it can be eradicated, contemporary discourses have turned to gender theories. The earliest effort to link gender to poverty came from the United Nations. Having recognized the "invisibility" of women in the development process, the UN set aside the period of 1975–1985 as a decade for women's affairs. Given the prevailing concerns with economic growth at the time, attention was directed to women's material well-being and their productive roles (United Nations Development Fund for Women 2005). Many studies that investigated microlevel gender issues exposed disparities in earnings and the processes that gave rise to them, including inequalities in literacy and education and discrimination in the labor market (Chant 2003).

These revelations gave rise to the feminization of poverty, which aimed at mainstreaming gender within poverty analyses. Female-headed households were deemed to be the poorest of the poor. In policy circles, the poverty of female-headed households became a proxy for women's poverty (May 2001). This interpretation was justified on the premise that women are more likely than men to be poor and experience more pronounced degrees of indigence. It was contended that poverty was the major cause of female household headships. This is because entrenched barriers, such as childcare responsibilities, domestic tasks (collection of water and firewood), and taking care of sick persons or the elderly stifled women's abilities to engage in paid market work (Morrison and Lamana 2006). This view was reinforced in the determination that "poor people, notably women[,] often have limited access to financial markets or other necessary complements to private investment[,] such as property rights and infrastructure, essential to the accumulation of physical and knowledge capital and participation in the growth process" (Perry et al. 2006:12).

Women face more labor-market risk, are less able to hedge against it, and regard investment in human capital adjusted for risk to be less attractive. According to feminist groups, gender inequality is more pervasive in Africa than elsewhere. In most African societies, women rank below men in legal, social, and economic rights. The inequality is widespread in access to and control of resources, economic opportunities, power, and a political voice (World Bank 2001). Gender inequalities impose a huge cost on human lives and the quality of them. Apart from influencing women's health, they reduce productivity in farms and other commercial enterprises and ultimately lower the prospects for reducing poverty and ensuring economic progress. Similarly, the cost of land discrimination on women's poverty is enormous. Studies have shown that the distribution of land ownership in developing countries favors men over women. Deere and Leon (2003) found that, in Latin America, roughly between 70 and 90 percent of formal owners of farmlands are exclusively men. In Ghana, Doss (2005) established that 60 to 70 percent of landowners are men. In Burkina Faso, Udry (1996) discovered that the mean size of male-controlled plots of farmlands was almost eight times as high as the corresponding statistic for female-controlled plots.

Implementation of Livelihood Empowerment against Poverty (LEAP)

Attempts to reduce poverty led to the adoption of many social programs, such as the Program of Action to Mitigate the Social Costs of Adjustment in the 1980s and the Poverty Alleviation Fund in the 1990s. While the former distributed food to the poor and the latter gave soft loans to those earning low incomes to help with the expansion of their petty businesses, LEAP involved a cash transfer to extremely poor households in rural communities in Ghana. LEAP became the mantra for poverty reduction in developing countries following its relative success in fighting poverty in Brazil. After sending a team of officials to study the Brazilian experience, the government, in March 2008, launched LEAP. The real motivation for adopting it came from the Ghana Statistical Service revelation in 2007 that 880,000 households in Ghana, representing 18.2 percent of the population, were extremely poor. Similarly, the Ghana Living Standards Survey Round Seven, which depicted the poverty profile of the country, estimated that 40 percent of Ghanaians were poor (Ghana Statistical Service 2007). These figures were staggering because the survey indicated that those affected were households that could not meet their minimum nutritional requirements, even if they used their entire incomes on food alone. The same people did not have access to, or benefit from, socioeconomic development programs, within or without their communities (Ablo 2009; Ghana Statistical Service 2008a, 2008b; Institute of Statistical, Social, and Economic Research 2009).

The rationale for adopting LEAP reflected the old economic argument about poverty reduction. The government maintained that LEAP was an attempt to increase the purchasing power of the extremely poor through financial empowerment that would make the economically vulnerable self-reliant. The implementers of LEAP contended, "when the financial capacity of the poor has been strengthened, the dividend would be recorded in the form of increased basic school enrollment among children in the extreme poor households, reduced infant mortality rate, and improved child nutrition and birth registration" (Niyuni 2010:2). In addition, "the local economy would be improved when the poor spent their stipends in their communities."[3]

The selection of those who qualified to receive the cash transfer was based on three sets of criteria, including single parents with orphaned or vulnerable children, particularly children affected by AIDS, persons with extreme disability who were not in any productive capacity, and the extremely poor aged sixty-five years and above. To isolate the last group from the rest of the population, the Department of Social Welfare undertook field data collection in the districts where the extremely poor were located (Ghana Statistical Service 2008a, 2008b). The department formed community LEAP implementation committees to help identify the extremely poor living there.[4] Data thus collected were sent to the headquarters of the Department of Social Welfare to produce a single register of the poor (*Centre for Policy Analysis* 2010; Niyuni 2010).

Funding for LEAP came from general revenues of the Government of Ghana, with support from the donor community. The World Bank provided $88.6 million for implementing the program (Dapatem 2011; World Bank 2011). To facilitate quick payments of the stipends, the government negotiated with the Ghana Post Company Limited, rather than banks, to pay the individuals who qualified to receive the cash. The choice of the Ghana Post was to avoid delays associated with banking in Ghana. The Ghana Post identified several places in the communities where the beneficiaries could receive their payments.[5]

The first payments were made in twenty districts in March 2008. As a monthly allowance,[6] households with one eligible beneficiary received eight Ghana cedis (in 2013 equivalent to about $5.70), those with two beneficiaries were paid 10 Ghana cedis ($7.10), those with three beneficiaries obtained 12 Ghana cedis ($8.50), and those with four or more beneficiaries got 15 Ghana cedis ($10.70) (Ghana News Agency 2011). However, by December 2008, coverage had reached fifty-four districts. It was estimated that the gradual expansion would hit eighty districts by December 2009, and more than one hundred communities would have been covered by 2010.[7] By June 2010, the program covered 35,000 households across Ghana. The rapidity of the expansion largely reflected the natural disasters that rendered most rural communities vulnerable and aggravated their conditions for poverty (Centre for Policy Analysis 2010). In September 2009, the program made overtures to thirteen communities in the three northern regions and seven in the southern sector that suffered food insecurity from floods. In the case of the northern regions, each household devastated by flooding received a flat rate of 15 Ghana cedis ($10.70) per month for seven months.[8]

During this period, the government released 305,540.00 Ghana cedis for payments to 10,178 households in the Upper West region. Of these, 1,205 households in the Sissala West District received 36,150 Ghana cedis, 1,300 households in Wa East District received 39,000 and 925 households in the

Lawra District got 27,750. In the Wa Municipality, 39,510 Ghana cedis were paid to 1,317 households, and in Nadowli and Jirapa districts, the beneficiaries were given 35,850 and 36,570 Ghana cedis, respectively. In the Sissala East and Wa West districts, 21,990 and 34,200 Ghana cedis were transferred to 733 and 1,140 households, respectively.[9]

Economic Conditions and Implementation of LEAP

Ghana is a country of roughly 24 million people with abundant natural resources, including gold, timber, cocoa, and recently oil and gas as foreign-exchange earnings. In the 1960s, Ghana's economy was in a good shape. It had a large foreign exchange and the same per capita income as South Korea (Herbst 1993). Its infrastructure and human resources were among the best in Africa (Gyimah-Boadi and Jeffries 2000). Although it experienced economic turbulence in the 1970s and 1980s, following radical economic reforms in the late 1980s and 1990s, it recovered and recorded significant growth from the early 1990s. Even until the global financial downturn that heightened during the first half of 2009, its economy was strong compared with other West African countries. By the close of 2009, its economy had grown at an average annual rate of 4.8 percent. Agriculture, which contributed 34.5 percent of the GDP in 2009, remained the country's major engine of economic growth. Ghana's real GDP growth rate, which had been 7.3 percent in 2008, peaked at 12.6 percent in the third quarter of 2011.

The economy was bolstered by high revenue collection, and total revenues of government and grants witnessed a tremendous increase. In 2009 alone, income and property taxes increased by an annual rate of 37 percent, exceeding the programmed target by 10 percent. The expansion of income and property taxes seemed to suggest that domestic business activities were flourishing. Inflation, representing the health of the economy, was 16.6 percent in 2008, but by January 2011, it had declined to 9.8 percent from 10.9 percent in 2010. Even Ghana's record of inflation from January 2002 to the last quarter of 2007, averaging 13.5 percent per annum, could be described as reasonably satisfactory because it was just outside the recommended range of 8 to 13 percent per annum. Overall, economic progress nearly halved the national poverty rate, which fell from approximately 50 per cent in 1991 to 28.5 per cent in 2006 (Centre for Policy Analysis 2010; Institute of Statistical, Social, and Economic Research 2009).

Between 2001 and 2011, official records show that the poverty rate dropped by 8.6 per cent and 10.4 percent in urban and rural areas, respectively. Do these revelations suggest that the poor experienced real change in their poverty conditions? Did LEAP empower the poorest of the poor—the women? Did the climate of macroeconomic stability and the cash transferred to the poor yield dividends in the form of investable profits and improved living standards? On account of economic growth fueled by macroeconomic stability, some commentators speculated that Ghana's growth and poverty-reduction rates were the best that has been achieved throughout sub-Saharan Africa since 1995 (Centre for Policy Analysis 2010; Devereux and White 2010). Pundits even conjectured that Ghana represents sub-Saharan Africa's best chance to grow out of poverty (Devereux and White 2010; United Nations Development Program 2010). How realistic are these speculations? To what extent did available empirical evidence support them?

Did LEAP Transform the Lives of the Poor?

LEAP was expected to transform the livelihoods of the extremely poor in rural communities. It was anticipated that the poor would take advantage of the opportunity offered by the climate of economic growth and profit from the cash received under the program. Therefore, in this section, we examine the extent to which LEAP achieved the goal of poverty reduction.

It may be trite to distinguish between two sets of LEAP's beneficiaries, but this taxonomy is important because the extremely poor were not a homogeneous group. The aged, unemployed (mostly housewives), the physically challenged, and children orphaned by HIV/AIDS formed one group. The others were persons involved in microbusinesses such as petty traders, peasant farmers, fishermen, fishmongers, and artisans, all of whom needed financial assistance to boost their business, yet the implementers of the program hoped that all recipients of LEAP would invest their stipends in profitable ventures and accumulate surpluses to increase their households' incomes. After more than four years of LEAP, only three official interviewees said that the poor had applied the cash received under LEAP in economic ventures, including expansion of farming and horticultural and fishing activities. At Winneba and Kormantzi, fishing communities in the Awutu-Effutu and Mfanteman districts, respectively, four fishmongers confirmed that the cash they had received had been used to purchase more fish for the market and that the profit had bolstered their families' income. They expressed delight in the program because LEAP money contributed to the expansion of their business.[10] Akua Fobih admitted that before she had received LEAP cash, she could buy one basket of fish for sale at the Anomabo market, but when she had received the cash, she could add another basket. Sales from the baskets increased her personal income. At Salaga, in the Gonja East District, four women who had benefited from LEAP were full of praise for the initiative, which had given them additional capital to invest in their yam-cultivation business. Mary Apanga, a widow with two children, said the timely intervention of LEAP had enabled her to prepare a one-acre plot of land instead of the previous half-plot for cultivating yams; the expanded yam cultivation resulted in a significant rise in her family income level. At Fuu, two female friends aged between forty and forty-five years had jointly invested their monies in their long-time basketwork business; in a period of six months, their joint venture had brought additional income to their families.

It was not only women who felt the impact of LEAP on their economic activities. At Gushiegu, in the Tamale Metropolis, three young men who trade in guinea fowl reported that the cash received under LEAP had been a blessing to their petty trading activity. They had almost given up their long-cherished business when they had been saved by LEAP. The flood that had hit the northern region in 2008 had killed about two-thirds of their birds; only twenty-three birds had survived. According to Dauda, Kassim, and Yakubu, the seventy-four birds they had in stock was the remarkable effect of LEAP on their business. A fifty-two-year-old, Mrs. Susan Seidu Abugri, who had inscribed, "LEAP BENEFIT" at the entrance of her one-acre tomato farm, insisted that the notice was orchestrated to dramatize the transformative power of LEAP. Her monthly stipend, of 50 Ghana cedis, had been used to purchase improved tomato seedlings, which, in turn, had yielded bumper harvests.

Some nongovernmental organizations that had provided technical and, to some extent, financial assistance to the poor in the four study areas and were following the implementation of LEAP corroborated the claim that LEAP had positively affected the livelihoods of the rural poor. Francis Okley, a long-serving official of the Adventist Relief Agency in Tamale, was unequivocal in his praise for LEAP. He noted that in the northern region, where poverty is endemic, any little amount for the poor could have a tremendous effect on their livelihoods. In the past, his agency had assisted poor farmers with farm inputs to boost crop yields. He confirmed that some farmers who had received cash under LEAP had used part of it to purchase farm inputs such as fertilizers, cutlasses, hoes, and high-quality seeds and seedlings; the result was evident in the increased crop yield, due to the application of fertilizers, and it meant more profit for the farmers. At Fuu in the Gonja East District, three peanut farmers who used part of their monies to purchase fertilizers and pesticides to manage their crops recorded bumper harvests. Three officials from the Department of Social Welfare confirmed that "LEAP assisted the poor to weather their personal and collective crises."[11]

LEAP stimulated access to health care and other social services in most deprived areas. In particular, pregnant women who were registered under LEAP gained access to antenatal care, and their children received continuous vaccinations through the mandatory immunization of children of beneficiary households. An officer at the Salaga National Health Insurance office admitted that it was compulsory for prospective LEAP beneficiaries to be registered for National Health Insurance.[12] A check of the records at the National Health Insurance office confirmed that all beneficiaries were holders of a National Health Insurance card. Two physically challenged persons in separate households in Gushiegu who benefited from LEAP possessed valid National Health Insurance cards. At Salaga, two pregnant women found in two of the five households who were admitted to the Salaga District hospital for pregnancy-related ailments in 2009 did not pay for their treatment; in addition, they had continuous free antenatal services from the start of their pregnancies. Similarly, at Ekumfi in the Awutu-Effutu District, a widow with two children had received free medical care at every hospital attendance, and she had her children immunized free of charge.

Poor people's easy access to hospital services was partly responsible for a reduction in maternal and infant mortality rates in 2009 and 2010. According to three officials of the Department of Social Welfare, "infant and maternal deaths witnessed steady reduction partly due to the LEAP."[13] A study by Mba et al. (2009) found a strong correlation between increased hospital attendance by pregnant women in some of LEAP's beneficiary communities and a reduction in maternal and infant mortality rates. The introduction of LEAP contributed to a sharp decline in the use of African traditional medicine: of those who said they no longer patronized traditional medicine when they felt sick, forty had benefited from LEAP. Health officials in Ghana have long blamed the local rise in maternal and infant mortality rates partly on an overreliance on African traditional medicine by the poor, even though most civil-society activists and herbal-medicine practitioners have persistently challenged the claim. The truth of the matter is that once the poor were guaranteed access to hospitals via the free National Health Insurance scheme, visits to shrines and herbalists abated. Thus, certified medical doctors instead of traditional medicine men attended to the health of the poor.[14]

For a long time in Ghana, as elsewhere, citizens' perceptions of their government's performance have been informed by their living conditions. When Ghanaians were asked to assess their government after the commencement of LEAP, 56 percent thought that the government was doing well in ensuring food sufficiency. Also, when asked in 2008 as to whether the government was working to improve the living standards of the poor, exactly half of respondents in the Afrobarometer survey indicated that the government was doing fairly well or very well (Centre for Democratic Development 2008). The majority opinion about the performance of the government is consistent with the judgment of twenty respondents in the four rural districts: "the governments of the New Patriotic Party that initiated LEAP and the National Democratic Congress that continued with the policy performed credibly because they brought relief to the poor through the LEAP."[15]

A cumulative effect of LEAP on the lives of the poor was a drop in the incidence of poverty. In the second round of the Afrobarometer survey, taken after the implementation of LEAP, a majority of respondents observed the expanded public healthcare services to the poor in most rural communities where poverty was endemic. In 2005, more than half (54 percent) of Ghanaians had reported having gone without medical care, but in June 2008, less than four in ten (37 percent) reported the same. The proportions of Ghanaians who reported having gone without food (40 percent), clean water (42 percent), and cash income (69 percent) in 2005 fell in 2008: only 31 percent, 36 percent, and 53 percent of Ghanaians reported in 2008 that they did not have enough food to eat, water to drink, and cash income, respectively. Ghana's experience of poverty decline did not begin with LEAP. As early as 2006, the

Ghana Statistical Service reports had revealed trends in poverty reduction, noting that extreme poverty levels had declined from 37 percent in 1991 to 19 percent in 2006 and that the proportion of Ghanaians considered poor had fallen from about 52 percent in 1991 to 29 percent in 2006.

Despite claims by minority interviewees that LEAP had transformed their businesses and the additional incomes accrued had raised their living standards, LEAP had inherent problems. A considerable number of interviewees indicated that the cash transferred to them had done little to alleviate their poverty. A majority (38) expressed disappointment. They noted that, though the monies had been invested in farming, the production of shea butter, the extraction of palm oil, petty trading, fishmongering, and other activities, they had not generated enough profit to alleviate their poverty. Indeed, a family's situation could hardly be improved by the receipt of eight Ghana cedis ($5.70) a month: given that families often consist of as many as five individuals, that stipend could not provide even a week of support. Such families found it difficult to invest the money in profitable ventures because, as Akosua Nyarkoaa of Winneba rightly pointed out, their "expenditure on food alone for one month far exceeded the income. . . .The money got finished less than a week after receiving it because there was a tall list of items that had to be bought to keep the family alive."[16] At Gushiegu, eight basket weavers expressed regret about the lack of progress made in their joint business venture despite the injection of about 60 Ghana cedis from LEAP into the business. Similar disillusioned sentiments were expressed by three women in Kalaga over the failure of LEAP to rescue their collapsing millet farm: they reported that the 40 Ghana cedis invested in the farm was insufficient to bring about a sharp change in their profit margins. As a result, they did not agree with the suggestion that LEAP had brought a huge transformation to their economic lives and personal incomes.

Think tanks and nonprofit organizations' interviewees who were critical of LEAP contended that the amount of money paid to households was so meager that it could hardly effect any change in the livelihoods of the poor. Celestine Alhassan, of Abantu for Development, admitted that financial support to the poor under LEAP was woefully inadequate to bring about economic empowerment. Isaac Brako and Victoria Aidoo, lecturers at the faculty of Social Studies in the University of Winneba, observed, "Given the general economic conditions in the country, including the high cost of living, it was impossible for a family of four to survive on 15 Ghana cedis per week."[17] Similarly, Agya Kofi Taylor and Yaw Akon, fishermen at Kormantzi, said that their receipt of about 100 Ghana cedis over five months could scarcely pay for repairing their fishing net.[18] As a result, by the close of 2011, the euphoria that had greeted LEAP in the fishing communities had virtually waned. Some of the communities' opinion leaders further demonstrated their cynicism with the program. Three district assembly members (local councilors) at Kormantzi said that many fishermen operating in the Mfanteman District had lost faith in LEAP: "LEAP did not have the capacity to transform the livelihoods of the fishermen from a state of helplessness to one that [would] put smiles on the faces of poor households."[19] When officials of the Department of Social Welfare were asked to comment on the claim that the amount paid to the poor was too small to alleviate their poverty, they answered "the thresholds were based on affordability, adequacy, acceptability, and international social grants levels."[20]

Disappointment was further noticed in the expressions of officials of civil-society organizations that had been involved in similar poverty-reduction plans. Two officials of Abantu for Development noted that poverty reduction through LEAP was a mirage: "the relative improvement in households' living standards was experienced by only those who were close to the poverty line."[21] According to Ohene Konadu, of the Department of Social Work at the University of Ghana and a consultant on poverty-alleviation programs, "the majority poor, including the disabled and women, widows, and children with single parents who resided in the urban slum areas did not experience improvement under LEAP; some did not even benefit because they were unable to fulfill the stringent conditionality enshrined in the LEAP policy."[22] LEAP's focus on the rural poor overlooked the plight of the urban poor; in this regard, the low-income working class, including "casual" workers in small-scale businesses whose wages were below the minimum threshold, did not benefit from LEAP.

The implementation of LEAP suffered a serious setback because it was capital intensive, making its sustainability difficult. At the beginning, the implementers estimated a total cost of US$26 million for 164,000 households within a period of five years, yet the government was unable to mobilize funds to run the program. The delayed payments to beneficiaries, including the frequent rescheduling of payments' dates to once every two months instead of the one-month period stipulated in the government's policy decision, "was a problem of lack of funds."[23] To be sure, LEAP, like all other social-intervention programs previously implemented by the government, depended heavily on foreign donors' financial assistance; however, because of the global financial crisis that began in mid-2008 and peaked in 2009, international donors could not deliver on their financial commitments.[24] Given the dwindled domestic revenue in the 2010 and 2011 financial years, the government, in turn, could not fulfill its promise to tackle poverty through LEAP (Republic of Ghana 2009 and 2010).

What Happened to Women's Poverty under LEAP?

The idea that women bear a disproportionate and growing burden of poverty in developing countries has been confirmed in many scholarly works (Chant 2003; Morrison, Raju, and Sinba 2007; World Bank 2001). The United Nations and other international agencies have asserted that 60 to 70 percent of the world's poor are female. In much discourse on women's poverty in Africa, the tendencies to greater poverty among women than men have deepened over the last decade, partly due to the global financial hardships. It is evident that, in Ghana by 2008, gender-related aspects of poverty had been weightier than all other criteria set out in LEAP.[25] By the close of 2007, attention had been drawn to income inequality between men and women. Official data from 2003 to 2010 estimated that 37.4 percent of women, compared to 25.9 percent of men, had no formal education (Ghana Statistical Service 2012). The figures were worse in the lowest quintile, where 56 percent of women, compared to 42 percent of men, had no formal education. Similarly, adult literacy in the rural areas, which stagnated in 2005, fell in 2010, when the rural female illiteracy rate was 78 percent, compared to 47 percent for men. According to the 2010 published census data, 15.8 percent of men had at least secondary education, while only 5.7 percent of women did (Ghana Statistical Service 2012). A more disturbing development is that most formal-sector jobs in Ghana require at least a senior high-school certificate—a situation that makes employment opportunities for women difficult.[26] That female apprentices have a narrower range of training opportunities than men because of gender segregation in trade occupations complicates women's chances for employment.

The 2010 Ghanaian population census revealed a disturbing poverty situation among women in the four study areas: the gender gap in poverty in these communities was the result of women's unequal access to economic opportunities. Women's land rights were extremely circumscribed. In the patrilineal systems of the Gonjas and Dagombas of Salaga and Tamale, women obtained usufruct rights to lands from their husbands.[27] These rights, however, were typically lost upon divorce, widowhood, or separation.[28] In these northern communities, women's poverty was worsened by the fact that their earnings did not translate into greater personal consumption and well-being because men controlled a larger share of their own earnings from the farm produce. Adding to this vulnerability among women was the construction of masculinity in typical traditional settings, which made men unwilling, for reasons of pride and honor, to let female members of their households share in the work of generating income in the formal sector.[29]

Given the debilitating situation of women in rural communities in Ghana, a program to empower the vulnerable by raising their access to resources ought to prioritize women's poverty, yet the women hardest hit by poverty had not been targeted strategically. Joseph Anaba, a Roman Catholic catechist at Salaga, asked the critical question: "If per the 2010 population census women constitute a majority of the impoverished group in Ghana, how can they be left out in programs, such as LEAP, that aim at expanding their access to capital?" The vulnerability criteria, including orphaned children and persons with disability, enshrined in the LEAP document excluded women and female children. Women who benefited from LEAP were qualified under "elderly," or had dependent children orphaned by HIV/AIDS. It was evident from interactions with respondents that of the thirty-five women who benefited from LEAP, only four were parents with orphaned children. In addition, out of the twelve women who said LEAP had shaped their livelihoods, only three were widows. Thus, considerable numbers of widows, unemployed women, and those below the age of sixty and engaged in subsistence farming and at high risk of being poor did not feature in LEAP.

The most worrying aspect of this neglect was that women were likelier than men to be in the bottom deciles of income distribution. As Ohene Konadu rightly noted, "In the four rural communities, households headed by widows with unmarried children have lower per capita income and higher expenditures than those headed by men." Among the reasons adduced for this situation included women's poor access to education and reproductive assets, weaker property rights, and fewer savings. Only two of the thirty-five women had worked at the formal sector (in the Ministry of Food and Agriculture and the Ministry of Education) and were older than sixty. Even so, they held low-wage (cleaning and clerical) jobs. A majority of the women (twenty-five) were active in the subsistence agriculture sector, engaging in farming and animal husbandry, and eight worked as fishmongers; however, they did not own the farmland on which they had planted their crops. This situation reflects a broader picture of the plight of women in Africa, who constitute more than 70 percent of the agricultural labor force and up to 90 percent of the labor force engaged in food production, yet men have much greater access to farm inputs and earn much more from farming (Blackden and Bhanu 1999). More equal control of inputs and farm income by female and male farmers in Burkina Faso, Cameroon, Kenya, and other countries could raise farm yields by as much as a fifth of current output (Blackden 2001). The systematic concentration of women in low-level occupations and wages tends to exacerbate their poverty. This view was echoed in the response given by Stephen Agbo, the local councilor for Awuttu-Effutu District: "The deliberate denial of women's access to profitable job opportunities in Winneba fueled their poverty situation." Ohene Konadu attributed generational poverty in the district to "the inequality between the men and women over access to formal employment and employable skills."

Dealing with gender inequality in relation to access to resources has been a long battle between civil society and traditional forces. For a long time, the World Bank, the United Nations Development Program, and other donors have insisted that poverty-reduction policies should encapsulate action programs that deal with women's poverty head-on. In 1996, when Ghana rolled out Vision 2020, a comprehensive development plan, gender-sensitive development programs were carefully crafted into the document. From then on, civil-society groups have succeeded in their submission that "women [*sic*] poverty should be accepted as an integral part in equity objectives and economic growth."[30] According to Nana Ama Agyeman, "There is great deal of consensus among stakeholders that women's poverty must be incorporated into welfare and efficiency programs"; however, evidence suggests that women's issues are still not reflected in the government's policy decisions. Franklyn Oduro, of the Center for Democratic Development, even thinks, "Ghana will miss meeting her Millennium Development Goals unless women are specifically targeted in poverty-reduction strategy interventions."

Persistence of Poverty despite LEAP

Notwithstanding the introduction of LEAP, poverty levels have witnessed an upward growth, especially in the three northern regions of Ghana. This growth has led many commentators to conclude that perhaps "LEAP is not the best poverty-reduction strategy for Ghana."[31] The government's own reports and public statements have acknowledged poverty as endemic in several regions and districts (Republic of Ghana 2009, 2010). Whether in urban or rural areas, poverty has its roots in limited access to potable water and healthcare, low-quality education, malnutrition, poor sanitation and transportation networks, dilapidated social infrastructure, lack of voice and exclusion, illiteracy, weak local institutions, and youth unemployment. While acknowledging progress in the reduction of HIV infection rates, access to antiretroviral therapy for HIV patients remains a mirage (Appiah, Demery, and Laryea-Adjei 2000; Mba et al. 2009).

Similarly, most independent reports, including information put forward by the media, have pictured the debilitating effects of poverty. Mike Hammond, country director of the Department for International Development, observed in March 2011 that the three northern regions are still underdeveloped in infrastructure and face food insecurity. In these areas, women and children lack access to resources, education, and healthcare, and many disabled persons receive no support from LEAP (Ghana News Agency 2011; United Nations Development Program 2011). Reviewing the social-protection mechanisms for addressing vulnerability among Ghanaian famers, Devereux notes, "Chronic poverty and livelihood vulnerability persisted, particularly among peasant farmers in the three northern regions of Ghana" (2009:3).

Despite the implementation of LEAP, women's poverty has not witnessed any significant change. Theresa Coleman, a gender activist at Anomabo, rightly noted, "Notwithstanding the persistent and increasing burden of poverty on women, the government did not priority [*sic*] women [*sic*] poverty in its poverty-reduction framework." The reality is that harmful gender disparities continue in several parts of the country. Most official respondents concurred with the general opinion that "a large proportion of women in rural communities in Ghana are disadvantaged in poverty-related entitlements and capabilities, including education, skills, access to land, and property."[32] Twenty-eight women interviewees, a majority, admitted that their health, education, and social-participation levels in their communities were lower than those of men, largely because of the burdens of reproductive labor and discrimination experienced in their families. The problem is complicated by the fact that in the typical "Muslim communities of Salaga and Tamale, the women did not participate in decision making on matters that directly affected their lives" (see notes 2 and 28). According to Ohene Konadu, "The inability of the LEAP to deal with women [*sic*] poverty in the rural communities meant that gender inequity and powerlessness that were learned from early childhood remain as obstacles to women's freedom in the country."

A World Bank report in 2010 said that many Ghanaians are vulnerable and have slipped into poverty, and particularly, "30 per [*sic*] cent of Ghanaians were poor" (*The Chronicle* 2011:1). It noted that one of three Ghanaians could not afford the necessities of life, and though, on average, 20 percent of Ghanaians in the southern sector were poor, 63 percent in the northern regions did not have access to the basic things of life. The key features of poverty in the north are inadequate food supplies throughout the year, and children, the elderly, and women face unpredictable hunger (Devereux 2009; Devereux and White 2010).

What may account for the persistence of poverty in the northern regions is the rural way of life. Poverty in Ghana is demonstrably a rural phenomenon: "experiences with real or extreme poverty are more pronounced in the rural areas than in the urban corridors" (Centre for Democratic Development 2008:7). Most rural poor in 2008 did not have adequate access to medical care and cash income: 38 percent of rural dwellers, compared with 25 percent of urban dwellers, had gone without medical care in the last twelve months; whereas in 2005, 56 percent of urban dwellers reported lacking cash income, 69 percent of rural respondents in 2008 reported the same (Centre for Democratic Development 2005, 2008). The situation remained unchanged as of August 2011. In several villages where respondents were interviewed, signs of poverty were everywhere. The deteriorated school infrastructure, lack of healthcare facilities, and desperation on people's faces testified to extreme poverty. Apart from those who said they did not have potable water, toilet facilities, and decent shelter and clothing, cholera, skin cancers, foot rots, and other preventable diseases have deformed most people's lives.

As in the United States, most citizens' assessment of their government's economic performance in emerging democracies is largely influenced by their living standards. If the government's economic policies have raised their living standards, they perceive the government as having performed well; conversely, if they have experienced deteriorating living conditions, they are likely to rate the government's economic performance as bad. Similarly, most Ghanaians assessed their government based on the effect of LEAP on their living conditions. Asked in 2008 to describe the economic condition of the country and their own living conditions, respondents described their conditions in largely negative terms. Close to two-thirds (65 percent) described their personal living conditions as bad, and only one-fourth (25 percent) reported that they were good (Centre for Democratic Development 2008). As in 2008, our interviewees judged the government's economic performance in 2011 to be poor because they had not experienced any significant change in their living conditions. The negative rating of the government's economic performance by our interviewees reflected the abysmal impact of LEAP on their livelihoods. For instance, seventeen interviewees said their living conditions had witnessed a positive change, but forty-eight said theirs had seen a decline. Of the respondents who indicated a lack of progress in their livelihoods, thirty-eight had received cash under LEAP.

The picture of poverty painted by the survey reports and opinions from our interviewees has its antecedents partly in the economic reforms pursued in the 1990s. The rapid sale of state-owned enterprises by Rawlings's National Democratic Congress triggered mass unemployment because the unbridled policy of privatization led to the layoff of unskilled state employees, yet the private sector, which was expected to spearhead socioeconomic development, failed to bring about the needed transformation. Mass retrenchments of public sector workers and freezes on employment threw many families into poverty. To stimulate production, the government contracted loans to finance imports of necessary inputs, such as machinery, fertilizer, and petroleum. Ghana's cumulative debt portfolio, which rose to a high level in 1998, was equivalent to almost 63 percent of its Gross National Product. Thus, by 2001, uncontrolled borrowing had put Ghana among the world's highly indebted family of nations. As a result, in 2002, Ghana opted for debt relief under the Heavily Indebted Poor Country program. The immediate benefits from debt cancellation by international financial institutions and bilateral donors were a drastic reduction in Ghana's debt stock, from 118.8 percent of the national income in 2003 to 41.9 per cent at the end of 2005. Despite this, in 2006, the national debt began rising again, reaching 49.8 percent of national income at the close of 2007 and 52 percent at the end of 2008. Besides, the Heavily Indebted Poor Country program triggered the implementation of several antipoverty-policy priorities, including tighter monetary and fiscal policies, accelerated privatization, a further freeze on public-sector employment, and a public wage cut, with dire consequences for the poor (Centre for Policy Analysis 2010; Dapatem 2011; Institute of Statistical, Social, and Economic Research 2009).

Notwithstanding the debilitating conditions facing Ghanaians, the poor are optimistic about their future economic prospects and living conditions. Large majorities believe that macroeconomic conditions and their personal living conditions will be better or much better in the years ahead.[33] The surge in optimism could have been influenced partly, or even largely, by the discovery of oil in commercial quantities in Ghana. In the context of a more credible regulatory framework on the uses of oil money, a contrast to what Nigeria designed for its oil industry and has experienced over the years, more money could be channeled to finance LEAP, which eventually may roll poverty into oblivion.

Conclusion: The Way Forward

Poverty is endemic in Ghana, and only a well thought-out strategy can entirely uproot it, or merely reduce it. The substantially higher levels of poverty, particularly in rural areas, where food, shelter, clothing, potable water, and other necessities of life are lacking, require stakeholders' intervention. This paper has demonstrated that the LEAP strategy failed to lift the poor from the poverty baseline, suggesting that there is the need to shift emphasis on poverty alleviation from the single-targeted approach to a multifaceted one.

Attention has been drawn to the relationship between diseases and poverty. There is a shared view that health problems are pivotal events, which can send families into financial desperation. A majority of interviewees rightly noted, "We stayed away from hospitals because we could not afford the expenditure on hospital attendance due to our low income levels."[34] Therefore, a social-intervention scheme that considers the health care needs of low-income people may have a far-reaching impact on poverty. The global trend is in the direction of health insurance, yet in Ghana, as in Nigeria, Sierra Leone, and Liberia, the proportion of the population demarcated as poor does not have access to health insurance. While this may be a global problem, the situation in Africa, and Ghana in particular, is alarming. To be sure, 41 percent of Michigan adults lacked health insurance in 2007 (Kaiser Family Foundation 2007). However, the good news in Ghana is that in 2009, the country started commercial production of crude oil. It may be a good idea for policymakers in Ghana to channel 1 percent of the oil revenue to finance a health-insurance plan for the poor. Ghana may follow Norway, which resorts to public financing of health insurance within a decentralized system. In Ghana, block grants from the central government devolved to the district assemblies may be directed to finance community health insurance.

Political scientists believe that good governance in the form of policies that promote human dignity, self-actualization, and property rights, as well as those that restrain public corruption, are fundamental to poverty alleviation. In African countries where years of bad governance virtually legitimized rent-seeking behavior among the politicians and bureaucrats, many of the resources budgeted for social services for controlling poverty got lost through corruption. However, in an environment where the people are empowered to monitor and check the performance of their representatives, corruption would have little chance of succeeding. Indeed, popular vigilance over leaders would ensure that scarce resources are efficiently utilized in productive areas to bring relief to the poor. In democracies such as the United States, politicians have incentives to respond to the needs and demands of poor citizens. The favorable political environment guarantees civil-society activism to the extent that think tanks and not-for-profit organizations can influence public policy in favor of vulnerable groups and the poor. Similarly, poverty issues and the plight of the poor can preoccupy the core business and advocacy of the civil-society organizations that have burgeoned in Ghana since 1992. A more aggressive stance by these groups toward poverty alleviation and its related issues, such as child labor, gender stereotyping, and discrimination, may receive political intervention and ultimately stimulate policy changes in favor of the poor and vulnerable.

There is some evidence that primary and lower secondary education can help reduce poverty because it increases the productivity of the poor by equipping them with skills relevant for fully participating in the economy and politics. Many studies have demonstrated that better-educated women contribute to the welfare of the next generation in many ways, including reducing infant and child mortality and improving children's nutrition (Birdsall and Sabot 1991:17; Hill and King 1995; Klasen 1999; Smith and Haddad 2000). Indeed, "Education for girls is the single most effective strategy for tackling poverty since it not only enhances their own earning capacity, but exerts positive effects on child morbidity and mortality, nutrition, and the schooling of subsequent generations" (World Bank 2003:7). Therefore, the pursuit of programs geared toward mass education, including free compulsory, universal, basic, and secondary educational policies, could have a decisive effect on poverty reduction in Ghana.

Admittedly, in the globalized world, education is directly linked to empowerment and employment, and it is the only battle against illiteracy, ignorance, disease, and squalor. To this end, increased literacy rates through programs that instigate mass education can help alleviate poverty. Donors and nongovernmental organizations alike have recognized that investing more in girls' education can contribute significantly to reducing poverty. Achieving universal primary education is contingent on freeing children from labor to allow them time to attend school, ending discrimination against girls, and stigmatizing HIV and the physically challenged. This logic underscores several international instruments, such as the ILO's 1973 Minimum Age Convention 138, which stipulates that developing countries must aggressively pursue compulsory education until children reach the official working age.

A World Bank (2001) study has observed that growth alone will not bring about poverty reduction. Instead, policies that focus on addressing gender disparities can have far-reaching consequences on poverty reduction, particularly in Ghana, where prevailing cultural practices limit women's access to resources and ability to generate income and affect their power to influence resource allocation, spousal property, and investment decisions in the home. To this end, policymakers may direct their attention to gender equality and other areas where intervention can produce a large social benefit. Therefore, measures that directly reduce women's household costs, combined with affirmative-action employment programs and a strengthening of women's political voices, could have long-term effects on poverty reduction.

The growing body of literature on gender has established links between more secure property rights, whether over land or housing, and increased investment. It is envisaged that greater gender equality under the law will boost growth by increasing women's productivity (Goldstein and Udry 2005). Therefore, patriarchal ideology and gender biases that have systematically suppressed women's rights in rural communities in Ghana can be overcome by policies that guarantee women's access to, and control of, resources and their inclusion in making decisions (Skalli 2001). To this end, an institutional environment should be provided through policy measures that reform family laws and land rights and outlaw domestic violence against women and girls. It may be politically expedient for governments to initiate programs to ease women's access to microcredit, provide economic or infrastructural support to female-headed households, and enhance women's vocational skills. Such initiatives may encourage lower fertility and boost women's labor-force participation. Some have echoed these prescriptions vividly:

> Economic progression and improvements in the quality of life for all people is [*sic*] more rapidly achieved where women's status is higher. This is not simply a focus on a single individual, but because of women's communal role, positive effects will be seen in the family, home, environment, children, elderly[,] and whole communities and nations. (Finne 2001:9)

NOTES

1. In Afrobarometer surveys, the sample is stratified by key social characteristics in the population, such as region or province and residential locality (urban or rural). A random sample is then made, with probability proportionate to population size. Respondents are chosen through four stages of sampling design, including stratifying and randomly selecting primary sampling units, sampling start-points, choosing households, and randomly selecting individual respondents. Only interviewers who hold a bachelor's degree in social science and have undergone training are used for data collection (http://www.afrobarometer.org). In this study, part of the analysis depends on the 2005 and 2008 Afrobarometer survey data on Ghana.
2. The Ghana Statistical Service Demographic and Health Survey employs representative probability samples reflecting the ten regional divisions, as well as urban and rural configurations. It utilizes a two-stage sample design: the first involves the selection of sample points or clusters from an updated master-sampling frame using systematic sampling with probability proportional to size. A complete household-listing operation is conducted in the selected clusters to provide a sampling frame for the second-stage selection of households, involving the systematic sampling of a limited number of households listed in each cluster. A household selected becomes eligible for interview with a household questionnaire (Ghana Statistical Service 2008a, 2008b).
3. The Director of Finance at the Ministry of Employment and Social Welfare (MOESW) explained that a major objective of LEAP was to develop the local economy.
4. Enoch Osei, interview by author, Accra, Ghana, 2 August 2011.
5. According to the Director of Finance at MOESW, the reason for choosing the Ghana Post instead of the banks was to avoid the bureaucracy associated with banking in the country.
6. Director of Finance, interview by author, Department of Social Welfare, MOESW, Accra, 2 August 2011.
7. The Director of Administration at MOESW, Accra, indicated that the program hoped to cover a large proportion of the households identified as poor by the Ghana Statistical Service.
8. Director of Finance, interview by author, Department of Social Welfare, MOESW, Accra, 14 August 2011.
9. Director of Finance, interview by author, Department of Social Welfare, Accra, MOESW, 2 August 2011.

10. Before LEAP, each woman could sell a small quantity of fish in a small pan, but after investing the money received from LEAP, they sold fish in big baskets. They attributed the expansion of their fishing business to the financial assistance obtained through LEAP.
11. John Acquah and Isaac Adu agreed with the Director of Finance of the MOESW that LEAP had transformed the livelihoods of some of the rural poor.
12. Ibrahim Anantogma and Isah Seidu said it was mandatory for beneficiary households to register with the National Health Insurance to qualify to receive cash through LEAP.
13. The Director of Finance, John Acquah, and Isaac Adu of the MOESW noted that LEAP had reversed the trend in the infant and maternal mortality rate.
14. Robert Quainoo, the former chief executive of Mfanteman Municipality, indicated that LEAP had lifted the poor from their poor health to a level where they enjoyed good health.
15. Fourteen of the beneficiaries were highly impressed with the performance of the government, noting that the implementation of LEAP demonstrated the government's commitment to fighting poverty.
16. Of the twenty households in the Mfanteman and Tamale districts, only three claimed that they were surviving on the monthly stipends. This was possible because the size of their families averaged two.
17. Isaac Brako and Victoria Aidoo, interview by author, University of Winneba, Winneba, 4 August 2011.
18. Agya Kofi Taylor and Yaw Akon, interview by author, Mfanteman District, Kormantzi, 6 August 2011.
19. These assembly members said they had long advocated for a program that would lift the poor in their fishing communities out of extreme poverty.
20. John Acquah and Isaac Adu, interview by author, Department of Social Welfare, Accra, 12 August 2011.
21. These officials criticized LEAP for not focusing on building the productive capacities of the poor. They held that capacity building was the only route for the poor out of poverty.
22. He criticized LEAP on the grounds that a majority of the vulnerable groups had not benefited from the cash transfer.
23. John Acquah, of the Department of Social Welfare, agreed with Ohene Konadu that frequent delays in payments to the poor reflected a lack of funds.
24. Isaac Adu, of the Department of Social Welfare, and Robert Quainoo, a former DCE of the Mfanteman Municipality, attributed the lack of funds to the global financial crisis that hit Ghana in 2009.
25. Agatha Donkor, Mary Nkansah, and Diana Alhassan agreed with the view that women's poverty increased at the onset of the global financial crisis.
26. Thomas Duvenu, interview by author, University of Development Studies, Tamale, 17 August 2011.
27. Seventeen women from the two districts in the northern region disclosed that their husbands owned the farmlands.
28. Eight of the male respondents explained the traditional rights to land titles in the northern region.
29. Ohene Konadu gave a detailed account of the cultural practices of the Gonjas and Dagombas in the northern region.
30. According to Oklay, civil-society organizations in Ghana had hoped that gender equality would capture policymakers' attention.

31. Abraham Nyarko, of Abantu for Development, shared the same with Ohene Konadu.
32. Views shared by ten official interviewees.
33. All but three of the sixty respondents were extremely optimistic about their future living conditions.
34. Of the fifty respondents who were beneficiaries of LEAP, thirty-five said they could not afford to visit hospitals. Although the National Health Insurance was to make healthcare free for the poor, minor expenditures were not covered by the insurance plan.

ACKNOWLEDGMENT

I am grateful to the Centre for Democratic Development, Ghana, for giving me permission to use the Afrobarometer survey data.

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