



Eradicating extreme poverty in Africa through productive inclusion: A comparative assessment of two social protection programmes in Ghana

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Seth Kwakye Amofa

University of Ghana Business School, Ghana

Godfred Matthew Yaw Owusu 

University of Ghana Business School, Ghana

Justice Nyigmah Bawole

University of Ghana Business School, Ghana

Moses Atta

University of Ghana Business School, Ghana

Abstract

Ghana has experimented with two social protection programmes: the Livelihood Empowerment Against Poverty (LEAP) programme, and the Japan Social Development Fund (JSDF) pilot project aimed at reducing extreme poverty and enhancing the standard of living of beneficiaries. This study comparatively assessed how the LEAP programme and the JSDF-LEAP project have contributed to improving the standard of living of beneficiaries. A sample of 167 respondents, comprising 81 LEAP households, 82 JSDF-LEAP beneficiaries and four District Social Welfare Officers took part in the study. The study findings suggest that cash transfers alone such as the LEAP programme may not yield significant improvement in the standard of living of the extremely

Corresponding author:

Godfred Matthew Yaw Owusu, Department of Accounting, University of Ghana Business School, PO Box LG 78, Legon-Accra, Ghana.

Emails: gmyowusu@gmail.com; gmyowusu@ug.edu.gh

poor without complementary programmes such as the JSDF-LEAP project to address the livelihood and other socio-economic challenges that they encounter. The study recommends a holistic approach to tackling extreme poverty through 'cash plus' programmes.

Points for practitioners

The findings of this study highlight the need for public administration practitioners involved in poverty eradication programmes to pursue a simultaneous design involving the implementation of both cash transfers and productive inclusion programmes as the preferred strategy for improving the standard of living of the extremely poor. Moreover, this research has also revealed that for social protection programmes to be successfully implemented, carefully designed systems and structures must be put in place at the national level, through the regional, district and community levels at the design and implementation phases of such interventions.

Keywords

cash plus programme, extreme poverty, Japan social development fund, LEAP, standard of living

Introduction

In recent years, there has been renewed global attention on extreme poverty owing to the epic proportions that it has assumed, and its biting effects on the livelihoods of households (Fosu, 2017). Currently, the global effort to address extreme poverty has been framed under the new Sustainable Development Goal 1, which aims at ending extreme poverty by 2030 (World Bank, 2017). Ghana has made attempts to address extreme poverty/poverty over the years with several initiatives aimed at providing some safety nets for the poor. In 2007, the National Social Protection Strategy was launched to serve as an umbrella under which all social protection (SP) initiatives in Ghana are placed. Through this strategy, in 2008 the Livelihood Empowerment Against Poverty (LEAP) programme was introduced as the SP flagship programme in Ghana.

The LEAP programme is a conditional cash transfer (CT) that provides bi-monthly cash grants to extremely poor households to help smooth the consumption of beneficiaries to enable them to engage in productive economic activities and invest in the human capital of their children, thereby breaking the intergenerational poverty cycle among the extremely poor in Ghana (LEAP Management Secretariat (LMS), 2018). With an initial coverage of 1654 beneficiaries in 21 districts, the programme now covers over 334,023 households.

The LEAP programme commenced with a financing structure of 10% by the Government of Ghana (GoG) and 90% Donor support. Currently, Donor support has been reduced to 15% whilst the GoG provides of the 85% funding, aiming to provide

100% funding by 2025 (LMS, 2019). The programme has the LMS as its national headquarters under the Ministry of Gender, Children and Social Protection (MoGCSP) and is managed by consultants and civil servants. There are Regional and District Social Welfare offices within the local government system handled by civil servants and community focal persons at the community level.

Since 2008, the programme has received research attention with most studies focusing on the effectiveness of the programme and its capacity to support beneficiaries' exit from extreme poverty (Fosu, 2017). Other scholarly works have looked at the scope, challenges and sustainability of the programme (Aikins et al., 2017), the targeting approach and its effectiveness in reaching the very poor (Agbenyo et al., 2017; Sackey, 2019) and the extent to which the CTs have enhanced the livelihoods of the extremely poor (Agbaam and Dinbabo, 2014). The general narrative in these studies suggests that despite the challenges facing the programme, there has been some improvement in the livelihoods of beneficiaries as a result of the CTs.

Notwithstanding the growth in coverage, the increasing funding support from successive governments of Ghana and the success chalked up so far, CTs alone are insufficient to lift people out of extreme poverty. This argument is rooted in the philosophy that providing livelihood opportunities that will enable individuals to earn additional income is more sustainable than giving them cash grants alone (World Bank, 2018a). It is against this background that in 2015, the Government of Japan through the World Bank offered to support the cash plus initiative with a grant of US\$2.7 million under the Japan Social Development Fund (JSDF). The GoG has since implemented the JSDF pilot project through the Ghana Social Opportunities Project, from which 1235 LEAP households benefited. The project was executed in eight districts in the Upper East Region of Ghana from January 2015 to August 2018.

Beneficiaries of the JSDF-LEAP project must be a member of a LEAP household, self-selected and validated by the District JSDF-LEAP Team and the Community Based Team comprising the Chief's representative, a women's representative and a community opinion leader, all validated by eligible persons of the community. Only one person from a LEAP household can benefit from the JSDF-LEAP project. Before the commencement of the project, feasibility and viability analyses were undertaken by the District Assembly JSDF-LEAP Team to identify potentially viable, culturally acceptable and profitable business activities that beneficiaries could venture into to gain adequate and regular returns that would sustainably improve their livelihoods. Eventually, the project focused on financing life skills and micro-enterprise training for the beneficiaries in Basket and Hat Weaving, Rice Parboiling, Guinea Fowl Rearing, Soap Making, Rope Making, Dry Season Farming, Shea Butter Extraction, Sheep/Goat Rearing, Pig Rearing, Groundnut Oil Extraction, Dawadawa Processing and Malt Processing. Upon completion of the training in all of the required modules and the formulation of a business plan, beneficiaries were provided with a start-up cash grant (a maximum of US\$200 in cedi equivalents) to set up their micro-enterprises. To ensure the sustainability of these enterprises, a six-month handholding, coaching and mentoring support service was

provided for the beneficiaries. Like the LEAP programme, the JSDF-LEAP project was implemented through the local government structure at the district and community level supervised by the District Assembly JSDF-LEAP Team, district project coordinators and community focal persons.

Given that not all LEAP beneficiaries were included in the JSDF-LEAP project, this study assesses the impact of the two programmes on extreme poverty reduction. In particular, the study ascertains the differences in the two programmes in improving the living standards of beneficiaries while highlighting the challenges of both interventions. The study is very useful not only because it enhances the understanding and appreciation of the effectiveness of these programmes in curbing extreme poverty but also offers policy directions to improve the design and implementation of 'cash plus' programmes for the eradication of extreme poverty in Ghana and other African countries by 2030.

Literature review

The concept of extreme poverty

According to the World Bank (2015), any household living on less than \$1.90 a day or \$715.4 a year (the newly established international poverty line based on the 2011 purchasing power parity) is extremely poor. Despite the usefulness of this approach in evaluating regional and global poverty levels (World Bank, 2018a), it is criticised as narrow, ignoring other aspects of human well-being. Extreme poverty, it is argued, is multidimensional, encompassing deprivations that people go through daily (UNDP, 2019). These deprivations, which go beyond economic factors, include social, political, cultural and even human rights (Sen, 2009; UNDP, 2019). Indeed, the Multidimensional Poverty Index, which broadens the discourse on extreme poverty, has become a useful complementary tool to income-based poverty measurement (UNDP, 2019; World Bank, 2017). These complementarities create better opportunities for extreme poverty to be tackled head on by the international community through the design of robust pro-poor policies that work better for the extremely poor and are easy to implement through coordination and monitoring.

In Ghana, the poverty line has been established at GHC2.17 (\$0.362) a day or GHC792.05 (\$132.01) a year, which is 27.1% of the mean consumption level in 2012/2013 (Ghana Statistical Service (GSS), 2016/2017). The GSS (2012/2013: 12) defines extreme poverty as 'those whose standard of living is insufficient to meet their basic nutritional requirements even if they devoted their entire consumption budget to food'. Extreme poverty and living standards in Ghana are assessed using the multidimensionality perspective (GSS, 2017). This study focused not only on the income perspective of extreme poverty and living standards but also on other important factors including the housing characteristics of beneficiaries, asset ownership, economic/business activities, skills acquisition, education, hunger and access to healthcare. These factors are relevant in understanding extreme poverty and the measurement of standards of living in Ghana, according to the GLSS 7 report.

Theoretical framework: the ‘cash plus’ theory

The study is underpinned by the ‘Cash Plus’ theory. This theory was birthed out of the criticisms and limitations of CTs alone as a poverty alleviation intervention. Despite the positive outcomes of CTs (Agbaam and Dinbabo, 2014), they have been deemed a piece-meal approach to tackling extreme poverty (Devereux and Sabates-Wheeler, 2004; Roelen et al., 2017). Reducing extreme poverty should involve not only empowering the poor but also creating the necessary conditions to transform their desires into tangible outcomes (Shah, 2015). Complementing CTs with additional support programmes may be more effective and sustainable in realising the desired impacts of poverty reduction intervention than relying only on CTs (Devereux and Sabates-Wheeler, 2004). Cash alone may not transform the livelihoods of the poor since they are mostly unskilled and unable to take advantage of opportunities (Shah, 2015). Devereux and Sabates-Wheeler (2004) argued that cash alone may not address issues of structural inequalities and barriers of inclusion for the extreme poor/poor to access services such as quality healthcare, schools and other services. ‘Cash plus’ programmes are gaining significant traction globally as far as extreme poverty reduction is concerned.

The ‘cash plus’ theory is relevant for this study because LEAP is a conditional CT programme that links beneficiary households to other complementary services such as the National Health Insurance Scheme (NHIS) to access free healthcare. The JSDF-LEAP intervention is a cash plus or productive and financial inclusion project that complements the LEAP programme to enable beneficiaries to engage in productive economic activities to earn additional income to enhance their livelihoods.

Empirical studies on the impact of the LEAP programme in Ghana

Extant studies on the LEAP programme have examined its effectiveness and impact on beneficiaries (Bawelle, 2016), the scope and challenges of the programme (Aikins et al., 2017) and the targeting approach and its effectiveness (Agbenyo et al., 2017; Sackey, 2019). Other works have looked at the effect of the programme on household productive capacity and resilience, spillover effects on local economy, school enrolment and attendance, mental health and life satisfaction, and intimate partner violence (University of North Carolina & Institute of Statistical Social and Economic Research (ISSER), 2016). The common narrative has been some improvement in the livelihoods of beneficiaries as a result of the CTs. Owusu-Addo (2016) found that through the provision of CTs, the programme has contributed to improving child nutrition, education, healthcare utilisation, social transformation, and the emotional health and well-being of beneficiaries. Other studies (Alatinga et al., 2019; North Carolina and ISSER, 2016) also associate the LEAP with improved access to healthcare, improved food security and diet, and improved schooling and retention of children from beneficiary households.

However, Handa et al. (2014, 2016) did not find any significant impact of the programme on the consumption and savings behaviour of the beneficiaries owing to the small size of the cash grant. Some studies have reported weaknesses of the programme,

most of which derive from the implementation and targeting architecture (Peprah et al., 2017; Sulemana et al., 2018).

Methodology

Study design and approach

The study adopted a mixed method approach to assess how the LEAP programme and JSDF-LEAP project have contributed to improving the standard of living of the beneficiaries. This method was adopted to give a comprehensive account of the contribution of the two programmes on the standard of living of the beneficiaries, and to leverage the inherent strengths of both qualitative and quantitative methods to enable the triangulation and validation of gathered data.

Study context

The study was undertaken in the Upper East Region of Ghana involving four districts, namely Bawku West, Talensi, Bongo and Builsa South. These districts were selected because they had both LEAP and JSDF-LEAP beneficiary households. Whilst the LEAP programme has a national coverage, the JSDF-LEAP project was implemented in only eight districts in the Upper East Region.

Data and data collection procedures

The study used both qualitative and quantitative data for analysis. Qualitative data was obtained through face-to-face interviews conducted with four District Social Welfare Officers (DSWOs) from the four districts who played key roles in the implementation of the two programmes at the district level.

A structured questionnaire was used to collect quantitative data from the beneficiaries. Questionnaires were administered to respondents at their homes after receiving ethical clearance from the LMS. For respondents who could not read, the questionnaires were administered by the researchers through face-to-face interactions. The questions were translated into a local dialect by an interpreter for the respondents to choose the appropriate responses. Field notes were taken based on observations, especially in relation to the housing characteristics of the beneficiaries.

A total of 81 LEAP and 82 JSDF-LEAP beneficiaries from the four districts were sampled for the study. Participants' consent and approval were sought before participating in the study, having assured them of confidentiality and anonymity.

Profile of beneficiary households. Table 1 presents details of the demographic characteristics of the beneficiaries who participated in the study (see the Supplemental material section). In terms of educational level, 32% of the LEAP beneficiaries had secondary education as the highest educational level attained by a member of the household, 26% of households had junior secondary school/middle school as their highest level of education while 24%

of the participants indicated the highest level of education attained in their household to be primary education. Eight respondents (10%) had some household members with a tertiary education qualification. A similar trend was observed for the JSDF-LEAP beneficiaries. Considering family size, most of the households (68%) had between six and 10 members, 19% had more than 10 but less than 20 members while the remaining households had between one and five members. For the JSDF-LEAP beneficiaries, 77% of the beneficiaries had between 6 and 10 household members, 13% had more than 10 members while 10% had between one and five members in the household. Thus, most of the LEAP and JSDF-LEAP beneficiaries had more than five members in their households. The foregoing suggests that household heads have a lot of financial responsibility considering the high number of dependents.

Data analysis

The qualitative data collected were carefully transcribed and emerging issues were grouped and categorised into relevant themes. To ensure reliability, two coders were used for the four interview transcripts. The use of multiple coders enhanced agreement on emerging themes and the credibility of the interpretation of these themes. Direct quotes from transcribed data were presented verbatim to corroborate the quantitative analysis. In addition, the quantitative data generated from the questionnaires administered were coded and processed using the Statistical Package for Social Sciences software version 21. Quantitative data were analysed using descriptive statistics and tests of differences to assess the relative impact of the two projects on the standard of living of beneficiaries.

Discussion of results

Housing characteristics of beneficiaries of the LEAP and JSDF-LEAP interventions

The analysis shown in Table 2 suggests that the number of rooms for beneficiary households increased after both interventions. Concerning toilet facilities, most of the LEAP beneficiaries (57%) as well as JSDF-LEAP beneficiaries (55%) had no toilet facilities in their houses despite the intervention. Again, neither the LEAP alone nor the JSDF-LEAP project had significantly improved the sources of lighting in beneficiary households. The majority of the beneficiaries on both programmes still relied on flashlights as the main source of lighting in the households after the intervention. Close to 90% of beneficiaries relied on flashlights, kerosene lamps, candles and firewood while only 10% had access to electricity after the intervention. It was evident that after the JSDF-LEAP intervention, most of the beneficiaries still relied on cheaper lighting sources such as flashlights, candles and firewood, with only 26% of households relying on electricity. Lastly, it is also observed from the analysis that both programmes had not improved the quality of drinking water for the beneficiary households. Most of the LEAP (88%) and JSDF-LEAP beneficiaries (89%) continued to rely on untreated

water from free sources such as boreholes, wells, protected wells, spring, rivers and dugouts/ponds/lakes.

The type of materials used in constructing beneficiaries' houses was also used to ascertain improvements in their living standards. From Table 3, both programmes had not greatly improved the construction materials used for the building of the houses of the beneficiaries. The beneficiaries of both programmes continued to use mud as the main construction material for their outer walls. However, comparatively more beneficiaries of the JSDF-LEAP had changed the outer walls of their houses from mud to cement after the intervention. Indeed, the number of JSDF-LEAP beneficiaries that had changed the materials used for the outer walls of their houses increased from four households to 27 households after the intervention. Similarly, while most beneficiaries employed palm leaves, wood, mud, slate and asbestos to roof their houses before the intervention, the results demonstrate that most of the households (58% for LEAP and 72% for JSDF-LEAP) were now using metal sheets, which are comparably more expensive than the other materials. Comparatively, more households under the JSDF-LEAP intervention used metal sheets for roofing their houses after the intervention as compared with the LEAP households.

On the construction materials used for the floor of the houses of beneficiaries, the study results revealed that before the intervention, 46% of LEAP households and 42% of JSDF-LEAP households had floors made from cement or concrete. After the intervention, only about 14% of LEAP and 10% of JSDF-LEAP beneficiaries had been able to change the floor materials of their houses to cement. This implies that both interventions had not greatly improved the materials used for the floors of the houses of the beneficiaries.

Asset ownership of beneficiaries

A key metric for measuring wealth in the location of the beneficiaries (the upper east region of Ghana) is the number of animals such as cattle, sheep, goats, poultry (especially guinea fowl) and pigs that a household possesses. By means of a paired sample test, we investigated the differences between the numbers of animals owned by households before and after the two interventions and results are presented in Table 4.

Animal ownership. The mean difference of the number of cattle owned before and after the LEAP intervention is -0.12 (p -value of 0.09), indicating an increase in the number of cattle owned after the intervention. Similar results (mean = -0.12 , p -value of 0.04) were recorded for the JSDF-LEAP beneficiaries. The number of sheep owned by both LEAP and JSDF-LEAP beneficiaries also increased after the intervention with mean differences of -0.49 for LEAP and -1.0 for JSDF-LEAP households. However, the rate of increase was higher among JSDF-LEAP beneficiaries as compared with the LEAP beneficiaries. As shown in Table 4, there was a significant increase in the number of animals (cattle, sheep, goats, pigs and poultry/guinea fowl) owned by the beneficiaries on both programmes after the interventions. However, the JSDF-LEAP beneficiaries recorded a

more significant increase in the numbers of these animals than beneficiaries on the LEAP programme.

Ownership of agricultural and other essential equipment. Agriculture is one of the major economic activities in the Upper East Region of Ghana, and the kind of equipment owned by a farmer is critical to the success of the farming activity and wealth creation. The study assessed the impact of the intervention on the acquisition of agricultural equipment and other essential equipment of the beneficiaries. From Table 5, most of the LEAP beneficiaries (62%) had other agricultural equipment (such as cutlass, hoes, etc.) before the LEAP intervention, 31% had no agricultural equipment whilst 7% owned animal-drawn equipment. After the intervention, the results show that most of the respondents (61%) still relied on other equipment such as cutlasses and hoes, 20% had no equipment, 19% owned animal-drawn equipment and only one beneficiary owned a plough. With regards to the JSDF-LEAP beneficiaries, most of them (50%) had no agricultural equipment before the intervention and only one household owned animal-drawn equipment and a spraying machine. After the intervention, the evidence shows that there had been an improvement since all beneficiaries now owned various forms of agricultural equipment: 66% owned other equipment, 22% owned animal-drawn equipment, 10% owned a trailer/cart and 2.4% owned a spraying machine.

Again, before the LEAP, 42% of beneficiaries had no essential equipment, 31% owned bicycles, 22% owned mobile phones, 2.5% owned a motorcycle and 2.5% had fans. However, after the LEAP intervention, most of the beneficiaries (43%) owned mobile phones, 36% owned bicycles and 5% of the respondents owned motorcycles and fans, whilst 9% still had no essential equipment. For the JSDF-LEAP beneficiaries, most of them (42%) had no essential equipment before the intervention but this reduced to 12% after the intervention, while the number of beneficiaries who owned bicycles increased from 28 to 43% after the programme. A similar trend was observed for the other essentials (mobile phones and motorcycles) after the intervention. The foregoing results reveal that both interventions had improved the ability of beneficiaries to own agricultural equipment and other essential equipment. However, the JSDF-LEAP intervention had contributed more in terms of ownership of agricultural equipment by beneficiary households than the LEAP with all beneficiaries owning some form of agricultural equipment.

Economic/business activities of the LEAP and the JSDF-LEAP beneficiaries

As shown in Table 6, a greater number of the LEAP beneficiaries (54%) were involved in farming whilst 14% were not engaged in any economic activity. The remaining beneficiaries were involved in other forms of business activities such as trading (12%), shea butter production (6%), animal rearing (5%), malt processing (3%), rice parboiling (1%) and other forms of business (5%). The majority of the beneficiaries (78%), however, did not start their business activities through the LEAP support. The few

beneficiaries (22%) who did were engaged in farming, table-top trading and shea butter production. The JSDF-LEAP programme had greatly contributed to beneficiaries engaging in various economic or business activities with 82% of households starting their business activities through the intervention. Most of the beneficiaries were engaged in farming (45%), 13% were involved shea butter production and other forms of business activities, 10% were engaged in animal rearing, 9% were engaged in malt processing, 6% were into rice parboiling and the remaining 4% representing were not engaged in any business activity. The DSWOs also indicated that the LEAP and JSDF-LEAP interventions had brought much improvement in the rural agricultural activities of beneficiaries. They highlighted that as a result of the start-up grant, beneficiaries were able to acquire some farming inputs, which increased their yield. This is the account of a DSWO from Bongo District:

I know a beneficiary of the JSDF-LEAP intervention who before the support had half a hectare of land cultivated through household labour and harvested 2–3 bags of maize. However, after benefitting from the intervention, he was able to pay for tractor services of five hectares of land, procure seeds, weedicides and pay the farm workers. He harvested about 26 bags of maize last year. He kept 5 bags for his family and sold the rest to further expand his farm this year.

It can be concluded that the start-up grant from the JSDF-LEAP had helped improve agricultural activities of beneficiaries, which corroborates results by Miller et al. (2011) from a similar intervention in Malawi. This finding in part can be attributed to the training component of the JSDF-LEAP intervention that helps beneficiaries to acquire improved farming practices and better application of chemicals to enhance and expand their economic activity. Again, the vocational and business management skills acquisition and development under the JSDF-LEAP enabled beneficiaries to start their own businesses with the start-up cash grant provided. As shown in Table 6, JSDF-LEAP beneficiaries' data show that about 70.7% responded that they had gained some vocational and business management skills, unlike the LEAP programme, which had 92.6% of beneficiaries not having gained any skill set since they had started receiving the LEAP cash grant. This suggests that the LEAP programme has not enhanced skills acquisition of beneficiaries as compared with the JSDF-LEAP project. This is not surprising because the LEAP cash grant is meant to help beneficiaries smooth their consumption compared with the JSDF-LEAP, which has a skills development component that provides life skills, micro-enterprise training and coaching to beneficiaries (World Bank, 2018b).

Income and savings of the LEAP and the JSDF-LEAP beneficiaries

The assessment also focused on sources of income of the respondents and ascertained whether both interventions had contributed to improving the income and savings culture of the beneficiaries. As the results show, 58% of LEAP beneficiaries earned an

average monthly income of 10–49 cedis (less than \$10), as close to 73% did not earn any extra income apart from the cash received from the LEAP programme. In contrast, a good number of the JSDF-LEAP beneficiaries (44%) earned between 50 and 99 cedis a month (\$10–20) while 68% were unable to gain additional income from other sources. Relating the level of income to the extreme poverty line of GHC2.17 (\$0.362) a day, only 28% of the LEAP beneficiaries as compared with 60% of the JSDF-LEAP beneficiaries earned income above the extreme poverty line. Thus, most of the JSDF-LEAP beneficiaries were above the extreme poverty bracket, an indication that the programme is impacting positively on the living standards of the beneficiaries. This is expected given that more of the JSDF-LEAP beneficiaries are able to generate additional income from other activities linked with the skills they acquired from the training programmes.

In terms of savings, all of the households but one of the JSDF-LEAP beneficiaries indicated that they were able to save out of their present income with 90% of them being part of village savings and loans programmes (VSLA). In contrast, 54% of LEAP beneficiaries indicated that they could save out of their present income while 51% had signed onto the VSLA scheme. The significant difference between the LEAP and the JSDF-LEAP project in part has been attributed to the micro-enterprise skills training and start-up capital as well as the financial literacy training given to the JSDF-LEAP beneficiaries. The complementary programme of training on micro-enterprise and business management skills in addition to the start-up cash grant scheme has been shown to enhance the savings and investment culture of beneficiaries. This is the account of a DSWO at Talensi:

As part of the JSDF-LEAP intervention we educate the beneficiaries to try and save part of their income for reinvestments. So some of them are able to save and reinvest in their businesses such as rearing of poultry, sheep and goats, which they couldn't when the intervention was not available to them. The start-up grant has really helped in savings and investment for the beneficiaries.

Access to healthcare by the LEAP and JSDF-LEAP beneficiaries

The study assessed the impact of the two programmes on access to health insurance cover. As shown in Figure 1, 65% of LEAP beneficiaries indicated that between 6 and 10 household members had been registered with the NHIS and 17% households had one to five members with valid health insurance cards whilst 16% had more than 10 members with active national health insurance cards. For JSDF-LEAP beneficiaries, 74% of households had between six and 10 members with valid health insurance cards, 13% had one to five members of their households with active health insurance cards and 12% responded as having more than 10 members with valid cards. This implies that both interventions had improved access to healthcare for beneficiaries.

The LEAP allows beneficiaries to be automatically enrolled onto the NHIS without paying for registration fees and renewal charges. As a result, members of beneficiary households can access healthcare in the various health facilities. This finding is consistent with the evidence provided by other extant studies (Owusu-Addo, 2016; Roelen et al.,

2017) that concluded that the LEAP had helped improve the frequency of beneficiaries utilising healthcare facilities.

Education and reduction of hunger among LEAP and JSDF-LEAP beneficiaries

Our analysis also suggests the two interventions have improved the school enrolment of children in beneficiary households, particularly among JSDF-LEAP beneficiaries. As illustrated by Figure 2, about 98% of LEAP beneficiaries have their children of school-going age enrolled in schools, while all children in the JSDF-LEAP households attend school. The DWSOs revealed that the LEAP and the JSDF-LEAP interventions have

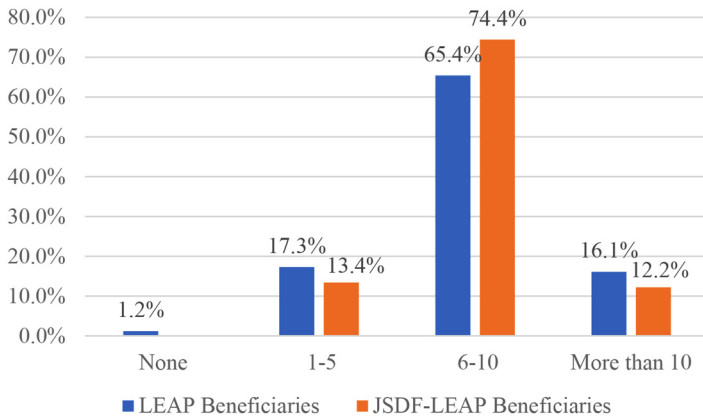


Figure 1. Household members with a valid national health insurance card.

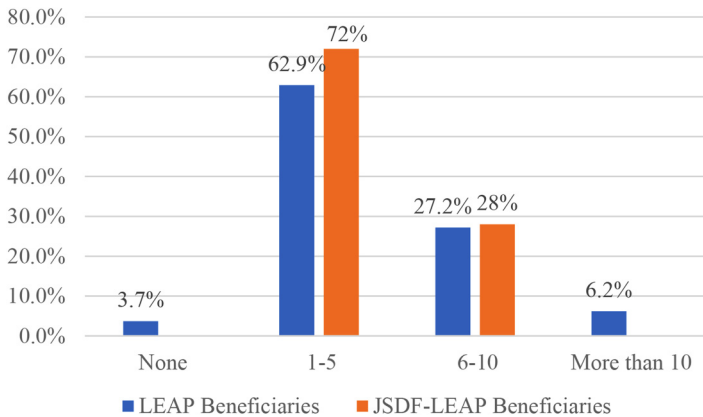


Figure 2. Number of children in school.

contributed significantly to improving the enrolment, attendance and retention of children of school-going age from these households, with JSDF-LEAP beneficiaries having more children in school. They indicated that an important condition for the LEAP beneficiaries is that adults in these households must ensure that the children of school-going age attend school. Similarly, the training, coaching and capacity development for JSDF-LEAP beneficiaries is believed to have enhanced the awareness level of the beneficiaries on the importance of education in breaking the intergenerational poverty cycle. A DSWO from Bawku West District had this to say:

The start-up grants from the JSDF-LEAP have helped most of the beneficiaries to take care of their children's education. As a result, most of the children are in school. They are able to buy their books, uniforms, and pay other school expenses. The expectation is that the children will get good jobs after school and take care of the parents.

This view is consistent with findings from Handa et al. (2014), Owusu-Addo (2016) and García and Saavedra (2017), who highlighted the important contribution of cash grants in enhancing access to basic and secondary school education for children from beneficiary households in developing countries. Bastagli et al. (2016), however, identified that whilst CTs enhanced school attendance, they had little effect on learning outcomes. Rath and Wadhwa (2017) also found that girls dropped out of school despite the provision of CTs. It is therefore imperative for CTs to be linked to other services that will promote effective learning outcomes for children of beneficiaries.

The study also identified the reduction in hunger among the beneficiaries, which encouraged the enrolment of children from beneficiary households in schools. DSWOs stated that the LEAP and JSDF-LEAP interventions had helped reduce hunger among beneficiary households as parents now earned additional income through the bi-monthly transfers or the economic activities they engaged in, which give them the capacity to provide food for their children both at home and when going to school.

Challenges of the LEAP intervention

Significant amongst the challenges highlighted by both the LEAP beneficiaries and the DSWOs was the insufficiency of the cash grant. About 95% of the LEAP beneficiaries indicated that the bi-monthly cash grant they received was insufficient to meet their food consumption needs. The DSWOs argued that the inadequacy of the grant amount makes it impossible for the beneficiaries to engage in any productive economic activity to help them exit extreme poverty. Currently, the programme offers a bi-monthly cash grant of GHC64 (\$10.67) to a single member household. This is woefully inadequate, especially if it is related to the extreme poverty line of GHC2.17 (\$0.36) a day in Ghana. Again, the GHC1.20 (\$0.20) per day given to the LEAP beneficiaries was determined in 2015 and has not been adjusted upwards despite inflationary pressures. This has reduced the grant size from 20% of the households' consumption, being international best practice, to below 16.2% (LMS, 2019).

Also, the DSWOs expressed concern over lack of re-assessment of all of the current LEAP beneficiaries to determine whether their standard of living had improved to warrant their exit and pave way for other extremely poor people outside the programme to be enrolled. According to the DSWOs, the pressure from other extremely poor households not yet enrolled is becoming unbearable recognising that, relatively, some of the LEAP beneficiaries are becoming better off than them.

Again, the DSWOs stressed the lack of legislative instruments to protect and determine funding sources for SP interventions in Ghana as a challenge. Successive governments have demonstrated the political will and ensured the expansion, coverage and funding allocation to the LEAP and other SP interventions; however the delay in laying the SP Bill before the Parliament of Ghana exposes these programmes and their beneficiaries to fiat decisions of government.

Challenges of the JSDF-LEAP intervention

Some implementation challenges were identified. First, the lack of in-depth market research on the size, location, pattern and channel to market for the produce/product of the beneficiaries has seriously affected their income and business growth. The DSWOs revealed that they thought that the project had prepared a ready market for them. Unfortunately, it turned out not to be the case. A DSWO from Builsa South recounted:

The JSDF-LEAP intervention enabled beneficiaries to start or expand their business in crop farming, animal rearing, malt processing, and shea butter production but the lack of ready market for their produce/products is affecting their sales, income and passion to grow their business.

Secondly, the District teams headed by the DSWOs supervised the implementation of both the LEAP and the JSDF-LEAP interventions. However, in the case of the JSDF-LEAP intervention, temporal District Project Coordinators were recruited as field officers linking the beneficiaries. This arrangement created unnecessary tension and affected knowledge sharing among District teams. Unfortunately, at the terminal end of the project, the temporal District Project Coordinators were laid off. The critical handholding and coaching support services they provided for beneficiaries to help them manage and grow their micro-enterprises were no longer available. The gap impacted negatively on the businesses of the beneficiaries with some sinking back into the same situation that they were in prior to the introduction of the project.

Again, the placement of the LEAP and the JSDF-LEAP interventions under the MoGCSP and MoLGRD, respectively, impeded effective coordination and successful implementation of these programmes. According to the DSWOs, it took extensive time for MoGCSP to give approval for LMS to release the LEAP beneficiary database to the MoLGRD for onward delivery to the Ghana Social Opportunities Project Secretariat, where the JSDF-LEAP project was located. The chain of command was sometimes conflicting, information flow was a challenge and turf wars were common.

These infractions affected the smooth operations of the district implementation teams working on the two programmes.

Conclusion

The study has demonstrated the importance of ‘cash plus’ programmes in addressing extreme poverty in developing countries such as Ghana. This was evident in the study results, which suggest that the JSDF-LEAP intervention has significantly improved the standard of living of beneficiaries as compared with the LEAP programme in terms of asset ownership and economic/business activities such as agriculture as well as skills acquisition, income, savings, education, reduction in hunger and access to healthcare. However, neither intervention had contributed significantly to improving the housing characteristics of beneficiaries’ in relation to the construction materials used for the outer walls of their houses, lighting and access to safe drinking water. Cash transfers alone, such as the LEAP, may not yield significant improvements in the standard of living of the extremely poor without complementary programmes such as the JSDF-LEAP project to address the livelihood problems and other socio-economic challenges that the poor encounter.

Policy recommendations

Our findings suggest that eradicating extreme poverty using ‘cash plus’ programmes can be more feasible than relying on only CTs. This reaffirms the World Bank implementation completion and results report (2018a, 2018b) which assessed the JSDF implementation as satisfactory with an overall score of 70%. Based on this assessment, it is recommended that the GoG should allocate US\$87.4 million for three years for the LEAP programme (US\$4.9 million for each bi-monthly cash payment, which is carried out six times in a year) as well as assigning concurrently US\$73.5 million for the JSDF-LEAP project for the same number of years (US\$200 per each household of 334,023 LEAP beneficiary households plus a maximum 10% implementation cost). This would enable at least 233,816 (70%) of current LEAP beneficiary households or 1 million individuals to move out of extreme poverty within three years, *ceteris paribus*. It would reduce the number of extremely poor in Ghana from 2.4 million or 558,140 households to 1.4 million or 323,640 households within three years. With this trajectory, Ghana would successfully eradicate extreme poverty among its people by 2030.

Secondly, we recommend that SP programmes such as the LEAP and the JSDF-LEAP interventions must always be protected by law with statutory funding sources clearly defined and implementation structures well laid out to protect the programmes, officials managing such interventions and the beneficiaries from political influences and manipulations, so that the purposes of these programmes can be fully realised.

Thirdly, rolling out two complementary SP interventions such as the LEAP programme and the JSDF-LEAP project through two government ministries can easily trigger non-cooperation and turf wars. Such complementary programmes must be

placed under one Ministry to ensure easy coordination, promote effective information sharing and avoid turf wars for the benefits of the beneficiaries.

Also, as part of the project design such as the JSDF-LEAP, it is recommended that broader and in-depth market research be undertaken to determine the size, location and channels to market, to guide the selection of micro-enterprises and product ranges that beneficiaries can choose from prior to the implementation of 'cash plus' projects.

Again, micro-enterprise training and coaching for beneficiaries should not terminate when the 'cash plus' projects terminally close. Structures must be instituted to retain and adequately resource project coordinators to continually support the beneficiaries. It may take over three years to groom micro-enterprise owners operating in remote corners of Africa to adapt to competitive market environments and survive.

Cash transfers constitute the foundation of 'cash plus' programmes and for such a structure to work, the grant should constantly be adjusted upwards to at least 20% of the daily consumption level of the households in line with international best practices. An introduction of inflation mitigation variable into the formula used for the calculation of the grant will prevent the depreciation of the amount paid to the beneficiaries.

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ORCID iD

Godfred Matthew Yaw Owusu  <https://orcid.org/0000-0003-3495-434X>

Supplemental material

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Mr Seth Kwakye Amofa is a holder of a BA (Hons) Degree in Economics, an MBA Degree (marketing option), an MA Degree in International Affairs and an MPA Degree. Seth has expertise in leveraging private sector systems, capabilities and clout to promote environmental sustainability, deepen social protection to enhance inclusiveness, reduce poverty and vulnerability, improve business environment for private sector growth, enhance private–public sector collaboration to maximise output, and promote corporate governance and accountability through digitisation.

Godfred Matthew Yaw Owusu (PhD) is an Associate Professor of Accounting and a researcher with the Department of Accounting, University of Ghana Business School. He is an active researcher who specialises in the use of structural equation modelling techniques and panel data analysis in accounting and finance studies. He holds a PhD in Accounting from Putra Business School, Universiti Putra Malaysia, an MPhil in Accounting and a BSc in Administration (Accounting option) from University of Ghana.

Justice Nyigmah Bawole (PhD) is a Professor in the Department for Public Administration and Health Services Management, and Dean of the University of Ghana Business School, Legon. Professor Bawole obtained a PhD in Development Policy and Management from the Global Development Institute University of Manchester. He holds MPhil and BSc Administration (Public Administration Major) degrees from the University of Ghana Business School. His research interests cover public policy, poverty reduction, climate change and sustainability.

Mr Moses Atta holds a BA (Hons) Degree in Political Science and an MPhil Degree in Public Administration. He has in-depth knowledge and analytical skills in both research and policy analysis. His research interests are performance management, public financial management, environmental sustainability, poverty and social protection.