

**EFFECTS OF LIVELIHOOD EMPOWERMENT PROGRAMME
IN REDUCING POVERTY OF BENEFICIARY HOUSEHOLDS IN
YAMA, NORTHERN REGION**

BY

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DECLARATION

I hereby declare that, except for references to other people's works, which have been duly acknowledged, this thesis is the result of my own research work carried out in the Department of Social Work, under the supervision of Dr. Saka Manful and Miss Abena Oforiwa Ampomah.

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DEDICATION

This work is dedicated to the poor, marginalized and excluded from society. The people whose contribution matters so much to the social and economic development of our society yet remain invisible and disempowered.

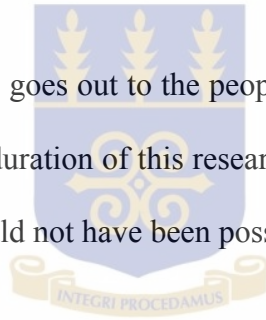


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LIST OF ABBREVIATIONS/ACRONYMS

CLIC	Community LEAP Implementation Committee
DFID	Department for International Development (UK)
DLIC	District LEAP Implementation Committee
DSW	Department of Social Welfare
DSWD	District Social Welfare Director
GLSS	Ghana Living Standards Survey
GSS	Ghana Statistical Service
GPRS II	Growth and Poverty Reduction Strategy II
LEAP	Livelihood Empowerment Against Poverty
LEAP – FEFOC	LEAP for Emergency Food Crises
MMYE	Ministry of Manpower, Youth, and Employment
NSPS	National Social Protection Strategy
PLA	Participatory Learning Approach
UNICEF	United Nations International Children’s Emergency Fund
RBA	Rights Based Approach
NADMO	National Disaster Management Organization

PRSP	Poverty Reduction Strategy Paper
IMF	International Monetary Fund
MDGs	Millennium Development Goals
GOG	Government of Ghana
MDAs	Ministries, Departments and Agencies
OVCs	Orphans/Vulnerable Children
NGO	Non-Governmental Organisation
NDPC	National Development Planning Commission
SAP	Structural Adjustment Programme
PAMSCAD	Programme of Action to Mitigate the Social Cost of Adjustment
SCT	Social Cash Transfers
SPLIT	Social Protection and Livelihood Team

ABSTRACT

Ghana has ratified international conventions and has passed national legislations, which compel government to observe and find practical expression for the civil and political rights as well as the economic, social and cultural rights of its citizens. In accordance with these legal requirements, Ghana has drafted and is implementing a National Social Protection Strategy (NSPS) aimed at protecting its vulnerable population. A major component of this strategy is the Livelihood Empowerment Against Poverty Programme (LEAP). LEAP is a direct cash transfer targeted at the bottom 10% poor of Ghana's population.

This study was conducted in Yama in the West Mamprusi District of the Northern Region with the objective of investigating the effects of LEAP in reducing poverty of beneficiary households and to highlight the opportunities and challenges of the programme. The study is a purely qualitative research. It combined secondary literature and primary data collected through Participatory Learning Approaches.

The results of this study showed that LEAP in Yama does not give the intended benefits to beneficiary households. There was general lack of knowledge of the program by beneficiaries. It was also fraught with operational difficulties including lack of human and financial resources. Findings of the study are intended to contribute to knowledge base of social protection and to bring to bare some of the challenges of LEAP while providing recommendations.

CHAPTER ONE

BACKGROUND TO THE STUDY

1.0 Introduction

Of all the problems in the world, perhaps one of the most important to be ameliorated is poverty. Poverty is the most basic of all social problems (Thomas, 2000). The World Bank in its 1990 World Development Report stated that ‘reducing poverty is one of the fundamental objectives of economic development’. According to United Nations Department of Economic and Social Affairs (UNDESA) inequalities and poverty have long been major concerns within development thinking and there are approximately one hundred and two billion (102 billion) people living in poverty around the world (UNDESA, 2002). This fact is an undeniable ground for urgent attention and action. As a result of this the government of Ghana has formulated a social protection policy addressing different aspects of social and economic development of its vulnerable citizens.

1.1 Social Protection

Social protection is defined by the International Labour Organization (ILO, 2006) as the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner); the provision of health care among others. Depending on

the number of individuals or households that are simultaneously affected, risks are either idiosyncratic (individual) or covariate (aggregate) (World Bank 2000).

Examples of risks occurring at the individual level include those associated with health, such as, disability, old age, and death, or social shocks, such as, crime and domestic violence. Aggregate shocks affecting large populations can include natural disasters (earthquakes, floods), health epidemics (HIV/AIDS), environmental calamities (pollution), and political crisis (coup d'états) among others. The purpose of social protection, according to the United Nations (2009), is to ensure minimum standards of well being among people in dire situations to live a life of dignity, and to enhance human capabilities. Social protection includes responses by the state and society to protect citizens from risks, vulnerabilities and deprivations. This entails measures to secure education and health care, social welfare, livelihood, access to stable income, as well as employment. In effect, social protection measures should be comprehensive but not limited to traditional measures of social security.

The Livelihood Empowerment Against Poverty (LEAP) programme is one of the major components of the social protection strategy of the government of Ghana to ensure such minimum standards of living for the poorest poor within the society. According to the National Social Protection Strategy (NSPS) LEAP is part of the Government of Ghana's vision of creating an all inclusive and socially empowered society through the provision of sustainable mechanisms for the protection of persons

living in situations of extreme poverty and related vulnerability and exclusion (MMYE, 2007). Success stories from other countries including Brazil, Turkey, South Africa and Mexico among others provided the impetus for adopting social grants (also known as cash transfer) schemes as a mechanism for addressing extreme poverty in Ghana. Cash transfers have been proven to contribute immensely to the achievement of the totality of the Millennium Development Goals (MDGs) in these countries (MMYE, 2007).

In Ghana the Livelihood Empowerment Against Poverty (LEAP) programme was initiated in March 2008; it was designed to provide cash transfers to extremely vulnerable households. LEAP built on the experience of a United Nations Children's Fund (UNICEF) supported programme implemented by the Department of Social Welfare (DSW) under the Ministry of Manpower Youth and Employment (MMYE). The programme covered the health insurance costs of Orphaned and Vulnerable Children (OVC) in districts with high HIV/AIDS prevalence rates. In its initial phase, LEAP is continuing to target caregivers of OVC, but has added destitute elderly and persons with severe disabilities (DSW, 2009).

The target groups as stated above have to fulfil certain conditionalities to make them eligible for the grant. The conditionalities for a household to register with LEAP include: that all children of school-going age in a beneficiary household enrol in school, household enrolment in the National Health Insurance Scheme (NHIS), child

immunization, birth registration, and that no child in the household be subjected to “the worst forms of child labour” (MMYE, 2007). The amount that the programme allocates a household every other month depends on the number of individuals who form part of the target groups. Depending on the number of beneficiaries in a household the payment ranges between a minimum of Eight Ghana Cedis (GH¢8) to a maximum of fifteen Ghana Cedis (GH¢15).

In response to the long and enduring cyclical period of drought and the escalating global food prices leading to food crisis in 2008, as well as the floods in Northern Ghana in the same year, the World Bank supported a temporary expansion of the programme in the food-insecure districts across the country, known as ‘Emergency LEAP’. In all, twenty (20) districts benefited from this emergency programme (DSW, 2009). These districts included one each from Greater Accra Region, Ashanti Region, Volta Region and Eastern Region. Also both Western and Upper West Regions had three each, while Upper East and Northern Region had five each. During its period of intervention, approximately eighteen thousand (18,000) beneficiary households and ninety thousand (90,000) individuals in twenty (20) districts benefited from the emergency LEAP programme (DSW, 2009).

The three main objectives of LEAP are as follows:

- i. Reduction of extreme poverty, hunger and starvation among the extreme poor population in Ghana

- ii. Increase access and participation in education of extremely poor OVC aged 15 years and below.
- iii. Empowerment of caregivers to acquire skills and resources that will move them out of extreme poverty and break the inter-generational poverty cycle (DSW, 2009).

The LEAP is therefore intended to assist those living in extreme poverty to overcome the most basic obstacles to the betterment of their lives, by providing periodic cash transfers and encouraging involvement in the country's other social programmes. Obstacles, including lack of inputs for livelihood investments, barriers to educational enrolment, feed insecurity all contribute to trapping the extreme poor in a cycle of poverty from which they cannot escape without government intervention.

The prevailing social protection strategy for which LEAP is a central part follows in the history of similar government interventions in the past. Social protection in Ghana revolved rather inconsistently at different times around the nation's political history catering for the interest of stakeholders at the time, often with the support of international donors (ILO, 1989). Apart from the 1983/4 food crisis which saw a massive influx of food aid, the failures of Structural Adjustment Programs (SAPs); a policy prescription by the World Bank to developing countries to boost their economic development led to the establishment of perhaps Ghana's most recognized social protection scheme; the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD) in 1987/8.

PAMSCAD served as a safety net for those Ghanaians who were adversely affected by SAPs policies of redeployment, free market, and trade liberalization, currency devaluation among others. It was centred primarily on community initiatives, employment generation, education, and assistance to the redeployed and basic needs for vulnerable groups. The programme encountered several difficulties that led to its failure in the provision of effective safety nets for the vulnerable. PAMSCAD was fraught by operational inefficiencies in the areas of programme design and implementation capacity (ILO, 1989).

PAMSCAD was soon to be replaced by the Ghana Vision 2020 in the 1990s. It aimed to “develop a comprehensive, sustainable and cost-effective social support system, especially for the disadvantaged and vulnerable” (Government of Ghana, 1997: 78). Like its predecessor however, poor coordination between the lead institutions, combined with inadequate budgetary allocations, meant that no social support system was actually developed within the planned period.

Through various consultations at international and national levels, the Ministry of Manpower Youth and Employment (MMYE), in 2007, prepared and is implementing a National Social Protection Strategy (NSPS) for the poorest poor in Ghana that aims “to help lift the socially excluded and vulnerable from situations of extreme poverty and to build their capacity to claim their rights and entitlements in order to manage their livelihoods” (MMYE, 2007).

The NSPS is aimed at introducing a social grants scheme in line with the broad social protection objectives of Ghana. It is also being implemented in partial fulfilments to the government's international and national agreements to creating safety nets for addressing extreme poverty for a more concrete actualization of the constitutional principles of social justice and equity (GOG, 1992). This has informed the passing into law of various legislative instruments including the Persons with Disability Act, 2006 (Act 715), Labour Act, 2003 (Act 651), Domestic Violence Act, 2007 (Act 732), Human Trafficking Act, 2005 (Act 694), Children's Act, 1998 (Act 560), Criminal Code Amendment Act, 1998 (Act 554), National Health Insurance Act 2003 (650) Draft Ageing Policy (2003), Juvenile Justice Act 2003 (Act 653) and National HIV/AIDS Policy (2003). These instruments together define a comprehensive regulatory framework for addressing the interests of vulnerable and excluded groups.

According to the Ghana Statistical Service (GSS) Ghana has an estimated eight hundred and eighty thousand (880,000) extremely poor households (GSS, 2007). Though preliminary results from the Ghana Living Standards Survey, Fifth Edition (GLSS 5) indicate that the poverty level, which stood at 39% in GLSS four, has generally declined but the incidence is still high at about 28.5 % (GSS 2007). Similarly, the size of the extremely poor population appears to have decreased from 26% in 1999 but it is still quite high at 18.2% in 2006. Besides these results, very few Ghanaians (about 10% or less) have access to formal social security provisions while

at the same time informal forms of social security, centred on family resources, are waning, due to migration and an increasing trend towards nuclear rather than extended family living. Children, in particular, seem to bear the brunt of poverty in all instances according to the Ministry of Manpower Youth and Employment (MMYE, 2007).

The indicators, the varied incidence and depth of poverty, suggest that the continuation of economic policies of the 1990s is not likely to improve the socio-economic conditions of the poor, especially those in extreme poverty, in the current decade. In its 1995 report, the World Bank observed that despite the positive impact of the Economic Recovery Programme, it will take the average poor Ghanaian no less than 10 years to escape poverty and for the poorest nearly 40 years if specific policies are not in place. If this assertion by the World Bank is anything to go by it means that LEAP (a pilot programme) may be a waste of resource. It also brings into question the readiness of the World Bank and donors to fund it for the next twenty years. The findings of this research will show some of the positive and negative effects of LEAP on its beneficiaries and the community at large.

From the foregoing discussions it is evident that while Ghana has recognized the importance of various social protection programmes, what has been lacking, until recently, is a social policy framework that links the various initiatives and policies into a coherent whole and shows how a family living in extreme poverty can not only

survive, but even escape such poverty. The National Social Protection Strategy appears to fill this vacuum by representing a shift from a piecemeal approach to designing and managing social protection programmes to an integrated and sustainable national framework.

1.2 Statement of Problem

The proportion of Ghanaians described as poor in 2005/06 was 28.5%, falling from 39.5% in 1998/99. The number of people described as extremely poor declined from 26.8% to 18.2% most of whom lived in the rural areas. A new phenomenon emerging from the fifth round of the Ghana Living Standards Survey (GLSS 5) is the increasing numbers of urban poor. Poverty levels in Ghana's most urbanized region, the Greater Accra region, doubled from 5.2 per cent in 1999 to 11.8 percent in 2006 (GLSS 5). Furthermore, for this situation, the most vulnerable groups are women, children and disabled youth (Bartels, 2001 as cited in UNHDR, 2007).

As a result of this alarming situation of poverty, successive governments have made it a priority to pass legislations and implement policies that will help cushion the most vulnerable of the population. Some instruments and legislations passed include: The 1992 Constitution which spells out the rights and responsibilities of citizens and the directive principles of the state to uphold such rights and to meet the basic needs of all, Children's Act 560 (1998) which spells out the rights of children and the obligation of government to uphold such rights, and Persons with Disability Act 715

(2005) which ensures that the government meet the basic needs of the disabled and factor their needs into all development plans, among others. Unfortunately, however, programmes on social interventions in Ghana over the years have been marred by scandals leading to negative consequences on the intended beneficiaries. Some of these scandals have manifested in politicization of the issues, leakages and pilfering of resources, and inconsistencies in the selection of intended beneficiaries.

Programmes such as Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD) and Ghana Vision 2020 in the 1980s and 1990s have all suffered such ill fate. Other problems have also been the inadequacy of the grants and its relevance in the lives of its intended beneficiaries. Funding agencies have often funded programmes intended for the poor and development partners who often demand results are not able to see the real impact their funds have made and many reasons are assigned for the failures. Yet issues of poverty continue to baffle both government and its developing partners.

The National Social Protection Strategy has been put in place to protect the poor and vulnerable in Ghana and the Livelihood Empowerment Against Poverty is the flagship project of the policy, which is intended to give cash grants to the bottom 10% of Ghana's poor. Since its inception some four years ago, the LEAP programme to date has very limited research work assessing the effects of the programme. Several workshops have been held across the length and breadth of the country which often

turn out to be talking shops or what the public calls ‘work chops’ (fancy workshops for participants to eat and sleep well but no action afterwards). This name has come about partly because facilitators do not “walk the talk”. Deliberations often have political flares and undertones there by undermining any meaningful actions on the issues at hand.

This study critically examines the LEAP to see its intended effects on beneficiaries. This will bring to the fore any problems in its implementation so as to highlight the potentials and difficulties to the programme.

1.3 Study Objectives

1.3.1 General Objective:

The general objective of the study was to investigate the effect of Livelihood Empowerment Against Poverty Programme on beneficiaries in relation to poverty reduction efforts in Yama in the West Mamprusi District in Northern region of Ghana.

1.3.2 Specific Objectives

The following are the specific objectives used to guide the study:

- i. To examine the targeting mechanisms of the LEAP
- ii. To find out how direct cash transfer affects livelihoods of beneficiaries.
- iii. To examine the effects of complementary services of LEAP on beneficiaries

- iv. To investigate how knowledge and perceptions of beneficiaries influence LEAP
- v. To find out the challenges LEAP face in its implementation in Yama

1.4 Research Questions

The questions that were answered in order to address the five main objectives that the research sought to uncover were:

- i. How effective is targeting mechanism of the LEAP?
- ii. What influence does direct cash transfer have on the livelihoods of beneficiaries?
- iii. How efficient are complementary services of LEAP in reducing poverty burden of beneficiaries
- iv. Does knowledge and perceptions of beneficiaries affect programme outcomes?
- v. What are the challenges implementing bodies of LEAP faces.

1.5 Significance of the Study:

This is a study intended to examine the outcomes of LEAP implementation in Yama in the West Mamprusi District of the Northern Region. Notwithstanding the significant role the LEAP programme is expected to play in reducing extreme poverty of beneficiary households, there is however limited information about the success, or otherwise of the programme nationwide and West Mamprusi area in particular. Moreover, on the surface it appears that the programme has run well into a little over half the period of its five-year pilot implementation phase. Given its importance at

poverty reduction and also against the backdrop of limited financial resources by government, the study reviewed the effects of the programme on beneficiaries.

At the micro level individual beneficiaries and caregivers will have a better understanding of the LEAP programme and use their stipend judiciously. This process can come about if beneficiaries are well educated on the purpose of the grant. Judicious use of money implies using it for the intended purposes such as providing food for orphaned and vulnerable children, provision of teaching and learning materials for children among others. As older beneficiaries are able to invest their money to improve their standard of living the effect of negative attitudes on them by other members in the family is likely to reduce.

The 1992 Constitution of Ghana provides a framework aimed at facilitating ‘the protection and preservation of fundamental human rights and freedoms’ of all citizens. Further, Article 37(2a) of Chapter Six articulates the ‘rights of effective participation in development processes’. This study will bring to bear the extent to which beneficiaries are able to exercise their rights and participate in programme implementation in the community. At the Micro-level therefore individual beneficiaries and families will become aware of the program. They will use the money for its intended purpose and understand their rights as provided by the program. At the Meso-level, the level of awareness can bring about improvement in engagement of beneficiaries in programme implementation and modifications as and when needed. At the Macro-level, the outcome of the study will be helpful to policy

makers and key stakeholders of the programme to make decisions concerning the way forward. Such decisions could be a determining factor in programme modification, continuity or termination.

It is also hoped that findings of this project will stimulate interest in other researchers to carry out similar studies on a larger scale. Similarly, the findings from this research are anticipated to set the stage for vigorous advocacy by Government and civil society groups with the view to fine tuning areas of the programme that are found to be non-functional and also sustain aspects of the programme that are performing well. This will ensure efficient programme delivery and its intended maximum benefits.

1.6 Theoretical Framework

The theorization of social protection as pertaining to this research emphasizes the importance of policies and programmes by government that address both economic and social risks and vulnerability as well as the right of citizens to be protected. The study utilizes two theories, Rights Based Approach (RBA) to development and entitlement theory, to explain the existing challenges of social protection. The Rights Based Approach is used in this study because the LEAP final policy document is grounded on the premise of rights of protecting the poor and vulnerable. Within the framework of rights is the entitlement of people to overcome their prevailing difficulties.

Development and human rights are interdependent and mutually reinforcing. For development to be sustainable individuals in developing countries need to have secured and long-term access to the resources required satisfying their basic needs; be they economic, social, cultural, civil or political (Appleyard, 2002). According to the LEAP policy document (2007), “by all indications the time is right in Ghana to pursue a more structured and more equitably distributed social protection programme, based on rights-based principles” (MMYE, 2007).

According to Piron and Watkins, (2004), there are several definitions for rights based approaches to development. This study adopted the definition by Department for International Development (DFID) 2000. In its Human Rights Target Strategic Paper

it defined RBA as “empowering people to take their own decisions rather than being the passive objects of choices made on their behalf” (DFID 2000). By this it means RBA aims to enable all people to be active citizens with rights, expectations and responsibilities and to “claim their rights to the opportunities and services made available through pro-poor development”

Thus a rights based approach involves not charity or simple economic development, but a process of enabling and empowering those not enjoying their economic, social and cultural rights so that they claim their rights (ACVIA, 2007). RBA has evolved and joined together from several streams of thought and practice. One of these is based on the international legal human rights framework, a set of United Nations Conventions and Covenant as contained in the 2003 United Nations Inter-Agency Common Agreement. Ratifying countries have to report to the UN committees on their performance with respect to that right. Another stream has grown primarily out of a myriad of social, cultural and political struggles and debates in both North and South.

Social Protection is, therefore, a right as espoused in several declarations at the global and national levels. Ghana is party to several international instruments that have been adopted to guide the protection of vulnerable and excluded groups. Among them are the Universal Declaration of Human Rights (1948), the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1979); the

UN Convention on the Rights of the Child (1989); Millennium Declarations and the African Charter on Peoples and Human Rights. More specifically, Article 22 of the Universal Declaration of Human Rights (1948) states, “everyone, as a member of society, has the right to social security”. This has implications for Ghana being a signatory to these declarations. It means that LEAP is a right issue and the provision of support services to the poor must be guaranteed. It is not a privilege as one may think.

The 1992 Constitution of Ghana provided a framework aimed at facilitating ‘the protection and preservation of fundamental human rights and freedoms’. Chapter Five in particular makes mention of specific groups of people whose rights society should be especially careful to protect. They are: women, children, persons with disabilities, the aged, and the sick. The directive principles of state policy contained in Chapter Six (Constitution, 1992) sets out a range of political, economic, social, educational objectives among others that the nation should strive to achieve for its citizenry. Article 37(3) links rights and developments by recommending that ‘the state [be] guided by international human rights instruments which recognize and apply particular categories of basic human rights to development processes’. Further, Article 37(2a) of Chapter Six articulates the ‘rights of effective participation in development processes’ (Constitution, 1992).

The government's obligation of providing for the poor and vulnerable groups means giving them their entitlement under the prevailing legal regime. Further, entitlement theory is grounded on the assumption that famines do not come about as a result of the lack of food in a region but rather, famines result when people lose their entitlements - that is, the means of acquiring food (Sen 1981). Entitlement failures come in two forms according to Amartya Sen (1986). A 'pull' failure occurs where; people lose their sources of income, which leads to the loss of their means to purchase food. A 'response' failure on the other hand occurs when there is an absence of food supply. In essence, it refers to a loss of supply. In such a situation, the theory recognizes that people try all innovative means to reverse their situation so as to recover their entitlements. In order to recover their food entitlements, people caught up in disaster or famines often seek an income (Corbett 1988). Entitlement theory has guided a more informed approach to famine prevention and response, through an increased focus on the processes of famine, rather than the outcome.

During the 2008 floods across the country, and followed by an enduring period of droughts in some parts of the country, large-scale loss of agricultural production and income-generation opportunities occurred. Affected communities experienced environmental degradation and a decline in agricultural production, and these had threatened rural livelihoods (DSW, 2009). The Government of Ghana had to adopt a strategy to avert the sufferings of affected communities. As a result the government sought and obtained support in 2008 from the World Bank to provide funds to

implement what became known as the emergency LEAP as part of forming social protection measures of government for vulnerable groups, especially those worst affected by the disaster. This LEAP covered an estimated 21,000 food insecure and flood affected households in 20 selected districts in 8 regions (DSW, 2009). The Government of Ghana, in fulfilling its obligations, has adopted LEAP as a pilot policy to avert famine through protecting people's entitlements by providing direct cash transfers to its citizenry in an effort to complement other ongoing interventions of poverty reduction programmes.

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

These rights and entitlements are provided the study a lens to perceive social protection as an obligation on the government and not only existing informal communal support systems. It also means that beneficiaries are active participants in

the development process and not passive recipients. Further they must be duly consulted and their needs and views taken into consideration in any programme design and implementation to improve their situation.

1.7 Definition of Concepts:

Livelihood: “comprises capabilities, the assets (natural, physical, human, financial and social capital), the activities, and the access to these (mediated by institutions and social relations) that together determine the living gained by the individual or household” (Ellis, 2000: 10).

Empowerment: empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society.

Poverty: poverty is a pronounced deprivation in well-being where well-being can be measured by an individual’s possession of income, health, nutrition, education, assets, housing, and certain rights in a society such as freedom of speech. It is also a lack of opportunities, powerlessness, and vulnerability.

Social Protection: Social protection is defined by the International Labour Organization (ILO, 2000), as the set of public measures that a society provides for its members to protect them against economic and social distress that would be caused

by the absence or a substantial reduction of income from work as a result of various contingencies (sickness, maternity, employment injury, unemployment, invalidity, old age, and death of the breadwinner); the provision of health care among others.

Cash Transfer: For the purpose of this study cash transfers is viewed as a regular non-contributory payment of money made available by government or non-governmental organizations to individuals or households of a defined characteristics, with the sole objective of reducing chronic or shock-induced poverty, while addressing social risk and reducing economic vulnerability.

Rights: are legal, social, or ethical principles of freedom or entitlement; that is, rights are the fundamental normative rules about what is allowed of people or owed to people, according to some legal system, social convention, or ethical theory.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

In order to get a better meaning from the findings of this research, it was important to review the literature of other authors on social protection as a whole and direct cash transfer in particular. According to Saunders, Lewis and Thornhill (2000) “the literature review forms the framework for research, as it helps to develop a good understanding and to provide insight into relevant previous research and emerging trends”. To achieve this objective, this chapter discusses the global concept of social protection, and specifically social protection in Ghana as well as the role of direct cash transfers in poverty reduction efforts. For the purposes of comparison and appraisals, some cash transfer programmes, as practiced elsewhere in the world, have been reviewed. The literatures reviewed here are intended to help examine the medium term effect of LEAP in Yama that is two and a half years into the implementation of LEAP. This is to enable the reader to place the research within context with regards to previous studies on the subject matter of social protection in Ghana.

2.1 Social Protection and LEAP in Ghana

Traditionally the concept of social protection is based on the notion of mutual support, which is strongly rooted in Ghanaian culture, though eroding under the influence of modernization. More modern forms of social protection began after World War II

with the introduction of pensions for formal sector workers and their families (MMYE, 2007).

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

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

It is also argued that a wide income distribution may be associated with lower lending and investment than in an economy with a narrower distribution of final income, (Galor and Zeira, 1993). It has only been in the past few years that attention has been given to the challenge of developing a broader, more comprehensive social protection system that would address the vulnerabilities and risks facing the mass of the population, and help to promote poverty reduction and human development (UNICEF/WCARO 2009).

During the structural adjustment period of the 1980s, limited social safety nets were introduced through the Programme of Action to Mitigate the Social Costs of Adjustment (PAMSCAD) programme. This was essentially for public sector workers made redundant by the harsh reforms introduced at the time. Since structural adjustment in the 1980s, Ghana has made impressive inroads in terms of reducing poverty and achieving macro-economic stability and political liberalization as compared to other African countries (World Bank, 2008).

The 1992 Constitution of Ghana is more detailed in expressing civil and political freedoms than social and economic rights (Constitution, 1992: Chapters 5 and 6). It has been highly recognized for its progress in press freedom. For example, Ghana's ranking in the World Press Freedom Index continues to improve, to 29th internationally in 2007 (World Bank, 2008). The deepening levels of social

exclusion, especially in rural areas and in the three Northern Regions, particularly stemming from spatial poverty, gender inequalities, age, disability and income status (UNDP, 2007), means that civil and political liberties have been prioritized over social service provision and quality as well as the tackling of social exclusion.

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

Despite the criticisms against social protection and cash transfer, there is a growing body of evidence that suggest that social protection increased growth and as such Ghana stands to benefit in the implementation of LEAP which is a major component of the National Social Protection Strategy. Some studies including: Perotti (1992, 1994), Korpi (1985), Castles and Dowrick (1990) inform us that academic economics

in the 1990s have been converging towards the common consensus that increasing income inequality was bad for a nation.

Forbes (2000) argues that earlier studies into social protection used flawed estimation techniques to look at links between growth and inequalities. He noted that while poor countries have wide income distributions, rich countries on the other hand had much less. He contended that the earlier studies, which often than not used a cross-sectional approach, were in effect, emphasizing that narrowing the income distribution gap would move a country towards the richer group. But when looking at countries over time using panel estimation techniques, it allows for the identification of the effects of income distribution independently of country- specific effects. Further, Forbes (2000) found that a narrower income distribution in any one country was associated with lower, not higher growth.

2.2 Targeting

The concept of targeting is of high significance to social protection implementation. LEAP targets specific groups that are particularly vulnerable and make up the bottom 20% of Ghana's extreme poor, estimated to be 164,370 people as of the GLSS 5 (2007). LEAP uses a mix of targeting methods, including proxy means testing and community-based selection. Districts are selected based on the poverty mapping provided by the Ghana Statistical Service. Four main criteria are used in this selection process. These are poverty incidence; HIV/AIDS prevalence; rates of child labour;

and access to social services (MMYE, 2007). These methods seek to ensure that resources are directed to intended beneficiaries, so as to minimize the coverage of those not intended to be beneficiaries (errors of inclusion) and the non-coverage of intended beneficiaries (errors of exclusion). With so many weak institutions in low-income countries and poor infrastructure, it becomes a bit tricky in identifying those people who really need this cash transfer. This should be viewed against the backdrop of high poverty rates (McCord, 2005).

The mechanism of targeting the actually needy poor will be crucial in accessing the success, or otherwise, of the programme. According to Amartya Sen (1995) “the more accurate a subsidy in fact is in reaching the poor, the less the wastage, and the less it costs to achieve the desired objective. It is a matter of cost effectiveness in securing a particular benefit”. This means that targeting stands to have multiple benefits. One is making sure the right beneficiaries receive such cash and the second being that wastages and cost in delivery of benefits are reduced.

In his book, *Political Economy of Targeting*, Sen (1995), talks about the fact that there is room for information distortion in that, social protection is directed at the poor and one will have to satisfy a criterion to be counted among the poor thereby benefitting from the subsidy. In order to get these benefits, people will, give the wrong information to qualify and thus, benefit. In developing countries, where data is always a problem, one would expect more of this.

Incentive distortion is also a possibility where one will not like to earn too much so as to be disqualified from earning the subsidy. The person will, therefore, work less to earn less to stay in the income bracket required for earning the subsidy. Apart from self-targeting, LEAP targeting procedures require that an official approves of a potential beneficiary's application or an official determines the eligibility of a beneficiary (MMYE, 2007). This in itself brings about biases and not to mention the attendant costs in going through these processes considering that Ghanaian culture prioritizes social ties and kinship, emphasizing relationships over rules in all aspects of life (Nunkunya 2003). To this end, it is very likely that officials will bend the rules for cronies and friends and vice versa (Sen 1995).

Yama is a rural community with very close family and communal ties among its inhabitants. According to a demographics census circa (Abubakari, 2009) by the West Mamprusi District Assembly, the community of Yama has a total population of 2750 consisting of 602 adult females and 555 adult males. Officials in national headquarters (MMYE, 2007) task the Community LEAP Implementing Committee (CLIC) with the responsibility of selecting beneficiary households for the programme. Members are also inhabitants of this community with very close family ties. The officers at the headquarters use a metric system to select the final beneficiaries. They do not have to visit the community for any verification. In such a situation the

temptation of including friends and relations or people who do not actually qualify is high.

Four poverty thresholds were assessed for selecting beneficiaries for the LEAP. The first two of these were based on a variable from the Ghana Statistical Service (GSS) defined as 'welfare' and derived from GLSS5. From this variable lower and upper poverty lines are calculated, household equivalency accounted for and deflated according to time and regional-specific cost of living indices (MMYE 2007). This methodology clearly excludes a certain proportion of people who could have been potential beneficiaries as well.

Analyses using the GLSS5's upper poverty line show that, if households with an unvaccinated individual is taken as the criterion, then approximately half (50.18%) are above the poverty line and would be excluded. The lowest rates of poor households not deemed eligible are for households with no flush toilet (0.73%), no indoors piping (3.12%), and no health insurance (5.15%), but this is in large part because well over 80% of all households satisfy these proxies.

This analysis also means that households containing a disabled person or an unvaccinated person have fairly low rates of deeming non-poor households eligible (63.31% and 50.18%), but because only 0.71% of households have a disabled person

and 1.28% have an unvaccinated person, a very high proportion of the poor are excluded by these proxies (Racheal and Farrington, 2009).

2.3 The Rise of Social Cash Transfer model in Poverty Reduction

Existing literature on social cash transfer suggest that social cash transfers have the ability to enhance pro-poor growth in a number of ways notably by presenting an efficient risk management tool, by aiding and supporting human capital development and by empowering poor households to lift themselves out of the seemingly chronic poverty trap. Such transfers can be universal or explicitly targeted to those identified (OECD, 2009). Some developing countries have made such provisions explicitly clear and have enshrined them in their Constitutions by including rights to social protection - *Bolsa Família* in Brazil, *Progressa* in Mexico and South Africa have built comprehensive systems of social entitlements that have substantially reduced poverty and inequality over the past ten years (Samson *et al.*, 2006).

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

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

At the household level transfers reduce risk by providing the security of a guaranteed minimum level of income. This better enables poor households to send children to school, provide nutritious food and access health care because they can afford for them not to be working. The unemployed and lowest paid workers can take a chance on riskier ventures that are likely to result in a higher income, or acquire human capital such as education in order to find higher wage employment.

When the cash transfer is executed in a manner that is generally acceptable to the community and nation at large, they have the propensity to build social cohesion and a sense of citizenship, and reduce conflict (Roy and Subramanian, 2001). A safe, secure and stable environmental condition is a prerequisite to encourage individuals

and groups, to work and invest. The social pension in Mauritius contributed to the social cohesion necessary to support the transition from a vulnerable mono-crop economy with high poverty rates into a high growth country with the lowest poverty rates in Africa (Roy and Subramanian, 2001). The cash transfers gave farmers the opportunity to go into farming and to diversify their produce. This led to high yields and high incomes.

The price of not doing anything to insulate the poor and vulnerable is a huge cost since they not only lead to people being chronically socially excluded and/or trapped in the poverty circle but also to people being dissatisfied and disaffected by society. Impoverished populations not only suffer from exclusion from essential goods, services and rights but also suffer the loss of potential for individual development and to contribute to the overall national aspirations.

In a similar vein there is a bulk of knowledge that points to the fact that Social Cash Transfers (SCT) promotes human capital development, thereby improving beneficiaries' access to health and education and raising labour productivity. Studies in South Africa and Latin America have repeatedly alluded to significant responses of health and education outcomes to both conditional and unconditional programmes (Adato, 2007; Samson *et al.* , 2004, 2006). It therefore comes as no surprise that the Government of Ghana is following this path and working closely with the Brazilian government in implementing its direct cash transfer policy.

Social cash transfers enable the poor to protect themselves and their assets against shocks, thereby, enabling them to defend their long-term income-generating potential (Dercon, 2005, 2006). They are able to make the necessary investments and rip all the needed benefits. This can, however, be achieved if such transfers are regular and adequate. It also enables households to resist desperate measures and reduce future vulnerability. The gains made will ensure social security in the future.

A study by Department for International Development (DFID), UK in Maharashtra, India in (2005) found that, farmers protected by the Employment Guarantee Scheme; invest in higher yielding varieties than farmers in neighbouring states (DFID, 2005). This was because they have extra funds to diversify their farm produce and enjoy high economies of scale as compared to those who did not receive such cash incentives.

Despite the important role that cash transfers play in mitigating the incidence and frequency of poverty, it is argued, among some quarters, that it has the tendency to create a level of dependency thus not fostering any meaningful intended development (Lewis, 1954 and Kaldor 1956). The authors contend that if the status quo is maintained the rich will use their wealth to increase aggregate savings in the country and promote economic growth by creating employment for the poor. This, they argue, would eliminate the dependency that exists when hand-outs are given and people are not required to work for their income.

Kunnemann 2008 disagrees with this assertion and contends that ‘Dependency from the State is not necessarily worse than being dependent on a husband, a rich relative or on begging the neighbours.’ (Kunnemann and Leonhard, 2008). Cash transfer is a matter of rights and beneficiaries are positioned to demand for these rights and not become beggars. They actually participate in the decision making process.

A rights-based approach to social cash transfer creates an entitlement for beneficiaries that replace dependency with a reliable guarantee. A number of studies have revealed that beneficiaries of cash transfers who are looking for jobs find employment more successfully than do workers in comparably poor households that do not receive these social grants (Samson *et al.*, 2004; Samson and Williams, 2007; Williams, 2007). This is because they are able to set up small business and also take care of their children in school. Evidence of such impacts is found for Mexico and Brazil, and also more anecdotal evidence are found in Namibia, Zambia and Kenya (Barrietos, 2006; Devereux *et al.*, 2005).

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

2.4 Cash Transfer versus Kind Transfer

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

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

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

Direct conditional or unconditional Cash transfer programmes in emergency contexts across the world, while not a new development paradigm is increasingly gaining popularity in response to humanitarian crises, especially since the Southern Africa food crisis in 2002, Hurricane Katrina in 2005 in United States of America and the Asian Tsunami in late 2004. The issue of giving cash to vulnerable and poor populations has drawn several studies from various parts of the world. It is often argued that the most effective and efficient way to deliver social transfer is by cash transfers (Samson et al., 2006). If electronic means of transfer such as bank accounts, and debit cards are available, cash is faster, easier and cheaper to transfer than physical commodities. With the necessary securities this will also minimize the incidence of corruption as opposed to transferring tangible relief items such as cloths, food and other supplies.

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

them with a certain degree of flexibility, enabling the household to allocate the resources to their most felt needs.

This is especially so in an environment where food is available, cash transfers are the most appropriate because it offers choice to the beneficiaries and also has a multiplier effect for the revival of the economy. According to Barrientos and DeJong, 2004, reports from over 15 countries implementing child benefit programmes indicate a reduction in childhood poverty. UNICEF (2009) also backs this idea by saying that handouts such as food and clothing might re-enforce dependency and that cash gives people the opportunity of choice.

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

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

- ii. Implementation capacities for managing social cash transfer schemes are weak in low-income African countries. This weakness is the main bottleneck impeding the scaling up of social cash transfer pilot projects.
- iii. Administrative conditionalities imply additional administrative costs. Would cost benefit analysis justify these additional costs?
- iv. Are there socio cultural, ethnic and political as well as economic differences between Latin American and African countries that have to be taken into account?

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

2.5 Example of Cash Transfer Application.

Since the early 2000s there has been a lot of commitment on the part of African governments to protect its vulnerable populations through the provision of social

protection schemes. These have largely been inspired by international and national conventions and legislations (Hanlon, Barrientos and Hulme, 2010). The success stories of Latin American countries in the provision of social protection schemes cannot be underestimated. Estimates are that there are more than forty (40) national cash transfer programmes being implemented globally (Hanlon, Barrientos and Hulme, 2010). These schemes have been boosted by the support of many donors, who perceive cash transfers as offering a cost effective and pragmatic means to deliver resources to the poor. One of the most talked about success stories of the programme is Brazil's *Bolsa Familia*. This programme has been reviewed below to give a context to LEAP in subsequent discussions.

2.5.1 Bolsa Familia

The Bolsa Familia Programme (BFP) covers over eleven million households in Brazil. It is translated as Family Grant in English. Like LEAP, it is a targeted cash transfer programme being implemented in Brazil. It is a conditional cash transfer programme created in 2003 to help reduce poverty and getting families to invest in their children, thus breaking the cycle of intergenerational transmission of the cycle of poverty. Currently it covers eleven million six hundred (11,600) households, approximately forty six million (46,000,000) people (Lindert K *et al.*, 2007).

The main objective of the programme according to the Ministry of Social Development and Fight against Hunger (2003) of Brazil is fighting against hunger and

poverty and promote poorest families' emancipation. Conditionalities relate to health care and education ie, basic health care in the form of vaccination schedule for children from 0-6 years old and to pregnant and breastfeeding women. On education it talks about proper attendance for children of school going age. It must, however, be noted that the non-fulfilment of conditionalities does not attract any punitive measures. The target groups are the poor families and the extremely poor families. Bolsa Família currently gives a monthly stipend of twenty (22) Reais (about \$12 USD) per child attending school, to a maximum of three children, to all families with per-capita income below one hundred and forty (140) Reais a month (poverty).

Furthermore, to families whose per-capita income is less than seventy (70) Reais per month (extreme poverty), the programme gives an additional flat sum of sixty eight (68) Reais per month. This is called the Basic Benefit, and has no conditionalities. The money is paid through banking networks and agencies using a magnetic card. It can be withdrawn from over 14,000 designated points (Farrington J et. al, 2006). This money is given preferentially to a female head of household.

According to the World Bank (2005), the virtue of the Bolsa Familia is that it reaches a significant proportion of the Brazilian society that has never benefited from social protection and that it is among the best-targeted programmes in the world because it reaches those who really need it. With the introduction of the Bolsa Familia and other social protection interventions, the poorest 60% of Brazilians who hitherto had been

getting only 4% of the national income, now has aided inequality to drop by 4.6%. 'Indicators like these mean that the programme has made a decisive contribution to the unprecedented reduction in poverty and inequality that has occurred in recent years' (World Bank, 2005).

Amidst the success and praises lie the challenges of the programme. An evaluation of the programme by International Poverty Centre in (2007) found several difficulties in the targeting mechanism. The exclusion targeting error, which refers to the ratio of non-beneficiary poor to the poor population, was estimated at 92%. This means a large proportion of the poor who truly deserve the grants are not being included. The under coverage which represents the percentage of the non-poor not captured to the total poor population stood at 59%. The non-poor captured in the programme to the total poor population hovered around 49%.

The report also criticized the over ambitious nature of the programme in expansion as being one of the contributory factors to inefficiencies and wastage within the system of cash delivery. The aggregate level of consumption of the beneficiary households it was found has not been significantly influenced even though some areas of the programme had performed well. For example; school enrolment had increased, likelihood of children on the programme failing to advance in education was 4% higher than those not on the programme. Certain conditionalities like the child immunization even though it is a conditionality to be fulfilled did not see any

significant improvement. Families did not carry them out yet they benefited from the programme. Other conditionalites that did not see any improvements included nutritional vulnerability of children between 12-36 months. This calls into question the issues of targeting and conditionalities. Despite its short falls, the Bolsa Familia continues to be the most sited example of cash transfer in the world.

Taken together the results indicate that the role of social protection in breaking the cycle of poverty cannot be understated. Social protection through direct cash transfers gives intended beneficiaries the freedom to decide what to use their money for in other to improve their livelihood (Peroti, 1992, 1994; Korpi, 1985; Forbs, 2000). The targeted groups are familiar with their situation and environment hence are better placed to make the right choices for themselves. Direct cash transfer will give them such an opportunity to make these decisions. It is, therefore, important that they are given the opportunity to escape the poverty trap using the knowledge that they have about their environment as has been exemplified in other cash transfer schemes such as Brazil's Bolsa Familia.

Through this process beneficiaries need to be empowered to know their rights and entitlements. It is only when these rights and entitlements are made available that they can contribute to the success of the programme. It is also evident that targeting the right people for direct cash transfer is crucial in the success or otherwise of the programme. More longitudinal studies, however, need to be conducted to understand

the needs of people and how to better integrate them in the planning and implementation process of social protection. Also, government and its agencies need to strengthen the system of service delivery to make social protection interventions successful.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter looks at how data was gathered for the study. It further discusses how the analysis of the data was conducted to draw meaning from the findings of the study. Primary data was collected from the focal person of the LEAP programme, beneficiaries of the programme and focal person of the community LEAP implementing committee. Semi-structured interviews, focus group discussions and community scorecards were the main instruments used in collecting the data. The research elicited responses from respondents through participatory learning approaches.

3.1 Research Design

Due to the complex systems of life in rural communities, the study employed qualitative data collection techniques based on Participatory Learning Approaches (PLA) to assess the effects of the LEAP programme in Yama. Specifically qualitative research seeks to understand a given research problem or topic from the perspectives of the local population involved. Qualitative research is especially effective in obtaining culturally specific information about the values, opinions, behaviours, and social contexts of a particular population (Mohr 1995).

Qualitative techniques were used for this study with the intent to determine the effects of the programme on beneficiaries. The focus was, therefore, on understanding processes, behaviours, and conditions as perceived by the individuals or groups being studied. This offered an opportunity to interact with the study subjects in their own environment, language and terms so as to understand the programme from their standpoint.

Participatory Learning Approach (PLA) gained prominence in the 1980s. There was growing dissatisfaction among international development practitioners with the reductionism of formal surveys of community development work. One of its key proponents was Robert Chambers. It is an action learning approach that starts from individual experience, but uses creative techniques like drawing, mapping, flow charts and community score cards which also enabled the illiterate to participate (Pretty *et al.* 1995).

PLA stresses on the importance of taking local people's perspectives into account and giving them a greater say in planning and managing the evaluation process. Local people, community organisations, NGOs and other stakeholder agencies decide together how to measure results and what actions should follow once this information has been collected and analysed (Holland *et al.* 1998). According to Holland *et al.* (1998) it is built on the principles of participation, openness, valuing of local knowledge & experiences, commitment to community empowerments, using a

mixture of verbal visual techniques, actively seeking unheard voices, and group analysis & learning.

The rationale for the adoption of PLA for this study, which is predominantly that of community engagements, was to afford the opportunity for the illiterate population to participate in the discourse of issues that affect them and to be part of the decision making process. It also helps development interventions to better understand and appreciate community concerns and to build trust amongst stakeholders. In such an atmosphere respondents felt the sense of their right to the programme and were more willing to express their feelings and thoughts about how the programme affects them and how they would have wished it to be implemented.

3.2 Area of Study

Yama was chosen for this study because of the unique nature of its location and facilities or the lack thereof. They have several challenges in terms of health, education, roads, and water, among others, as compared to other communities that were surveyed. Yama was identified as food insecure due to the long and enduring cyclical period of drought and floods coupled with escalating global food prices. These conditions helped the community to benefit from the emergency LEAP and regular LEAP programmes (DSW, 2009). It is located about 27 kilometres west of Walewale in the district capital of the West Mamprusi District in the Northern region of Ghana. It is one of those communities informally referred to as “overseas

communities” by local officials. This name has come about because the roads are practically not passable during the rainy season. During the rainy season they are virtually cut off from all the major villages and facilities such as hospitals and schools surrounding them.

According to a 2009 demographics census by the West Mamprusi District Assembly (Abubakari and Diawudeen, 2009), the community of Yama has a total population of 2,750 consisting of 602 adult females and 555 adult males. Of the children between the ages zero to eighteen years, there are 824 females and 769 males, totalling 1593. Additionally, within these numbers there are 69 people living with a disability(s).

Yama is a rural farming community. Their major livelihood activities consist of subsistence and commercial farming in the rainy season and commercial and medium-scale farming in the dry season. Petty trading and small-scale shea butter extraction take place all year round. Minor activities include small-scale commercial hunting, commercial charcoal burning, and small-scale mason work during the dry season. Small-scale commercial dawadawa production, tailoring, dressmaking and hairdressing, along with carpentry and carving occur all year round. Food vending is also a major livelihood activity and it was recorded in 2009 that 321 kayayoo (returned street hawkers who migrated to the south for work) are currently living in the community (WMDA, 2009).

3.3 SAMPLING PROCEDURES

3.3.1 Target Population

The target population for this study consisted of inhabitants of Yama in the West Mamprusi District who are either beneficiaries or non-beneficiaries of the programme. The populations also include relevant implementing bodies and commissions associated with the implementation of the LEAP in Yama. These bodies include the community LEAP implementing committee, the district LEAP implementing committee and the department of social welfare.

3.3.2 Study Population

Study population is the aggregate of elements from which the sample is actually selected (Ruben and Babbie 1989). The study population for this research was twenty five (25). This comprised of fifteen (15) beneficiaries of the LEAP programme, the five-member District LEAP Implementing Committee (DLIC) and five-member Community LEAP Implementing Committee (CLIC).

3.3.3 Sample Size

The study used seventeen (17) respondents to obtain data for analysis. This figure comprised of all fifteen (15) beneficiaries (six male, nine females) under the LEAP Programme who were all targeted for the study. Others included the district focal person of the programme as well as chairperson of the community LEAP implementing committee.

3.3.4 Sampling Frame

Sample frame according to Rubin and Babbie (1989) is the actual list of sampling units from which the sample is selected. The sample frames made available for use were register of beneficiaries, list of district LEAP implementing committee and list of Community LEAP Implementing Committee members.

3.3.5 Sampling Scheme

Captive sampling was used to select all the beneficiaries of the programme. This sample technique uses all the population in a sample frame for a study. All of the beneficiaries of the programme were considered for the study because of the limited number of beneficiaries of the programme in Yama.

Purposive sampling was used to select key informants like the focal person of the LEAP and focal person of the Community LEAP implementing committee because of the strategic role they perform. They are directly responsible for making decisions and reporting back on the programme at their respective levels. By virtue of their positions this meant that at any point in time of the programme they have, or are supposed to have, adequate knowledge of the level of progress or otherwise.

3.4 Methods of Data Collection

Data for this research came mainly from primary sources and complemented by information from secondary sources. For the primary data, qualitative methods such

as focus group discussions, interviews, Community Score Cards were used to gather data from the field. Information from secondary sources had to do with making references to records produced or used by project implementers, together with some national and international policy documents and a review of the works on a successful similar cash transfer programme from Brazil. Other secondary sources used were articles in journals and books.

3.4.1 Secondary Source

The study reviewed existing programme documents and records from various sources. Information such as published books, journals, and relevant studies by individuals, groups, and organizations as well as governmental agencies directly or indirectly involved with the LEAP were collected, studied and analyzed.

3.4.2 Primary Source

Primary data was obtained through qualitative research methods. Data was gathered through key informant interviews, focused group discussions, and community scorecards. In gathering the data, open-ended questions were used to collect information. This allowed informants the opportunity to express themselves and share their experiences, feelings and thoughts concerning the programme. In order to facilitate data collection, two field assistants were trained and equipped with community entry and data collection skills.

3.5 Tools of Data Collection

Interview guide, focus group discussions and community scorecards were mainly used in this study. Open-ended questions on the instrument helped the researcher to gather in-depth responses on the subject. The formulations of these questions were guided by the general and specific objectives of the study.

3.5.1 Interview

Interviews are an especially effective method of collecting information for certain types of research questions and addressing certain types of assumptions (Berg, 2007). Particularly when investigators are interested in understanding individual perceptions regarding a programme, or learning how individuals come to attach certain meanings to phenomena or events, interviewing generally provides a useful means of access (Berg, 2007). Furthermore, in-depth unstructured one-on-one interviews were conducted for beneficiaries of the LEAP. This was to gauge their experiences, perceptions and challenges encountered regarding their relation with the programme.

Key informant interviews were used to collect data from the focal person of LEAP and focal person of the community LEAP implementing committee. Interview with the focal person was held at his office at the Walewale District Assembly premises and lasted for approximately one hour. Interview with the focal person for community LEAP implementing Committee was held at Yama community centre building. The meeting lasted about forty minutes. Key informant interviews were conducted

because of their close contact and special relationship with the programme as well as with the target group. The use of open-ended, semi-structured questions was to ensure that questions that were asked were presented in the same wording to ensure consistency in data collected and to ensure that in-depth information is gathered as may be required. The benefit of using the structured interview was also to reduce interviewer bias.

Interviews with beneficiaries of the programme took place in their respective houses usually around evening when they had returned from farm and had finished eating. Those who were available during the day were visited in their homes. Each of these interview sessions lasted for approximately thirty-five minutes. The rationale for home and office visits was to allow respondents to express themselves freely in their comfort zones while also providing convenience.

3.5.2 Focus Group Discussions

Focus group discussions are effective in eliciting data on the cultural norms of a group and in generating broad overviews of issues of concern to the cultural groups or subgroups represented. The respondents in the one-on-one interview were used for the focused group discussions. This was to continue the discussions on LEAP in a larger group and to collectively rank the program among peers. The focus group discussions took place at the Yama town council hall and lasted about one hour twenty minutes for each homogenous group.

Beneficiaries of the programme were broken into two focus groups, male and female comprising of six and nine members respectively to ensure that cultural gender roles did not influence discussions. This division allowed for some analytical contrast between the groups, and ensured that the groups were of a size that permitted everyone to participate fully. They used the community scorecard to rank the programme according to common indicators generated from the focused group discussions.

3.5.3 Community Score Card

The Community Score Cards (CSC) according to Strategy for Poverty Alleviation Coordination (SPACO, Gambia, 2004) is the means by which a community assesses the performance of public services and interacts with service providers to express their concerns. The ultimate goal is to influence the quality, efficiency and accountability with which services are provided. The CSC is a process that is instrumental in helping to foster social accountability, as well as encouraging empowerment of the community by means of giving immediate feedback, being very flexible in nature.

The Community Score Card was used in this study to enable beneficiaries of LEAP to rank the performance of the programme according to the various indicators that they set by themselves during the focused group discussions. During the discussion

beneficiaries identified six main indicators: awareness of programme, their experiences in accessing the programme, their perceptions of the programme, method of payment of stipend, usefulness of the stipend to them and any significant changes they have had in their lives as a result of benefiting from LEAP. These indicators were ranked as very bad, bad, fair, good, and very good. Participants used local objects such as stones, bottles, colours, leaves and sticks to represent each ranking. The respondents gave reasons why they ranked the programme the way they did.

The researcher drew the Community Score Card on the floor and inserted the indicators that the focus group discussions had generated along with the ranking. The group agreed on symbols to represent each ranking. Based on personal experiences with LEAP, participants took turns to score an indicator by putting a stick in the designated area after which they explained to the whole group why they scored the particular indicator the way they did. A research assistance moderated each focused group to do the scoring

3.6 Data Handling

The data collected was transcribed, typed and recorded in specific themes. Opinions expressed were clustered in like terms. This was followed by a content analysis. Attention was given to actual content and internal features of the data. Content analysis helps to determine the presence of certain words, concepts, themes, phrases, characters and sentences within the data collected (Berelson, 1952). In particular

conceptual analysis was used to analyse the data. Content analysis has been one of the credible and frequently used research methods since the mid-1950s as researchers started to focus on concepts rather than simply words and on semantic relationships rather than just presence (de sola Pool, 1959).

3.7 Data Analysis

The main tool for analysis of data in this research was content analysis. Specifically, conceptual analysis was used. The text was put into manageable content categories. By breaking down the contents into meaningful units, the characteristics of the message were analyzed. Putting the responses by themes helped and made easy identification of opinions clustered around similar thematic areas, the aim of which was to throw more light on the meanings emanating from the responses.

In analyzing the data, the study identified significant patterns and communicated the nature of what these data revealed about the LEAP programme in general terms. Where useful and practical, the findings were cross-referenced with literature on the LEAP programme and social service provision in Ghana and elsewhere in the world, in order to add a preliminary sense of context. Observations made on the field were also incorporated into the research findings to depict actual events on the field.

Given the open-ended and flexible nature of Participatory Learning Approaches, triangulation or 'verification' of the key research methods helped to draw conclusions

on the findings. The research instruments used in the study - semi-structured interviews, community scorecard, focused group discussions and desk research helped to insure the validity of the research findings, in that the strengths and weaknesses of each analytical approach was compensated by one another.

3.8 Ethical Issues

Participants were assured that information collected would be confidential and used only for purposes of the study and not directly associated with them individually now or in the future. Informed consent was also obtained from all participants of the study. These included the focal persons of LEAP at the district and community levels as well as the beneficiaries. Care was taken to educate all study participants of the study outcomes; spelling out the purpose of the study and their fundamental human rights. Respondents of the study were briefed on the purpose of this study as a purely academic work. Those who were willing to participate in the research signed consent letters (see appendices). This study avoided plagiarism. All works cited in this study have been appropriately acknowledged.

3.9 Limitations of the Study

During analysis of the data, it became difficult to measure the current modest achievement of some of the beneficiaries against any baseline. This was because the district office could not trace where the initial household questionnaires were stored.

This situation partly restricted the analysis to what the beneficiaries thought they had achieved since they started benefiting from the programme.

The researcher could not speak Mamprusi; the native language of the beneficiaries and an interpreter was engaged to translate all the discussions. This delayed the data-gathering period. It also caused some interruptions during the focused group discussions as well as potential for mistranslation or misinterpretation.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.0 Introduction

This section analyses and discusses the data collected on the field. Drawing on Morris, Fitz-Gibbon & Freeman (1987), the research has attempted to tie the findings directly to the study objectives. Comparisons were made with other programmes as discussed in the literature reviewed. Also, literatures on the subject matter are cited to back up emerging arguments. General observations and interesting events on the field were also cited to back up some of the arguments that emerged.

4.1 Demographic Characteristics

Out of a total of fifteen beneficiaries of the programme who were interviewed for the study, six (6) of them were males and nine (9) were females. All six (6) male beneficiaries qualified under the aged category (65+). This meant that they did not necessarily have to fulfil any of the conditionalities of LEAP such as vaccination of their children, birth registration, among others. Of the nine (9) women beneficiaries who were interviewed, two (2) of them qualified under the caregiver category. They both cared for two (2) children who were orphaned and vulnerable. Under the LEAP orphaned and vulnerable children should be vaccinated, put to school and also have a birth registration certificate. None of the four (4) children met any of the requirements. One caregiver said “how do you meet all these requirements when the money is so small and irregular”. Another caregiver said they did not specifically tell

me that but I try my best to put them in school whenever I get money”. The remaining seven women beneficiaries all qualified under the aged (65+) category.

An observable pattern from this finding is that with the exception of two beneficiaries who are caregivers, all the remaining thirteen beneficiaries qualified under the aged category. A needs assessment by the district assembly found the following demographic characteristics of Yama (Table 1).

Table 1: Population Demographics

Population	Adults	Children (0-18 years)
Male	555	769
Female	602	824
Total	2750	1593 (4343)

*Source: Demographics Census *circa 2009*

LEAP is a child protection initiative yet in a community where the population of children stands at one thousand five hundred and ninety three (1593) representing more than half the total population of the community; two thousand seven hundred and fifty (2750) only four (4) children were benefiting from the programme. This is a gross under representation of children from the total of fifteen (15) beneficiaries.

4.2 Inceptions of Leap and Targeting

The Livelihood Empowerment Against Poverty (LEAP) programme used a targeting mechanism to select beneficiaries. It relied primarily on statistics provided by the Ghana Statistical Service (GSS). The argument made for targeting is that there are limited resources and so steps have to be taken to ensure that the very needy do benefit from this cash incentive.

4.2.1 Roll-Out

In an interview with the District Social Welfare Director (DSWD), he indicated that the district had been a recipient of Livelihood Empowerment Against Poverty – For Emergency Food Crisis (LEAP – FEFOC). The district had begun receiving regular LEAP in 2008, but in 2009 LEAP was suspended for widespread emergency flood relief. By the end of 2009, there were no longer flood conditions and regular LEAP was reintroduced to the district. Those who had benefitted from regular LEAP before the floods continued to do so while other beneficiaries who were equally poor and vulnerable were dropped from the programme. Most of the new registrants in the district in the last year were people who had received LEAP – FEFOC and were now being mainstreamed into the regular programme.

These events set the stage for inconsistencies in the selection procedure leading to the exclusion of several people who could have benefited. The district was not ready with all the logistics to start with LEAP implementation. The floods necessitate an

immediate intervention. When this crisis was over several strategies were used to drop the large number of LEAP – FEFOC beneficiaries. According to the directly they simply took those whose name were written earlier for the regular LEAP and dropped all those who came in later.

4.2.2 Targeting and Conditionalities

The study found that the focal person was not present when the programme started in the community. Also there were few existing documents available on the programme when he took over but he inferred that awareness is very important to the LEAP programme. On how LEAP was introduced to the community, he explained that his predecessor started by contacting the chief of the community. First, they explained LEAP and later met with the whole community to choose who will join the Community LEAP Implementation Committee (CLIC). A focal person for the group was appointed. The focal person was responsible for choosing the member of CLIC who will be responsible for collecting data for the questionnaires. The chief also assembled the community when the time came for administering the questionnaire.

When asked about registration and qualification, the DSW indicated that not everyone who registered for LEAP qualified. He suggested that some applicants lied on their questionnaire and so they were disqualified. Others were also disqualified because the field officer made a mistake in filling out their questionnaire. This is what Amartya Sen (1995) referred to as information distortion. He contended that if the

subsidy is aimed at the poor who are identified by some specified criterion of being counted as poor, those who would not satisfy that criterion could nevertheless pretend that they do by providing inaccurate information. The DSWD suggested, however, that those who do not qualify could register again the next year.

The focal person also suggested that, while people from the national office in Accra come to train those who are administering questionnaires, the district has two weeks to fill-out and verify questionnaires and take pictures of the registrants for all the communities in the district. The rush makes it possible for mistakes to be made. The final selection of recipients of LEAP is done in Accra. This raises questions on knowledge of local environment. Officers in the national capital do not know the local environment of Yama and do not make any attempts to follow-up on questionnaire when there are discrepancies, such questionnaire are simply rejected. The director commented “we are highly under resourced and do not have the capacity to make every follow up that is necessary”. In such a situation people who actually should have benefited from the programme are sometimes denied.

A study of Brazil’s Bolsa Familia by the International poverty centre in 2007 found 49% errors of inclusion. In the West Mamprusi District where there are hardly any records kept, it is hardly possible that the errors of inclusion could only be higher. When beneficiaries were asked what they thought about the process of becoming a beneficiary, they replied that it was rather easy except there was too much waiting

time of eight months before they knew their status of application. They did not feel the questionnaire process was intrusive or burdensome in any way. One woman explained “I was out of the house when the people came with the questionnaire and so my brother filled it out for me”. This was an interesting point, though the CLIC focal person did not see any problem with it.

The LEAP policy document lists a number of conditions, which are supposed to be developmental in nature, as opposed to punitive, to which beneficiaries must fulfil to enable them stay in the programme. This conditionality was included following the example and success of the Bolsa Familia of Brazil. The policy document further states that non-compliance to these conditions can lead to the eventual removal of a beneficiary from the programme. In the situation where beneficiaries did not fulfil any of the conditionalities in the first place yet benefiting from the programme, it will be extremely difficult to remove anyone from the programme for non-fulfilment. The focal person in an interview said only one person in the entire district have been cautioned so far for misappropriating their money. The study however found mass failures in adhering to these conditionalities.

The four OVCs under two caregivers were not in school. According to the caregivers “they do not bring the money to us as was promised so I cannot send them to school. They go to school whenever I have the money”. The remaining beneficiaries qualified under the aged category and did not have to fulfil any conditionalities Weak

monitoring of the programme allows beneficiaries to use the money at their discretion knowing there is no punitive measure.

The study revealed general weakness in coordination across programmes. The district focal person, community focal person of LEAP and beneficiaries were not aware of other complimentary services such as agricultural services and national health insurance coverage. The mapping of the availability of these additional services at the district or community levels was at best non-existent. In Latin America on the contrary (where Ghana mostly took inspirations from), cash transfer programmes tend to be better integrated, with a greater capacity for providing complementary services.

The use of conditionalities as a prerequisite of LEAP automatically means excluding a proportion of the poorest poor who are supposed to be the targets of the cash transfer programme. The report on Emergency LEAP Assessment, (2009) conducted by the Ministry of Employment and Social Welfare failed to address the issue of exclusion due to conditionalities. However, lessons from Latin America, which are doing well in cash transfers, like Brazil's Bolsa Familia have recorded high percentages of the extreme poor who have not been covered. According to the study of the International Poverty Centre in (2007), in Brazil 60% of the extreme poor are not captured. This assertion questions the need for conditionalities in the first place. In an environment of weak administrative systems and lack of institutional structures such as West

Mamprusi District where there is one social welfare person, one can only guess the severity of exclusion rate.

The conditionalities clause as it appears now at least in West Mamprusi District, only appears in paper and is not being complied with. Arguably a prerequisite for the approval of Ghana's Poverty Reduction Strategy Paper II for 2006-2009 by donors was the inclusion of a social protection strategy. This compelled the Ministry of Manpower Youth and Employment to produce a National Social Protection Strategy paper. The LEAP forms one of the major components of this strategy. In this light the LEAP in Ghana cannot be said to be conditional. It is rather unconditional benefiting a few people while marginalizing the majority of the poor.

As stated by Ningenda *et al.* (2005), 'targeting the very poor may prove to be socially and politically unacceptable in cases where assumptions of widespread generalized poverty prevail'. During separate interviews with beneficiaries eight of them admitted that the LEAP officials in the community called upon them in their home and completed questionnaires for them to benefit from the programme. These issues and difficulties of targeting has the potential to marginalize people who do deserve to benefit from the programme and possibly benefit those who otherwise would not have benefited from the programme or by no means meet the set out indicators for beneficiaries.

4.3 Linkages, Knowledge and Perceptions of LEAP

4.3.1 Linkages

The focal person listed a number of conditionalities for a beneficiary to receive LEAP; all of the ones, in fact, that the researcher had read about in the LEAP literature. When the focal person was asked generally about linkages for other complementary services, however, he did not know to what the researcher was referring. Specifically when the researcher asked about possible connections to the National Health Insurance Scheme (NHIS) and Free School Uniform programmes, he denied any connection between LEAP and the former and had never heard of the latter. He further explained that “there could be such linkages but I am new in this. If you look around the office there is no records anywhere for me to continue with”. It stands to reason that if the focal person of the district does not have any knowledge of such linkages to other complementary services, it is and will be very difficult for recipients of LEAP to fully benefit from the programme.

Granted the focal person was a new staff who had just been posted to the district six months prior to the research, it is still inexcusable for the focal person not to have been given orientation on such an important programme. It turned out as little surprise when the research found in the field that not a single one of the fifteen (15) beneficiaries and four (4) Orphaned and Vulnerable Children (OVC) enjoyed any form of complementary service by way of free health care, birth registration

certificate, and school attendance and so on. The table below shows the categories of beneficiaries and the complementary services they are supposed to benefit from.

Table 2: Complimentary service matrix table

Target group	Livelihood needs	Complementary services
1. Subsistence farmers and fishermen	Shelter, food, clothing, soap, water, medical support	NHIS Indigent Card <ul style="list-style-type: none"> • Agricultural input support • Microfinance and income-generating activity support • MOFA skills training • MOFA extension services • Ministry of Fisheries Alternative Livelihoods Project • Women's Development Fund (MOWAC)
2. Extremely poor aged 65+	Shelter, food, clothing, soap, water, medical support	NHIS Indigent Card <ul style="list-style-type: none"> • Free bus ride • Micronutrients • Food supplements/supplementary feeding
3. Persons with disabilities without productive capacity	Shelter, food, clothing, soap, water, medical support	NHIS Indigent Card Caregivers <ul style="list-style-type: none"> • NHIS Indigent Card • Agricultural input support • Microfinance and income-generating activity support • Skills training for caregivers
4. Caregivers of OVC (able to work)	Shelter, food, clothing, soap, water, medical support	Caregivers <ul style="list-style-type: none"> • NHIS Indigent Card • Agricultural input support • Microfinance and income-generating activity support • Skills training for caregivers • Women's Development Fund (MOWAC) OVC • ECG • School Feeding Programme • Free bus ride • Micronutrients • Food supplements/supplementary feeding • Post-basic (15+) skills training/apprenticeship

Target group	Livelihood needs	Complementary services
6. Lactating mothers with HIV/AIDS (able to work)	Shelter, food, clothing, soap, water, medical support	Subsidised fees for prevention of MTCT (PMTCT)/ART <ul style="list-style-type: none"> • GAC support to PLWHA associations. • Food supplements/supplementary feeding • Agricultural input support • Women's Development Fund (MOWAC) • Skills training

Source: MMYE (2007).

Majority of beneficiaries in Yama fall under category two (2) in the target group section of the table above. The livelihood needs for which they were selected are shelter, food, clothing, soap, water and medical support. To this end, they were supposed to benefit from free National health registration, Micronutrients and food supplements. None of the beneficiaries were enjoying any of the above complementary services. This clearly defeats the purpose for which the grant is being given in the first instance.

4.3.2 Knowledge

At the onset of the programme in the community, a community forum was organized to sensitize the whole community about LEAP. This was done only once with no follow up. Responses from both beneficiaries and non-beneficiaries indicated that they knew very little about the programme. One respondent puts it this way: "they said some people are bringing money to we the poor and aged". On the question of how some were selected and others were not, one respondent said "I got lucky because several people filled the forms but did not get the money". The only other

time beneficiaries were given information about the LEAP is during the next payment. This situation raises several concerns about the programme implementation. If benefiting from LEAP is a matter of right as stipulated in the policy document and the 1992 constitution Article 37(3), it becomes difficult for beneficiaries to demand these rights since they do not have adequate knowledge of the programme.

Beneficiaries obviously lacked knowledge on how the programme works and tended to see it as a kind of charity or favour from somewhere. One respondent put it this way: ‘the money comes from some white people’. Respondents had absolutely no knowledge of any complementary services. The focal person of CLIC who by nature of his role was expected to know and educate the community did not know either. The absence of information on the programme places beneficiaries in a position of disadvantage. They are unable to demand their rights and also to make contributions towards improvement in service delivery.

In a focus group discussion with male beneficiaries, it was apparent that they understood why they were getting the money; that is, because they were poor and aged (as they were told), and that the basic structure of the programme involved receiving cash transfers. They, however, did not know anything beyond that. They knew that, through the programme, someone would “support” them, but they did not know whom. Again they indicated that, while there had been an initial educational session about the programme before registration occurred, they did not receive much

guidance at any time afterwards. They were particularly confused about the programme because at the point when they actually received the cash transfer, nobody told them what they were expected to do with it.

The focus group discussion with the women was no different. The research found that the District LEAP Implementation Committee (DLIC) found a schoolteacher within Yama to act as data collector for the community. The women did not know that the people who came to inform them about the programme were members of LEAP Implementation Committee. When asked how they came to know about LEAP, all they said was that ‘someone came to the community looking for widows with families and for the poor’. The research found that the quantity and nature of information received tended to vary amongst the women. This ranged from no information to some intention of a cash transfer to help the poor. Based on what the women initially remembered from their initial encounter with LEAP officials, the community was told that there would be ‘some help in the form of cash to poor people’ but they did not specify all the details. Probing a little further revealed that these women were unaware of the other pro-poor programmes of Ghana, which are supposed to be linked with LEAP.

During the scoring process on knowledge and awareness both the men and women scored all of the categories as bad (average of 2.1 on community score card). It became apparent that the beneficiaries’ general awareness of the programme is

limited, specifically regarding the details of what the programme entitles them to. This means that it is difficult for them to judge whether they have received their entitlements or not. It also makes it difficult for them to demand for these entitlements. More telling, perhaps, is the tendency to want to avoid criticizing a programme that provides them with money they might not otherwise have.

The research observed that the cause of the beneficiaries' reluctance to criticize comes from how they perceive the programme, possibly how those who explained the programme to them perceived it. When presented as charity, it is difficult to find fault with the programme, as it appears to be a gift. Alternatively, one can present the programme as providing for the rights of the beneficiaries, literally, what they are entitled to, in which case the programme's failure to function as it should becomes a failure to give the beneficiaries what they are owed. Given that the Government of Ghana's explicit reason for providing the programme is that they recognize a responsibility to assist proactively Ghana's extreme poor, the research believe that all should regard the programme in the latter sense, as being rights-based.

While, to a certain extent, the beneficiaries' awareness is not necessary for the programme to function, their awareness affects how useful the programme is. Without knowing how often the money is supposed to come, and how much they are supposed to receive, it is difficult for the beneficiaries to do any long-term planning with their money.

4.3.3 Perceptions

The lack of adequate knowledge of the nature of the programme by both beneficiaries and officials of the programme at the district and community level has led to various perceptions of the LEAP. The research observed that the majority of beneficiaries perceived the programme to be very good even though they did not have enough knowledge on it. It was ranked 'very good' on the community score card (see Appendix 1). Beneficiaries contended that "if you do not know about something and someone is bringing it to you just keep quiet and take it". In essence it is viewed as a charity as opposed to a right. By this the beneficiaries are unable to make any impute into the programme planning and implementation to make it more beneficial for them.

Perceiving the programme as a form of charity without any known minimum standards to meet implies that, beneficiaries may not make any efforts at putting the money into the intended purpose for it. The success of every programme requires feedback from its audience. This is lacking in Yama. Beneficiaries do not make any efforts at giving feedback because they do not know it is a right. Neither do they know what channels to go through if they had feedback to give. One respondent remarked "no one from the LEAP office has ever come to ask us anything about how we see the programme except some white people who were here some six months ago".

4.4 Role of Direct Cash Transfer in Poverty Reduction

4.4.1 Payment

The significance of cash to an individual and households cannot be understated in poverty reduction efforts. In an interview with the focal person he stated that payment occurred in the manner that the researcher expected as those funds are deposited into an account from which Ghana Post draws the money for the cash transfers. They then inform the district of the date on which they will be arriving, and the district informs the community. Ghana Post travels to the district capital, and over the course of a few days, they travel to each of the beneficiary communities and distribute the cash transfers. If a beneficiary failed to turn up for their money on the day of payment, they forfeited that payment. Only one beneficiary has so far been in such a situation. Table 3 shows how distribution of cash.

Table 3: Distribution of cash transfer

Beneficiaries in Household	Amount Allocated per Month
1	8 GHC
2	10 GHC
3	12 GHC
4+	15 GHC

Source: MMYE (2007)

From Table 3, the amount of cash depends on the number of people in the household. While the focal person acknowledged that payment is supposed to occur every two

months, beneficiaries have received payment on three different occasions over the course of two and half years since the programme started. The first payment was for four months, second payment two months and third payment two months. This sums up to a total of eight months payments made as opposed to the thirty months due as at the time of collecting data in August 2011. The research sought to find out why this was happening and response was quote: “bosses do not tell”.

In a focused group discussion when asked how often the women have received LEAP money from the government, the women laughed. They said that they did not know when the money would come but that they are waiting. The general attitude was that ‘they hadn’t sold the government anything’, therefore the government does not owe them. One man suggested that it was similar to registration, that, “if you are sitting down and they register you, and then you again are sitting and are told when the money comes, it is very good”.

Beneficiaries thought the mode of payment was very bad (2.4 average on community score card) due to the general unreliability of the payments. They were particularly dissatisfied about the provision that if a beneficiary was not present on the day of payment they will forfeit that payment until the next time payment was due. They suggested that such payments should be possible on a later date. They displayed a general gratitude that they received any free money at all, which allowed some to overlook the fact that they had no idea when they would receive another transfer. As

one beneficiary put it “others are praying to join so I don’t want to risk losing out by making any noise”.

4.4.2 Usefulness

The men reported using the money in three different ways: they invested in guinea fowls farming, paid their children’s school fees, and/or they paid for a loved one’s healthcare. One man said that he used the money to bring his wife to the hospital when she was so sick that, had she not gone to the hospital when she did, she likely would have died. Another man reported that he suspected the money would be very useful, but unfortunately was not in the community on the one day that the payment occurred, and therefore has to wait until the next payment to benefit. The men had a high interest in using the money for investment. One reported that he has “a vision to develop himself, and that if he is able to continue getting this money, he can keep going forward”. However, when asked how the programme could be made more useful, all of the men suggested that if they were to receive slightly more money at a time, it would make investment more feasible.

They said that just a few Cedis more than the amount they received last time would be sufficient for them to invest in a plot of land. Some men also suggested that, rather than send the same amount of money all-year round, the programme should modify the payments to fit the seasons, so that they received slightly more at the beginning of the farming season when they needed to invest in inputs.

Although these women had only received the money once since their registration, the common consensus was of satisfaction. When asked how the money has helped to improve upon their lives, it was stated that although the money may be small and that they did not know when the money would come again, what they did receive was very helpful to them at the time and they appreciated it very much. The two beneficiary caregivers of the group used the money for such things as school uniforms and school supplies. The farmers used it to purchase labour to help on the land, and the aged bought maize for their own personal consumption, as these women were not engaged in any other livelihood activities.

On the question of whether they would prefer cash payment to kind or the vice versa, both men and women preferred farming incentives over cash. Even though it is a truism that “Poor households have better information about what they need than policy-makers” (Stake, 2007), and so cash will give them the freedom to choose what to do with their money, they contended that since the money was so small and was not regular, it did not help them in planning for any economic venture besides tackling a family problem that might have arisen at the time the monies were received.

They were unanimous in the decision that they should receive some farming incentives in the form of fertilizers, free ploughing of their land and seedlings so that they can farm and generate more income as opposed to this “little money you do not

even know when it will come”. This is in contradiction with the assertion by Samson that the most effective and efficient way to deliver social transfer is by cash transfers (Samson *et al.*, 2006). Samson identified that for cash transfer to be efficient there must be an electronic means of transfer to make it faster, easier and cheaper to transfer than physical commodities. It is therefore not surprising that beneficiaries are not feeling any significant change in livelihood and are calling for seasonal agricultural inputs. With this they contend they can increase their annual yields to better their lot.

The fundamental questions that arises are how is LEAP a rights based approach? Does LEAP adequately cater for the needs of beneficiaries?, clearly the needs of the citizenry were factored in the project in the project design stage but somehow these needs are not being met by the intended beneficiaries. The government on the other hand may have fulfilled its international obligations of securing grants from its development partners. The NSPS defines social protection as efforts that ‘go beyond income support and include the strengthening of social cohesion, human development, livelihoods and protection of rights and entitlements’ (MMYE, 2007). It is evident on the field that not only do they not get their bi-monthly money regularly but they do not also benefit from any of the so-called complementary services.

4.5 Challenges of Department of Social Welfare in Implementation of Leap

Walewale is the district capital of the West Mamprusi District. Department of social welfare is the implementing body of the LEAP in the district. The district director is therefore the focal person of the programme in the district. In an interview, the director stated that he was the only staff of the department in the district. The department of social welfare has no office space in the district. He shared the same office space with two other government department; department of community development and National Commission for Civic Education. He is responsible for the implementation of LEAP in the district along with other social welfare duties. Being the only person he said “I am over stretched. I cannot perform all these roles by myself. Members of the District LEAP Implementing Committee are supposed to help but they have other obligations as well”.

With regards to logistics, he mentioned that the office had no computer to facilitate storage and retrieval of data. They also did not have any cabinet to shelve files. This he explained account for the poor record keeping and the reason why he could not find some essential documents on the programme when he resumed work. His operational difficulties are well captured in his expression “I do not have office impress. I have to travel to the regional office in Tamale to request for even A4 sheets”. This weakness has been officially recognised in recent capacity assessments and a Social Protection and Livelihood Team (SPLT) have been set up to make recommendations for improvements (DSW 2008).

According to the director, the social welfare office has no means of transport for him or the DCLIC members to conduct any monitoring and evaluation. The office relies solely on Ghana Post Services when payment is due. This implies that since the inception of the programme the focal person has been to Yama three times. These visits were made only at periods when payment was due. Without regular monitoring and evaluation, it is practically impossible to assess the performance of the programme. In an interview with the focal person of the Community LEAP implementing Committee, he reiterated the same problems of means of transport and other logistics as enumerated by the district focal person of the programme. He added, “the committee is supposed to be meeting regularly but because there is no funding we are unable to meet regularly”.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents summary, conclusions and recommendations of the study. Attention is given to the major findings and conclusions. Appropriate recommendations from the study are highlighted to show the effects of Livelihood Empowerment Against Poverty on poverty reduction.

5.1 Summary

From the onset, this study sought to uncover the effects of LEAP as a poverty reduction intervention on the life of beneficiaries in Yama. While social protection interventions are good concepts for certain categories of the populace, as argued by the National Social Protection Strategy document (2007), and although existing social assistance programmes 'have made considerable efforts to reduce poverty and improve the livelihoods of Ghanaians, experience indicates that sustainable mechanisms to empower those facing extreme poverty were insufficient' (MMYE, 2007).

Findings from this study suggest that the Livelihood Empowerment Against Poverty programme, copied blindly from other world acclaimed programme such as the Bolsa Familia in an effort for the government to meet some of its Millennium Development Goals. Beneficiaries of the programme had very little knowledge of the programme

and therefore could not make any recommendations for its improvement. This was there was no grassroots participation. The lack of knowledge of the programme also created the perception among beneficiaries that the cash grant was a kind of charity and so they did not attach any seriousness to the programme.

Also, because beneficiaries did not fully know their rights and entitlements under the programme, they were not in a position to demand them irrespective of apparent difficulties with all aspects of the programme. Furthermore, contrary to the general belief that direct cash transfer gives beneficiaries the freedom to choose how to use their money, those in Yama preferred farming inputs during the rainy season. This is an apparent response to the inconsistencies in payment. Because there is little avenue for citizen government engagements, they are unable to articulate these recommendations. This situation runs contrary to the tenants of rights and entitlement

The Department of Social Welfare, which is also the implementing body, appeared under-resourced to adequately implement and monitor progress of the programme. There was only one staff for the whole district with no means of transport and a little office space that is used by two other government agencies. This under resource extended to its partner; CLIC at the community level.

5.2 Conclusion

The study is conclusive in its findings that roll out of the programme has been rather erratic with no conscious efforts at educating the beneficiaries to let them understand the significance of the programme. There was therefore no opportunity whatsoever for right holders to engage with duty bearers to address teething concerns such as registration process and mode of payments. Interventions to date have also been largely skewed towards assistance (which is also irregular), rather than prevention of livelihood decline, and as a result have made little impact in the lives of intended beneficiaries due to poor grassroots and national coordination.

Beneficiaries of the programme were carried over wholesale from the emergency LEAP during the floods and food crises. This raises the issues of targeting. Several people could have benefited from the programme but were denied on grounds that their registration was later. Also the selection process can hardly be seen in the light of conditional selection as prescribed by the policy document. It would have been much better if it was made unconditional for as many people to benefit as possible. In line with this to Standing (2007), "... A universal, unconditional cash transfer is definitionally rights based approach, being guaranteed as a citizenship right, it would enhance full freedom. It will also enhance the bargaining position of disadvantaged groups, many members of which usually have to accept degrading working conditions and low wages because they are desperate"(Standing, 2007). This research tends to

side with Standings' believe that it will not be long before universality of social grants overtake conditionalities.

Findings also suggested that the government of Ghana appeared to be ill equipped and not prepared for the implementation of such a programme. It may, however, be prepared in terms of policy formulation. It was evident that the government was in payment arrears of over one year for payment of LEAP grants to beneficiaries. This affected the ability of beneficiaries to plan towards their money. Even more worrying is the lack of personnel and means of transport to ensure regular programme monitoring and evaluation.

A major setback to the programme in Yama is the limited coordination among government departments and agencies. The study agrees with Slater and Tsoka's (2007) emphasis that forging linkages with other ministries is of critical importance in cases where the implementing agency is weak and capacity constrained, as pertains to the Department of Social Welfare. Even though this weakness has been officially recognized in previous capacity assessments (MESW, 2008), the Social Protection and Livelihood Team (SPLIT), set up as a coordinating body, is yet to address the situation, at least in Yama.

5.3 Recommendations

Grass root participation in the programme implementation is one of the major components missing in the LEAP programme. With an increasing relatively high score for Ghana in the areas of good governance, as evidenced by the improving scores in the World Bank's Governance and Corruption indicator tables (World Bank, 2008), the time is right to promote dialogue and engagement between duty bearers and rights holders. This will encourage rights holders to make inputs and for duty bearers to explain the programme better to beneficiaries and the general public. Piron (2004) observed that, "the realisation of human rights, including the design of, and access to, appropriate social protection schemes, requires developing the capacities of rights-holders to know and claim their rights". This will address the problem of lack of program knowledge on the part of beneficiaries and to empower them to take ownership of the program.

Political will, on the part of government to commit resources to the programme, will help beneficiaries to make very good investments with their capital. With regular by-monthly payments, beneficiaries can plan against their money in a more solid manner. Demystifying the programme from political interferences and favouritism in the selection process of LEAP beneficiaries is important to the legitimacy of the LEAP. Even though multiparty democracy appears to be gaining roots, according to Booth et al. (2005) patronage politics rather than development objectives and legal rules still dominate decision-making process. This situation also affects bold initiatives such as

monitoring and evaluation, which are crucial in programme appraisal like the LEAP. A political will to commit resource to the department of social welfare will enhance their ability to monitor and evaluate the programme efficiently. Beneficiaries will also get the actual sense of a social intervention rather than perceived patronage political tool

Building the capacity of personnel of DSW and promoting coordination of government agencies is crucial in LEAP implementation. The prevailing training sessions offered to district coordinators by DSW should incorporate the challenges faced by respective districts as well as modules on interagency collaboration, alternative livelihood training and programme implementation. Effective access to social protection is not a luxury but a matter of right and should be perceived and pursued as an investment in people, social justice and social cohesion, with a high rate of return, not only in economic terms but also in social and environmental terms. Such capacity building will keep staff of the department of social welfare up to speed with best practices and to improve their confidence levels for effective program implementation

From the forgoing literature, findings and discussions, it is evident that social protection is integral to the dynamic development of modern societies; and it brings cumulative benefits over time. Some of these benefits include; breaking the cycle of

poverty, access to good health care and education, care for the elderly and a general raise in the standard of living of the citizenry leading high quality of life expectancy.

The costs and impact of neglecting social protection for the poor and marginalized in society are borne by society as a whole at different levels. At the micro level, the vicious cycle of poverty will continue. This will reduce life expectancy because people cannot access health care or meet their basic needs. Social problems such as marriage breakdown, alcoholism, drug abuse and others can result from social and economic hardships. At the mezzo level the potential for social discontent among community members could be high. These difficulties will over time extend to the macro level. The state will lose the needed labour for its developmental activities. The high rate of social vices can also portray the country in a bad light before the international community.

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APPENDICES

Appendix 1: Community Score Card for all Beneficiaries

Indicators	Very Bad	Bad	Fair	Good	Very Good	Average
Awareness	3	8	3	1	0	2.1
Accessibility	0	0	5	6	4	3.9
Perceptions	0	0	4	7	4	4
Mode of Payment	4	5	3	1	2	2.4
Usefulness of grant	3	5	2	3	2	2.7
Significant change in living	1	7	5	2	0	2.5

Appendix 2: Female Community Score Card

Indicators	Very Bad	Bad	Fair	Good	Very Good	Average
Awareness	3	4	2	0	0	1.9
Accessibility	0	0	4	3	2	3.8
Perceptions	0	0	1	4	4	4.3
Mode of Payment	0	5	3	1	0	2.5
Usefulness of grant	3	3	1	0	2	2.8
Significant change in living	0	4	3	2	0	2.8

Appendix 3: Male Community Score Card

Indicators	Very Bad	Bad	Fair	Good	Very Good	Average
Awareness	0	4	1	1	0	2.5
Accessibility	0	0	1	3	2	4.2
Perceptions	0	0	3	3	0	3.5
Mode of Payment	4	0	0	0	2	2.3
Usefulness of grant	0	2	1	3	0	3.6
Significant change in living	1	3	2	0	0	2.2

Appendix 5

UNIVERSITY OF GHANA, LEGON
DEPARTMENT OF SOCIAL WORK
QUESTIONNAIRE/INTERVIEW GUIDE FOR BENEFICIARIES OF
LIVELIHOOD EMPOWERMENT AGAINST POVERTY (LEAP)

This study is being carried out by Braimah, Issaka Joha a graduate student of the Department of Social Work on the Topic, *'EFFECTS OF LIVELIHOOD EMPOWERMENT PROGRAMME IN REDUCING POVERTY OF BENEFICIARY HOUSEHOLDS IN YAMA, NORTHERN REGION'*, in partial fulfilment of the award of master of philosophy in social work.

The purpose of this study is to examine the effects both positive and or negative LEAP has had on its beneficiaries in Yama since its inception.

All information gathered will be treated with utmost confidentiality and would be solely used for academic purposes. Your support and contribution would be very much appreciated. In the event of citing a source of response, your expression permission will be sort before use.

DEMOGRAPIC INFORMATION

- 1 What is your sex?.....
- 2 What is your age?
- 3 What is your religion?

- 4 What is your marital status;
- 5 What is your educational background?
- 6 What is your occupation?
- 7 How many children do you have?
- 8 Under what category do you benefit from LEAP?
- 9 If care giver how many children are you caring for?.....

KNOWLEDGE OF LEAP

- 10 How did you come to hear about LEAP.....
- 11 What do you know about LEAP?.....
- 12 How often do you have contact with officials of LEAP.....
- 13 How were you selected to benefit from LEAP?
- 14 Are you aware of any of the conditionalities for the LEAP,
- 15 If yes name some of these conditionalities
- 16 Do you know of any of the complementary services for LEAP.
- 17 If yes, please specify.....

ROLE OF DIRECT CASH TRANSFER IN POVERTY REDUCTION

- 18 How much grant do you receive?

- 19 Are the grants paid at regular specific intervals.....
- 20 How often do you receive this grant
.....
- 21 How are the grants paid.....
- 22 How do you see the way grants are paid
- 23 What do you use your grant for.....
- 24 Is the grant adequate?
- 25 If No how much grant will be adequate
- 26 At what frequency would you prefer the grants to be paid
.....
- 27 Would you prefer a different kind of intervention from the LEAP grant?
- 28 If yes what form of intervention would you prefer.....
- 29 Why do you prefer this intervention over the cash grant.....

EFFECTS OF LEAP ON BENEFICIARIES

- 31 what social development have you had since you stated receiving
LEAP.....
.....
- 32 if any have these effects been as a result of LEAP grants.....

- 33 Could you have achieved these anyways without the grant
- 34 What economic effects have you had since you started receiving LEAP
.....
- 35 If any have these effects been as a result of LEAP grants?
.....
.....
- 36 Could these effects have happened anyways without the grant?
.....
.....
- 37 What other effects have you had since benefiting from LEAP grants
.....
- 38 Have you benefited from any of the complementary services of LEAP?
- 39 if yes which of the complementary services
- 40 What were your experiences in accessing these services
.....
- 41 If no why have you not accessed these complementary services
.....
- 42 Are you viewed differently in the community because you are a beneficiary of
LEAP.....

43 Please explain your answer above

44 Is there anything else you like to tell me concerning the LEAP and your experiences?

THANK YOU

Appendix 6

CONSENT TO PARTICIPATE IN RESEARCH

***EFFECTS OF LIVELIHOOD EMPOWERMENT PROGRAMME IN POVERTY
REDUCTION OF BENEFICIARY HOUSEHOLDS IN YAMA, NORTHERN REGION***

You are asked to participate in a research study conducted by Braimah, Issaka Joha (researcher), Fidelis Danyi (research assistant) and Olivia Asakeyarigo (research assistant), from the Department of Social Work at the University of Ghana. The results of this study will contribute to the award of an Mphil Degree in Social Work.

If you have any questions or concerns about the research, please feel free to contact:

Dr Saka Manful or Miss Abena Oforiwa
University of Ghana
Department of Social Work
Tell: 0302-513-051

Purpose of study.

This study is designed to examine the effects of Livelihood Empowerment Against Poverty programme on beneficiary households. By your participation in this research you will be sharing your experience on the programme with the researchers.

Procedures:

If you volunteer to participate in this study, you will have individual discussions with the research team, participate in focus group discussions and participate in the scoring process (where applicable).

Potential benefits to subjects and society.

Participants will get no monetary gains through this research. They will however have the benefit of joining other beneficiaries in a focus group to discuss the programme. The findings of the study will contribute to the already existing knowledge of the LEAP. The findings could also influence further study on the subject in future.

Confidentiality

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission. This is a purely academic work and the final work will be submitted to the department of Social Work at the University of Ghana, Legon.

Participation and Withdrawal

You can choose whether to be in this study or not. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind. You may also refuse to answer any questions you do not want to answer and still remain in the study. The investigator may withdraw you from the research if circumstances arise which warrant doing so.

Signature of research subject

I understand the information provided for the study as described herein. My questions have been answered to my satisfaction, and I agree to participate in this study. I have been given a copy of this form.

.....
Name of subject

.....
Signature of subject

.....
Date

Signature of investigator

These are the terms under which i will conduct research.

.....
Signature of Investigator

.....
Date