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FACULTY OF DEVELOPMENT STUDIES

DEPARTMENT OF RURAL AND COMMUNITY DEVELOPMENT

THE EFFECTS OF LIVELIHOOD EMPOWERMENT AGAINST POVERTY  
ON THE BENEFICIARIES IN THE AMENFI EAST MUNICIPALITY

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University College, Ghana in partial fulfillment of the requirements for the  
award of Master of Arts degree in International Development Studies

BY

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## DECLARATION

### Candidate's Declaration

I hereby declare that this Dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere except for references to other people's works, which have been duly acknowledged.

Name :Samuel Kofi Amoah

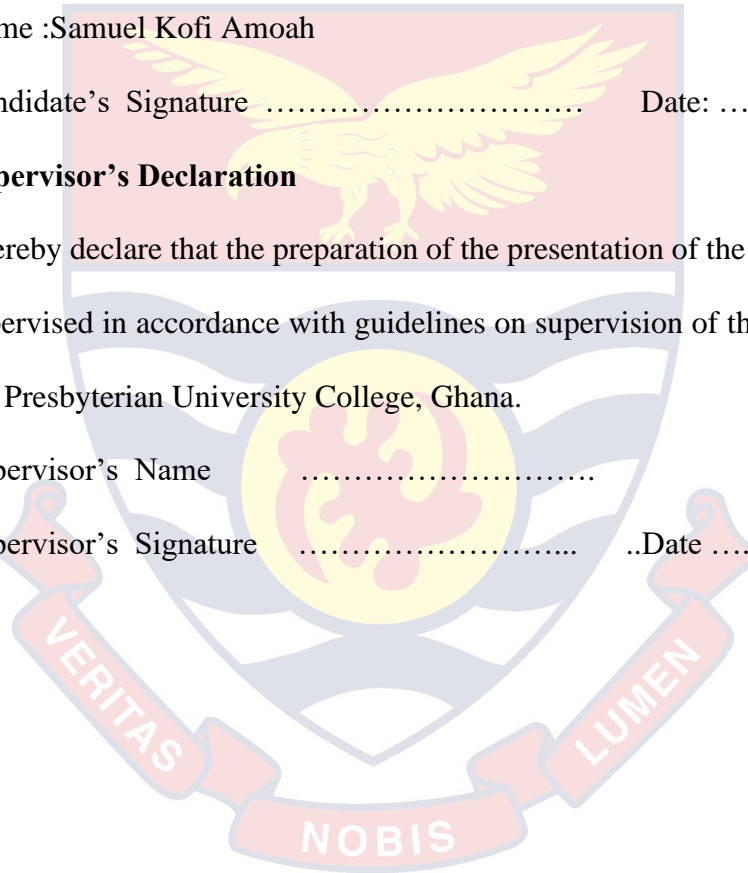
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### Supervisor's Declaration

I hereby declare that the preparation of the presentation of the Dissertation were supervised in accordance with guidelines on supervision of thesis laid down by the Presbyterian University College, Ghana.

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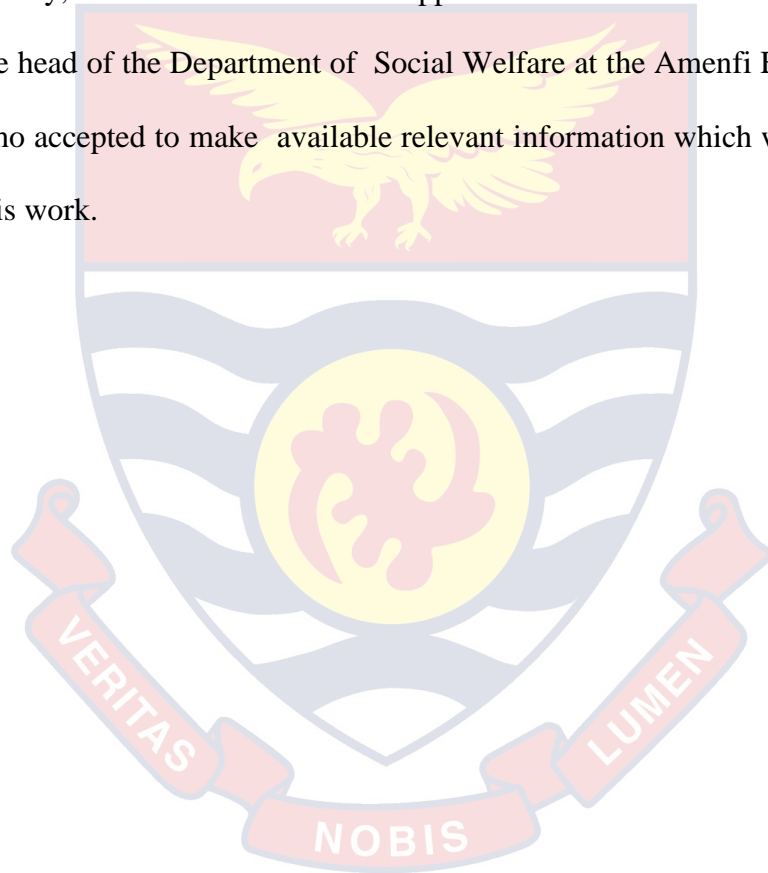
## ABSTRACT

Ghana has drafted and is implementing a National Social Protection Strategy (NSPS) aimed at protecting its vulnerable population. A major component of the NSPS is the Livelihood Empowerment Against Poverty Programme (LEAP). LEAP is both a conditional and unconditional direct cash transfer targeted at the poorest of Ghana's population. This research was carried out in six LEAP communities in the Amenfi East Municipality of the Western Region of Ghana with the objective of assessing the effects of the programme on the beneficiaries. The study used both qualitative and quantitative methods in achieving the objectives of the study. It combined secondary literature and primary data. The findings of this study showed that LEAP in the Amenfi East Municipality has increased food security among the beneficiaries and been helpful in the education of the beneficiaries' children. However, most of the beneficiaries have not had any opportunity to exit poverty and have not used the grant to engage in long term investment. The results of this study are intended to contribute to knowledge base on social protection in Ghana and the world at large and to bring to bear some of the challenges of LEAP.

## ACKNOWLEDGEMENTS

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Finally,I also wish to show much appreciation to Mr.Michael Bosomafi who is the head of the Department of Social Welfare at the Amenfi East Municipality who accepted to make available relevant information which was necessary for this work.



## DEDICATION

I dedicate this work to my wife and children.



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## CHAPTER ONE

### INTRODUCTION

#### 1.1 Background to the Study

The Livelihood Empowerment Against Poverty Programme (LEAP) is a social cash transfer programme that provides cash and health insurance to poor households across the country. The government of Ghana adopted a number of initiatives, including the National Social Protection Strategy (NSRP) in 2007. This represented the government's vision to create an all-inclusive society through the condition of sustainable mechanisms to care for persons living in situations of excessive poverty, vulnerability and elimination ( Ministry of Gender, Children and Social Protection, 2016 ). The Livelihood Empowerment Against Poverty. The programme was launched in 2008 to empower the poorest of the poor to permit them progress out of their poverty and vulnerability. Its focus is to ease short term and promote long term human capital development. LEAP was the flagship programme of the National Social Protection Strategy. Three main mechanisms were planned to tackle extreme poverty: The establishment of a new social grant scheme to offer a basic and safe income for the vulnerable households, improved targeting of existing social protection programmes, a package of harmonizing inputs for beneficiaries of social protection programmes. The marked beneficiaries of LEAP are insolvent households in Ghana. Extreme poverty has been explained by the Ghana Statistical Service (Ghana Statistical Service, 2014), as those whose standard of living is inadequate to meet their basic dietetic requirements if they dedicated their consumption to food. The targeting procedure is based on a community-oriented approach and then later verified centrally with a proxy means test. Thus,

during the procedure of selecting beneficiary households, a community LEAP implementation committee (CLIC) identifies beneficiary households that are then verified by the Ministry of Gender, Children and Social Protection (MoGCSP). The aim of LEAP particularly was to provide a safety net for the poorest and most marginalized people in the Ghanaian society, mainly the bottom 20% of the extreme poor in Ghana. Since its beginning in 2008, the programme has made some gains. According to the Ministry of Gender, Children and Social Protection, the LEAP has made an impact on the beneficiaries and families in areas such as food safety, health, education, savings and investments as well as their wider communities mostly in terms of community development and economic growth (Ministry of Gender, Children and Social Protection, 2013). In the area of education, the Ministry acknowledges that children of schooling age (13 – 17 years) were enrolled in schools. Also, in terms of health LEAP has led to a major increase in the number of children aged 6 - 17 and 0 – 5 enrolled in the National Health Insurance Scheme. Confirmation also suggests that the programme has also increased investments, trading and created some jobs for some beneficiaries (Handa & Park, 2012).

In the developing countries, conditional cash transfers were first introduced in Latin America and South Asia but are now becoming gradually more widespread. An early conditional cash transfer scheme, Progresa started in Mexico in 1997 with 300,000 households and its successor, Oportunidades now reaches 5 million households. In Brazil, the Bolsa Familia started in the mid-1990s as a test in two municipalities and currently covers 11 million families. In Columbia, the initial objective of the Familia Programme had been 400,000 families. Nonetheless, it had expanded to cover over 1.5 million households by

2007. Smaller programmes in poorer countries such as Kenya and Bangladesh cover a few thousand families (World Bank, 2009). Accomplished stories from Brazil, Mexico and Columbia, among others, motivated the adoption of social cash transfer schemes (SCTS) as a device for addressing extreme poverty in Ghana. The idea behind most social programmes in Ghana was to diminish poverty and inequality by subsidizing the provision of basic social services such as education, health, water and sanitation.

## 1.2 Statement of the Problem

A multidimensional approach, focusing on free health insurance, provision of primary and secondary education to teach productive skills, the quest of good governance to stop the diversion of funds for social services, and prioritizing women and girls will roll poverty into nothingness (Debrah, 2013). The government maintained that LEAP was an effort to boost the purchasing power of the very poor through financial empowerment that would make the defenseless independent. The implementers of LEAP argued that when the monetary capacity of the poor has been strengthened, the bonus would be recorded in the form of improved basic school enrollment among children in the vulnerable households, reduced infant mortality rate and better child nutrition. The significantly higher levels of poverty, principally in rural areas, where food, shelter, clothing, potable water, and other necessities of life are deficient, require stakeholders' intervention (Debrah, 2013). Most of the underprivileged people can be found in rural areas (Ghana Statistical Service, 2012). In spite of the assistance that LEAP has made on some beneficiaries, it has been affected by some problems in the area of delay in the payment of cash to the beneficiaries. The LEAP policy has been implemented in

the Amenfi East Municipality, which is largely rural Ghana Statistical Service (2012). Since it was launched in 2008, poverty levels still remain high among the population. This raises the questions of whether the LEAP has yielded the preferred results and effects on the beneficiaries in the Amenfi East Municipality.

Additionally, there are a few studies that have been conducted to measure the impact of the LEAP program; there is no specific study that focuses on the effect of the LEAP program in the Amenfi East Municipality. There is, therefore, the need for research that will fill the gap in the literature and provide specific information on the effects of the LEAP program on the beneficiaries in the Amenfi East Municipality.

### **1.3 The Purpose of the Study**

The overall purpose of the study will examine how the Livelihood Empowerment Against Poverty (LEAP) has affected the general life of the beneficiaries in the Amenfi East Municipality.

### **1.4 Objectives of the Study**

The general objective of the study is to examine the effects of the Livelihood Empowerment Against Poverty Program on the beneficiaries in the Amenfi East Municipality.

The specific objectives of the study are to:

1. Determine how the LEAP has helped to reduce poverty among beneficiaries.
2. Assess whether LEAP payments has resulted in long term investments among the beneficiaries.

3. Examine how the LEAP grants contributed to hunger reduction and food security on the beneficiaries.

### **1.5 Research Questions**

The study seeks to answer the following questions:

1. How the LEAP intervention helped to reduce poverty among the beneficiaries?
2. How the intervention of LEAP provided opportunities for beneficiaries to exit poverty?
3. How the beneficiaries of the intervention used their payments for long term investments?
4. How the LEAP grants contributed to hunger reduction and food security on the beneficiaries?
5. How the LEAP beneficiaries been able to enrol their children in schools from the grants?

### **1.6 Significance of the Study**

The study will contribute immensely to policy development by providing insights into enhancing the administration of the LEAP.

Knowledge of the effects of LEAP will provide sufficient ground to critique current management regime of the programme in order to make the policy effective. The study will further provide policy makers with the relevant information that will feed into other policies that seek to reduce poverty in the long run.

### **1.7 Delimitation of the Study**

The scope of the study is limited to the Livelihood Empowerment Against Poverty policy in the Amenfi East Municipal as against the many social



protection policies by the government of Ghana. It will include its effects on the beneficiaries' poverty reduction and how it has empowered them financially. The units of analysis will, therefore, be limited to people with knowledge of the LEAP in the Amenfi East Municipality. The scope of this study will exclusively concentrate on issues associated with the LEAP, a poverty reduction intervention. Amenfi East Municipality was chosen because according to the report of the 2010 Population Census in Ghana, Amenfi East had 3.5% of the national population, a total of 83,478 people. Of this population, 77,728 people lived in rural areas with only 5,750 living in the urban areas (Ghana Statistical Service Report 2012). It is believed that the majority of the poor live in rural areas and Amenfi East has more than 90% of the population in the rural areas, hence the choice for this study

### **1.8 Limitation of the Study**

This study was limited in many ways. Inadequate resources could not allow me to select a high sample size. Also, the poor nature of roads in the area and its associated lack of transport to many parts limited this study.

### **1.9 Organization of the Study**

The study is organized into five chapters.

Chapter one constitutes the introduction of the study covering the background of the study, statement of the problem, research questions, research objectives, significance of the study, the scope of the study, organization of the study and limitation to the study. Chapter two comprises of the literature review. It discusses related research in a logical organization of previous work done by other researchers. Chapter three constitute the methodology used to carry



out the study. Chapter four involves results and discussions. Chapter five deals with the conclusions and recommendations.



## CHAPTER TWO

### REVIEW OF RELATED LITERATURE

This aspect of the study looks at related works or works done by other people. It examines causes and measures to reduce poverty, social intervention programmes in other parts of the world and Ghana. It also discusses the theoretical framework which the study is built on.

#### 2.1 The Elimination of Poverty and Vulnerability

The removal of poverty is a key worry of all those concerned in the development of poor countries, and now provides the main justification to promote economic growth and development (Laderchi et al, 2003). The central purpose of the Millennium Goals, approved by 149 countries at the UN Millennium Summit in New York, is to halve poverty by 2015. Every government plan is assessed now in relation to its effect on poverty, which ranges from debt relief to macroeconomic stabilization. The intention of poverty reduction currently has massive support, principally among the donor community. To effectively devise policies to reduce poverty, it is significant to know at what we are aiming. This part describes the multidimensional poverty model, which includes the four dimensions of poverty and the relationship between poverty and vulnerability. The four proportions of poverty are opportunities and choice, human security, power and voice and resources. The model also makes provision for a structure for multidimensional poverty scrutiny. lead to the identification of different individuals and groups as poor and need different policies for poverty reduction (Laderchi et al, 2003). Clarification of how poverty is defined is tremendously important as diverse

definitions imply the utilization of different indicators for measurement; they may

### 2.1.1 Defining and Measuring Poverty

From the time when poverty assumed a globalized proportion in the 1970s, a sharp discussion has arisen over its meaning. A lot of explanations of the term poverty have reflected ideological and individual values, as scholars have found it difficult to articulate the problem in their own terms and eventually to influence public policy makers (Debrah,2013).One definition differentiated between relative and complete poverty; but, the terms minimum living standards and income allocation standards may be the most appropriate explanation of poverty since absolute principles measure poverty relative to the income required to acquire goods and services to sustain a nominal standard of living. An absolute poverty standard is greatly influenced by existing circumstances and spending patterns. While there are disagreements over the explanation of the idea, there is common harmony that defines the poor as people who cannot meet their fundamental needs such as food, clothing, shelter, and health individuals who lack the goods and services needed to maintain and support life with the income to procure the goods or services that would meet those needs (World Bank,2001).

There are diverse poverty definitions not all of which may be simply measured (Laderchi *et al.*, 2003). For example,should the definition of poverty be restricted to material aspects of life, or should there be an addition of social, cultural and political aspects?And what type of indicators should be used for any approach?The second concern is whether it is appropriate to transfer the definition of poverty in one area to another area as well as the measurement

indicators without severe modification? The two approaches given contemplation which are the financial approach and social exclusion were originally for developed countries (Bradshaw, 2007) In all, there are problems in translating the irrelevance to developing countries. In the financial approach, for example, this involves laudable imputations of principles for subsistence discovery; in societal exclusion, considerable differences in shared norms lead to main differences in the defining uniqueness of social exclusion. On the contrary, the capabilities approach and participatory methods were originally devised purposely for developing countries, and the reverse question applies. Moreover, it is questioned whether methods are objective or biased. To the degree that value judgments influence measurement, the methods are unfair, and the question then is who is making the value judgments: are they made absolutely by the researchers or statisticians who measure poverty? Are they made openly, and subject to sensitivity scrutiny, so that the effects of those value judgments can eagerly be evaluated? To what point are they understood and shared by other stakeholders, for example, during the political process or through a participatory process linking the poor themselves? Furthermore, a critical question is how to differentiate the poor from the non-poor through the use of poverty lines. Two interrelated issues arise: In the first place, what is the justification to adopt any such line; and also, to what point is the poverty line defined in relation to a given situation or is planned to reflect some total standards of lack. At a hypothetical level, the alternative of a definition of poverty relies on the significant assumption that there is several type of discontinuity between the poor and the non-poor that can be reflected in the poverty line. Such a break can relate to the behaviour of the poor, or to some

relevant attribute that identifies the poor and that either decent or political considerations recommend should be addressed (Jordan,2004).For example,one approach, justified on political or moral basis, is to define the poverty line at a level at which individuals can value a civilized life.Fundamentally, rights based approaches to poverty do this and parallel concerns animate the potential approaches.Spending requirements to guarantee minimum nutrition is usually taken to be the basic break in the monetary approach.Additional types of normal breaks can be established: for instance, proof on the significance of social networks for condition of informal insurance and support mechanisms,also from participatory research,suggests there is a “break”at points of possessions below which individuals are measured undeserving of community support as they would not be able to give back their obligations if needed.Substantial attention has been dedicated to the issue of whether the threshold between the poor and non-poor should be responsive to the uniqueness of the overall population. At one point, the poverty line between poor and non-poor is defined with indication to some summary measure of the overall distribution At the other end, a poverty line is set in terms of minimum requirements in the element of interest identified in complete terms, e.g. on the basis of some individual needs deemed as necessary for continued existence.In actuality it is difficult,to recognize such complete needs irrespective of communal values.For example,before the introduction of writing, literacy could not be identified as a total necessity,however now any definition of potential poverty would embrace this aspect. Additionally, most apparently total indicators of poverty include some comparative aspect, reflecting the necessity to maintain the importance of an agreed definition over time.According to Bradshaw (2007) if poverty is defined

in complete terms relative to dietary requirements, it is possible to some point be relative in income terms, because in wealthier societies people usually need more money to obtain the same food as cheaper foods are not accessible, transport is needed to shop, and so on. However, a theoretical distinction remains in the choice along the variety between an obviously relative approach and a planned complete approach. This choice is eventually an issue of political and cultural understanding. From a political point of view, a relative standard makes sense as individuals' toleration of poverty and governments' readiness to take action against it is usually relative to normal standards in that society (Laderchi et al 2003). It is also true that the sense of lack caused by poverty is seriously influenced by average societal values. Generally, relative standards are typically adopted in countries where there is the assumption that all have access to the means of survival, while where the accessibility of a survival minimum is felt as a pressing issue, complete principles are more often adopted.

An additional issue concerns the unit over which poverty is defined this is to a degree a question of whether poverty is defined at the point of the individual or the family, and an issue of the geographical unit of study. Whereas it is people who suffer or enjoy their lives, data, mainly of a monetary kind, usually relate to households, and some property come through the family and it is difficult to determine the allocation of services they offer to the person. The geographic component matters in three ways: Firstly, to identify the society with respect to which the relative poverty lines are drawn; also, to define the boundaries of the appropriate market, for example, to find prices for valuations; and lastly, in conditions of targeting, since when geographic areas are used to target, how the areas are defined will influence the efficiency of targeting



(Jordan,2004). Furthermore,a persistent question is how to deal with multidimensionality:considering that a person's well-being manifests itself in manifold proportions.The subject can be overlooked in a monetary approach with the assumption that the monetary metrics either captures the fundamental nature of lack, or proxies all other deprivations.The proxying task of the monetary procedures is reinforced to the level that important heterogeneity between people can be adjusted so that their financial wealth become comparable across people.These approaches raise two questions: how every component dimension must be calculated and how they are to be aggregated.Every aggregation requires a choice on whether and how the harshness of lack in each of the basic proportions should be incorporated. Aggregation is useful to sum up societal lack. But, generally there is no right way of aggregating. By definition aggregation implies a failure of information,whose influence on the final outcome should be correctly tested for. Furthermore, the time prospect over which poverty is identified needs to be defined. This is generally seen as a technical issue which concerns the period of time over which poverty should be measured.Many people go in and out of poverty over seasons and years, consequently the longer the time viewpoint the less poverty will emerge.Such variations are less possible the more the poor have access to income- and consumption-smoothing strategies,which suggests that in such cases there is a case for adopting longer time periods to arrive at less noisy accounts of livelihood values (Jordan,2004).However, these fluctuations can be of exacting concern if they involve extensive consequences for the most vulnerable people.The considerations do not apply to every approach equally, as some capacity and social elimination procedures, however observed at one point

in time, by their nature show long-term lack as they have long-term effects and they are structural. A different portion of the time horizon chosen relates to the idea of lifetime poverty. This could be seen as a statistical question concerning which and how many people are persistently poor all over their lives. However, it could as well be approached in conditions of life-decisions: what serious decisions or conditions in a person's life in their early childhood, in their school years, as an adult, for example led to lifetime poverty (or avoided it). This approach could be helpful for underlying policy study. Lastly, there is a common question about the degree to which a definition of poverty gives an underlying clarification for poverty and points to policies towards its alleviation. Some of the approaches are built on fundamental analysis, while some aim only at giving a description. We believe, however, that even such descriptive exercises influence the broad thrust of policy-making (Laderchi et al 2003).

### **2.1.3 Causes of Poverty**

Clarification of how poverty is defined is particularly significant as diverse definitions imply the use of diverse indicators for measurement; they may lead to the identification of different individuals and groups as poor and require diverse policies for poverty reduction (Bradshaw, 2007). There are a variety of perspectives and explanations to the causes of poverty. The disagreement among theorists and policy makers about the causes of poverty is largely divided between those who support cultural/ behavioral opinions and those who are of the view point that poverty and the continuation of vulnerable groups originate from the structural system (Jordan, 2004). Consequently, the culture and the structural set ups are the main causes of poverty. The cultural perspectives are of the view that the continuation of poverty is basically the result



of social and behavioral deficiency in those that actually make them less industrious within the conventional society. Therefore, individuals in society make, maintain, and leave behind the future generations a culture that reinforces a variety of social and behavioral deficiencies. The cultural perspectives examine the deficient character of the poor or the vulnerable group along with their irregular behavior and the significant self-reinforcing environment that confine their access to economic feasibility and achievement (Laderchi et al,2003).

Scholars of the structural perspective are of the view that, most poverty can be traced back to the institutional structural factors inherent in the economy and numerous extra unified institutional structural arrangements in the environments that serve to assist certain groups to the disadvantage of others, usually based on gender, class, religion, political or race (Jordan,2004). This observation of poverty is more clear than the cultural perspective and it takes into consideration the weaknesses of institutional and structural arrangement as a basis for vulnerability particularly in developing countries. Apart from the cultural and structural perspective of causes of poverty, Bradshaw (2007) recognized five related causes of poverty which to some extent are extension of Jordan (2004)'s opinion. These include: individual deficiencies; cultural belief systems that support sub-cultures of poverty and vulnerability; economic, political, and social distortions or discrimination; geographical disparities cumulative and cyclical interdependencies”.

The individual incapacities as a reason for poverty point poverty and vulnerability to lack of innate qualities such as intellect and skills that are not so simply reversed. Proponents of this charge the individuals in poverty and destitution for creating their own troubles, and argue that with hard work,

cleverness and superior choices the poor could control their predicaments (Bradshaw, 2007). The economic, political, and social distortions or unfairness as causes of poverty transfer from the individual level as a spring of poverty, but rather the distortion of the social political, and economic system which causes, limit people to opportunities and wealth with which to achieve income and welfare. This is because the economic system is designed in such a way that poor and the vulnerable groups drop behind regardless of how skilled they may be (Bradshaw, 2007). The geographically theories of poverty elevate the other theories, these theories describe awareness to the fact that individuals, institutional structures, and cultural setups in certain areas are deficient in the necessary resources required to generate welfare and increase income levels, and that they lack the ability to preserve distribution of income and other vital resources (Bradshaw, 2007). The spatial concentrations of poverty and the appearance of vulnerable groups come from economic agglomeration theory. As explained by Bradshaw (2007), the agglomeration theory of poverty shows how the closeness of similar firms and industry draw supportive services and market opportunities, which further attracts more firms and industries. As people travel to work in these firms and industries, their old settlements undergo the consequence of poverty which regenerates. Excess labour active in view of a zero marginal output of labour in the subsistence sector is transferred to the urban areas which have firms and industries. Because of employment opportunities in the urban industrial areas, many people depart from the rural areas rendering them even poorer. The concluding cause of poverty according to Bradshaw (2007) is the Cumulative and Cyclical Interdependencies.

The view looks at individual circumstances and the wealth availability in the community. With an uncertain economy, individuals who do not have sufficient wealth to contribute in the production process will find it very hard to endure. Because the economy itself cannot sustain the system, survival becomes harder. For instance, at the local level, the insufficiency of employment opportunities provide increase in outmigration and consequently, retail stores will suffer and there will be decline in local tax revenues. The cumulative outcome will lead to deterioration of the schools, which leads to unskilled work force, leading to firms not been able to make use of serious and advance technology as well as to the failure to establish new firms in the area, which leads back to a greater lack of employment opportunities. This development also repeats itself at the person and family levels. The lack of employment opportunities results in lack of spending and consumption of basic needs owing to insufficient incomes, savings, which means that individuals are not able to invest in education, and lack the capacity to invest or to establish their own new businesses, which leads to lack of growth and expansion, depletion of markets, and disinvestment, all of which add back to more insufficient community opportunities which leads to poverty as well as the emergence of vulnerable groups (Bradshaw, 2007).

Usually, lack of macro-economic steadiness both at the local and national levels that erodes the resources of the poor through inflation and other socio-economic variables; the failure of the national economy to successfully utilize the benefits within the global system; low capacities through lack of enough educational, vocational / technical skills, entrepreneurial abilities, poor health and low standard of living; low consumption levels through insufficient access

to social assets, capital, land and market opportunities; exposure to risks and shocks due to limited use of technology to stop the effects of army worms, droughts, crop pests, floods, crop diseases as well as environmental degradation; behavior, norms, values, poor attitudes and conventions based upon myths and superstition which leads to anti socialbehaviour patterns; the inability of the poor to control decision making and social processes, resource distribution and public policy choices; the poor position of women in society; social exclusion and other factors which leads to vulnerability represent the foundation of poverty and the emergence of vulnerable groups in Ghana (NDPC, 2010).

The complexities and variations of the causes of poverty call for suitable policy interventions to eliminate or reduce it. Therefore, social intervention programmes such as LEAP, School Feeding Programme should take into consideration the various causes of poverty particularly in targeting the beneficiaries. Every social intervention that ignores these is likely not to realize the desired effect of leaping the poor out of poverty.

## **2.2 Social Protection**

Social Protection is the base of a protected and suitable life. Its central objective is to deal with poverty and to protect people from risks and shocks caused by unforeseen economic fluctuations. Social Protection is frequently financed by public funds and contributions. Most often in countries, where the greater part lives under poverty, the introduction of social protection seems to be a severe problem. Particularly in times of financial crises, food price risings or natural catastrophes, social protection schemes are more required to protect the citizens from harmful impacts (Handa *et al.*, 2014).

There are two main proportions of social security: income safety and accessibility of medical care. The term social protection includes the programmes which are introduced to realize the aims of social security (Abrerese,2011). A social protection scheme supports the people who are unable to afford a hospital stay by themselves. It is based on monetary support of the state and on donations by the members of the schemes. A national social protection floor is believed to finance income security through a basic set of guarantees. It must afford a general access to health care services, income safety for children by cash transfers or kind to guarantee the access to nutrition, education and care, financial support of disabled and diseased people and people who are not able to work for a limited duration because of maternity or illness, income safety for residents in old age and with disabilities (Abebrese,2011).

The government of Ghana has a complete National Social Protection Strategy (NSPS) in place. The 2012 draft NSPS represents the government's idea to create a comprehensive society to provide sustainable mechanisms to safeguard persons living in circumstances of excessive poverty, vulnerability, and exclusion. The NSPS establishes a structure that draws on the 1992 constitution, on global conventions, and on Ghana's Shared Growth and Development Agenda (NDPC 2010). It seeks to decrease the population's disclosure and enhance its resilience to risks, shocks, and elimination, and provides a social protection floor across the life cycle, principally for the severe poor and most vulnerable. The NSPS has five planned objectives: (i) advance sustainable mechanisms for social protection; (ii) provide a structure to fortify stakeholder collaboration and coordination of social protection; (iii) harness and encourage positive cultural values of social protection; (iv) build up sustainable

funding instruments; and (v) institutionalize monitoring, evaluation, and reporting mechanisms across sectors (MESW,2012). It considers numerous areas of intervention, which includes cash transfers, public works, pensions, social insurance, subsidies, public health programs, subsidies, welfare services, and skills and training programs. It also contemplates the growth and performance of capable institutions, arrangements and targeting, information management, and monitoring and evaluation (M&E) instruments (World Bank 2016).

### **2.2.1 The Ghana Social Opportunities Project (GSOP)**

The Ghana Social Opportunities Project (GSOP) aims to improve targeting in social protection spending, increasing access to cash transfers nationwide and expand employment and cash earning opportunities for the rural poor during the agricultural off-season. It is a complex project with a vast number of stakeholders and fields of operation. During the past two decades sustained and inclusive economic growth has enabled Ghana to reduce the number of citizens living in poverty by half from 52.6 % to 21.4 % and this number continues to drop. Although there is much to celebrate about the recent reduction of those living in poverty, there are still a number of people in the rural areas who are living in poverty. The Ghana Social Opportunity Project is an initiative headed by the World Bank with the goal of alleviating poverty in those rural areas (Abebrese,2011). The project is focused on supporting the creating of social protection policy and increasing participation in the Labour Intensive Public Works and the Livelihood Empowerment Against Poverty programs among other social protection initiatives.



### **2.2.2 The Labour Intensive Public Works Programs**

The Labour Intensive Public Works Program a major component of the Ghana Social Opportunities Project (GSOP) is a social protection tool often used by governments of developing countries to reduce unemployment and alleviate overall poverty. The program seeks to employ people for physical infrastructure projects using local labour and raw materials. By using local labour instead of machinery for infrastructure projects more jobs are created and that more people are employed and earning money to provide for their family. The successes in Ghanaian communities wherever Labour Intensive Public Works programs and that more people are at work are evident as the percentage of people living in poverty has decreased significantly (Abebrese 2011).

### **2.2.3 National Health Insurance Scheme (NHIS)**

The National Health Insurance Scheme (NHIS) was established by the Ghana Government under Act 650 in 2003. The scheme was launched to help provide basic healthcare services to people who are residing in the country through mutual and private health insurance schemes. It was launched as a replacement to the former cash and carry system in which people forced to pay money in cash when they needed the services of a doctor at the hospital (Abebrese 2011). In 2008 there were about 12.3 million people who had registered for the NHIS representing about 54% of the Ghanaian population. Since it was realized that there was still a lack in covering the most vulnerable groups, the President decided in May 2008 that all children under 18 would get a free membership to the Health Insurance as well as all pregnant women during their pregnancy.

#### **2.2.4 Ghana School Feeding Programme**

In 2005, the Ghana School Feeding Programme (GSFP) was launched in order to achieve the Millennium Development Goal regarding the decline of hunger. It is a scheme of the Comprehensive Africa Agricultural Development Programme (CAADP) pillar 3 assisted by the New Partnership for Africa's Development (NEPAD). The expenditure of the GSFP was borne jointly shared between the Government of Ghana and donors. The Netherlands government being one of the most significant donors committed 25 million US Dollars for the programme (Abebrese, 2011).

#### **2.2.5 The Livelihood Empowerment Against Poverty (LEAP) Programme**

According to the Ghana Living Standards Survey (GLSS), the poverty report of Ghana shows that a projected 40% of Ghanaians are poor. This refers to people who have the capability to meet their basic need of food, but are not able to take care for supplementary necessities. Also, an additional 14.7% of the people are affected by tremendous poverty and are in this way are incapable to cater for basic human needs which includes their dietary requirements and put up with poverty across generations (Ministry of Manpower, Youth and Employment, 2007). This trend requires a social policy which provides safety net for the poor and the vulnerable in Ghana. Following a visit by a team of officials to learn the Brazilian experience, the government of Ghana launched the Livelihood Empowerment Against Poverty (LEAP) programme in March 2008. The actual inspiration for adopting the Brazilian Bolsa Familia programme came from the Ghana Statistical Service disclosure in 2007 that 880,000 households in Ghana, representing about 18.2 percent of the population, were



exceedingly poor. Equally, the GLSS 7 projected that 40 percent of Ghanaians were poor (Ghana Statistical Service 2007).

The Livelihood Empowerment Against Poverty (LEAP) cash transfer is the flagship intervention of Ghana's National Social Policy Strategy (NSPS). Its aims are to empower the poor through the enhancement of their capabilities to access government interventions to enable them to come out of poverty (Ministry of Manpower, Youth Employment, 2007; Debrah, 2013). Of the 28.5% of Ghana's population who are poor, LEAP targets the 18.2% who are classified as very poor, even though the criteria and means of targeting are still undergoing a process of refinement (Handa et al 2014). Similar to the Brazilian Bolsa Familia and the South African CSG, LEAP uses a broad variety of targeting methods and approaches which includes geographical location, community based, definite and proxy means testing. Geographical targeting clusters the districts according to poverty suitable indicators, with miserable districts given precedence using a poverty and vulnerability map from the Ghana Statistical Service and National Development Planning Beneficiary communities are chosen by the District LEAP Implementation Committee (DLIC) at the district level. The DLIC comprises of the District Social Welfare Officer, the Director at the Department of Children, the District Chief Executive, the District Director of Education, a representative of the social services sub-committee, a representative of assembly men and women, Director of Information, the Director of Health, the Director of Labour, the and a representative from religious and non-government organization (NGO) in the districts according to the LEAP operational manual (Debrah, 2013).

Sometimes during the selection of beneficiaries for the LEAP programme, people are selected who should not be included and this is known as inclusion error. Also, qualified people are excluded and this is known as exclusion error. Beneficiaries have been registered and given E-Zwich cards through which money is transferred. A Participating Financial Institution (PFI) pays the beneficiaries electronically on behalf of the Ministry of Gender and Social Protection. After that the participating financial institution is paid by the Ministry through the Ghana Inter-Bank and Payment Settlement System (GIBPS). Beneficiaries are paid online and offline. With the online payment the beneficiary has to be verified by the fingerprint. But with the offline payment, a 10-digit code has to be entered before payment is made. After payment has been done, there is the Verification Status Code which ranges from 1 to 9 to assign a reason to why a beneficiary failed to collect their money. 1 means cash out done by primary care giver, 2 means secondary care giver collected the money, 3 means household misplaced their E- Zwich card, 4 means there is biometric verification error, 5 means the card has not been credited, 6 means the care giver is absent, 7 means both care givers are deceased, 8 means care givers have relocated and 9 means any other reason which has to be stated (Department of Social Welfare).

Similar to the Bolsa Familia programme, the Ghana Livelihood Empowerment Against Poverty programme is based on criteria targeting, in this way one is qualified if he / she meets certain criteria. LEAP eligibility is based on poverty and when a household member is in at least one of three demographic criteria: someone with severe disability unable to work (PWD), households with orphan or vulnerable child (OVC) and the elderly poor. The initial criterion to include households is done through a community-based process and is verified

centrally with a proxy means test (Debrah, 2013). Also, similar to the Bolsa Familia which used both conditional and unconditional cash transfers, LEAP uses both conditional and unconditional cash transfers. The conditional transfer applies to caretakers of orphans or vulnerable child. The beneficiary families are required to register every member of the family in the National Health Insurance Scheme, enrol all school-age children in school, stop all children in the family from being trafficked and not being involved in any form of Child Labour. Newly-born children (0-18 months-old) should be registered at the Registry of Births and Deaths, and be taken to post-natal clinics and be enrolled in the Expanded Immunization Programme (MMYE, 2007). It is not the requirement of the Department of Social Welfare that all these conditions be immediately met for a household to receive the LEAP cash-transfer, however uses them as a guide to encourage the development of certain pro-child conditions in the household that will help in “breaking the inter-generational cycle of poverty” (MMYE, 2007). The LEAP programme is financed by the Government of Ghana, Department for International Development (DFID), the World Bank (WB) and the United Nations Children’s Fund (UNICEF). It covers about hundred (100) districts nationwide and benefits 77,000 households (GOG, 2015).

The strategies for the LEAP exit are that, beneficiaries with productive ability will be in the programme for a period of three years which will help increase and preserve their basic livelihoods. After three years participants will be linked up with further complementary programmes to improve their social and economic abilities. The overall common exit strategy for the very poor above 65 years is that they will receive the social grants until their death. Nevertheless, for those extremely poor above 65 years who have relatives or care

givers who have the ability,, they will receive support with a 2 year time limited social grants transfer benefits to serve as a cushion to raise them out of extreme poverty condition and empower them with creative potential through the other complementary programmes (Debrah,2013).The beneficiaries are paid every two months. A household of one beneficiary receives Sixty Four Ghana Cedis,a household of two beneficiaries receives Seventy Six Ghana Cedis,a household of three beneficiaries receives Eighty Eight Ghana Cedis and a household of four or more beneficiaries receives One Hundred and Six Ghana Cedis (Department of Social Welfare Brochure).

**Table 1: Grants Received By Leap Beneficiaries**

Beneficiary	Amount (¢)
1 Beneficiary	64.00
2 Beneficiaries	76.00
3 Beneficiaries	88.00
4 Beneficiaries or more	106.00

**Source : Department of Social Welfare**

### 2.2.6 Mexico's Progresa/Oportunidades

Progresa/Oportunidades is a conditional cash transfer programme which is administered by the Federal Government of Mexico.Under this program, direct cash payments are given to qualified poor and vulnerable households, who enrol their children to primary and secondary schools, and whose mothers and children get regular preventive care at local health clinics.Also,eligible households obtain grants to get improvement in their food consumption and food supplements for young children and pregnant and nursing mothers.The service delivery agents, such as health institutions, receive financial support to guarantee continuity of

basic social services to the poor. At present, Oportunidades reaches over 5.8 million families, or 20 percent of the total population (UNDP, 2011). Over 58 percent of the population is covered by Oportunidades in poorest regions such as Chiapas and Oaxaca,.

In the mid 1990s the Mexican Government began the plan and performance of an innovative and new approach to reduce poverty. Its continuous and extensive impact has been recognized widely by media, academia and development partners including the World Bank and the United Nations Development Programme. The Conditional Cash Transfers (CCTs) scheme and the incorporated approach including complementary investments on the service delivery structure featured under Oportunidades (previously known as the Programa Nacional de Educacion. Progresá has obviously manifested a milestone in the design and discharge of social protection strategies. Progresá / Oportunidades has been acknowledged for its efficiency for poverty reduction and disparities, increasing enrolment and school attendance, as well as vaccination rates, and access and usage of family planning methods (UNDP, 2011). It has also been recognized for its cost efficiency, the adequacy of targeting beneficiaries, and its ability to maintain its honesty as a strictly institutionalized anti-poverty system.

By the early 1990s the Mexican economy had started considerable privatization processes, particularly in the banking sector. Because of a negligent regulation, credit expanded over 20 percent per year between 1991 and 1994. In 1994, a few months after Ernesto Zedillo became President, the Mexican peso crashed. In light of this mess, public health spending dropped from 3.8 percent to 3.4 percent of Gross Domestic Product (GDP) in a single year. Poverty levels

grew from 13.54 percent in 1994 to 19.13 percent in 1998. By 1996, poverty had affected over five million Mexican families. The disaster also widened the income distribution disparity placing Mexico among the top countries which has high rates of income disparities (Fuentes et al, 2003). Furthermore, in 1991, President Carlos Salinas de Gortari eliminated the constitutional right of Ejidos and replaced their constitutional permission with a privatization scheme. The Ejidos were a customary communal land tenure system practiced principally by the native populations in Mexico. After the Spanish crown abolished the Ejidos, they were reinstated during the 1930s as was promised in the 1917 constitution. Yet, their elimination in 1991 further increased the rural poor's vulnerability earlier to NAFTA and the extensive economic liberalization (Fuentes et al, 2003).

In that circumstance, inefficiencies and irregular achievements of some of the larger public funded programmes, particularly those that subsidized food prices, were persistent. Numerous in-kind subsidies were mostly received by non-poor populations and often were given from a partisan membership pattern. In education, though every segment of the population was getting the benefits of public investments, the poorest and marginalized populations were certainly lagging at the back; gender gaps tended to get bigger over time. Small municipalities where rural and native populations live constantly topped the poverty rankings across Mexico's geography (Rawlings, 2005).

Not until 1996, efforts to reduce poverty, particularly food subsidies, were managed by more than ten different ministries and federal agencies ran uncoordinated programmes, the majority of which were found in urban areas, the poorest populations were left living in localities of fewer than 1,000 people practically not covered. Delivering in-kind subsidies for the marginalized



population was not well-organized at scale, and was not attractive in political terms either. To address the ongoing challenges that grew immensely during the 'Tequila Crisis' of the early 1990s, a pilot programme began in October 1995 to try the two key objections that were raised by the Mexican Cabinet against the direct transfers of cash to the poorest households: (a) the propensity of harmful consumption (alcohol, etc) and vices as a result of the cash transfers, and (b) the claim that cash to women will lead to an increase in household violence. Early in 1996, the trial incorporated the grants being made conditional to the target population attending healthcare centres. The pilot phase was planned and implemented with no formal announcement, and this disallowed federal agencies from intervening with the results. At the same time, the pilot allowed for a thorough random control trial to clearly track the results (Santiago 2006).

The pilot was implemented in Campeche which involved 31,000 households and was evaluated by the Instituto Tecnológico Autónomo de México. The evaluation indicated that the federal government should take into consideration to adjust, improve and expand the programme. The key suggestion prior to moving forward was that the government agencies concerned with the existing programme did not have incentives to function in an integrated large-scale initiative. The evaluation's final report also pointed out the significance of collecting more reliable data. . As a result of the pilot, it was also decided that the unit with adequate oversight power to efficiently organize the diverse participants in the programme should be a new agency that would be given the legal authority to achieve the task (Santiago,2006). All these factors contributed to the elaboration of a more firm suggestion, which resulted in the official launch of a scaled up programme by the federal government.

The real execution of Progresa as a federal programme began officially in August 1997. As compared to the pilot phase, Progresa's first stage included a geographical expansion and a beneficiary population that was nearly ten times larger. Furthermore, the transfer modalities were made simple by the removal of any potential intermediation, and a conditionality of taking nutrition supplements and education attendance was added for receiving the cash transfers (Santiago, 2006). The programme was then renamed to Oportunidades which benefited an extra 750,000 families by 2001. By August 2006, Oportunidades had coverage for almost all the population groups who lived in severe poverty. Over five million households all over Mexico received direct support from Oportunidades. Though Progresa was launched, on its first phase before the Millennium Development Goals (MDGs) in 2000, the targets made provision for a valuable structure under which Progresa's main results can be analyzed. The Human Capital accumulation strategy of Progresa / Oportunidades has proved efficient in impacting several indicators across the MDGs spectrum (UNDP, 2011).

## **2.3 Theoretical Perspective**

### **2.3.1 Basic Needs Approach**

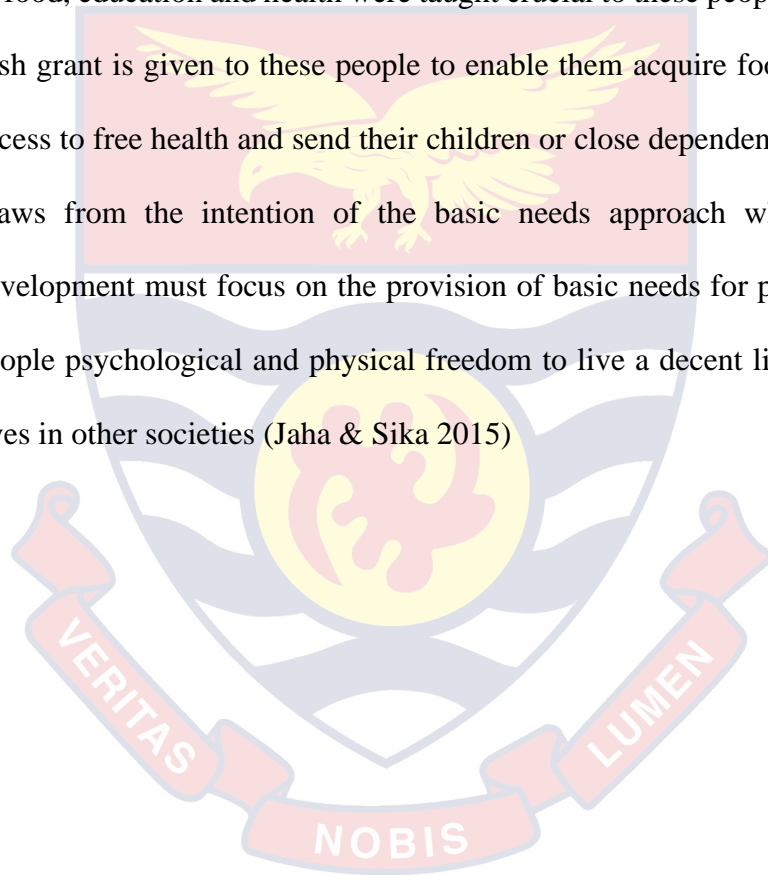
This study was underpinned by the basic needs approach as the theoretical approach. (Jaha & Sika Bright 2015). The emergence of this approach was in the 1970s in reaction to the economic growth and other macro-economic emphasised development policies which became predominant after the Second World War. The approach was borne out of a sequence of statements that wanted to reiterate the need to refocus attention of development on the basic needs. Though it is a difficult task to know the exact activity that



have had been most influential in shaping the current worry about basic needs, the following statements presented below are believed to have had an influence: (a) The Cocoyoc Declaration (1974): This was a statement issued by a group of scientists both natural and social at the closing stages of a United Nations discussion group on patterns of resource utilization, environment, and development strategy. Its concern was to refocus development towards people; (b) What Now - Another Development? (1975): This was a report by a group of persons, on the proposal of the Dag Hammarskjöld Foundation organized on the instance of the Seventh Special Session of the United Nations. It made argument that material needs are vital in development; (c) Reshaping the International Order (1976): This was an account specially made by the Club of Rome, written by experts under Jan Tinbergen, which supported the subject of basic needs (Sackey 2019). In addition to the strong control that these statements made, it is the flourishing experience of the People's Republic of China in meeting some basic needs of its people (Sackey 2019). Accordingly, basic needs comprise not only items but also services such as clean water and transportation, being employed, education, partaking in decision-making, holiday, among others.

The purpose of the Basic Needs approach is to make provision for the realization of the material, communal, and psychological well-being of the person. Basic Needs approach focuses mainly on bringing assets jointly for a specific group of people who have been recognized as deficient in the exact resources gathered, and concentrates on the nature of what is provided. The advocates of basic needs approach lay more emphasis on the poor and destitute. This theory sits in well with the study as a result of the fact that the issue of basic needs have been the discussion of most governments and these mostly include

the provision of health education, food, and affordable housing (Sackey 2019). The provision of these needs has a major aim of reducing poverty. The Livelihood Empowerment Against Poverty (LEAP) programme which is targeted at the poor provides basic needs for the survival of the extreme poor. The extreme poor in Ghana constitutes 20% of the people below the poverty line (Ghana Statistical Service [GSS], 2010). Therefore, basic needs for survival such as food, education and health were taught crucial to these people and therefore a cash grant is given to these people to enable them acquire food and as well as access to free health and send their children or close dependents to school. This draws from the intention of the basic needs approach which argues that development must focus on the provision of basic needs for people and giving people psychological and physical freedom to live a decent life comparable to lives in other societies (Jaha & Sika 2015)



## CHAPTER THREE

### METHODOLOGY

The research examines the effects of the Livelihood Empowerment Against Poverty program in the Amenfi East Municipality. The researcher designed a plan to visit and interview twenty participants in six communities in order to obtain data to answer the research questions. The chapter will discuss issues like research design, the study area, the study population, sample size, sampling technique, sources of data collection, data collection methods and data analysis.

#### **The Study Area**

The Wassa Amenfi East District is one of the districts in the Western region of Ghana. The district can be found in the middle part of the region. It is bounded to the west by Wassa Amenfi West District, to the east by Mpohor Wassa East District, to the south by Prestea Huni Valley District and to the north by Upper Denkyira West and East District. The Wassa Amenfi East District was created out of the old Wassa Amenfi District in 2004 by Legislative Instrument (LI) 1788. On 27th August 2004 the district was inaugurated with the district capital at Wassa Akropong. The district occupies a total land area of 1,558 square kilometers which is about 7.5 percent of the total size of the Western region. The capital Wassa Akropong is 180km away from the regional capital Sekondi–Takoradi. The inhabitants of the district depend largely on Kumasi about 136km away by road, in the Ashanti region, for their economic activities (GSS, 2014).

The topography of the land is generally undulating with summits averaging 155m (500ft). There is a good network of rivers and streams. Notable among them are the Ashire and Manse rivers. The volumes of these rivers and streams

reduce considerably during dry seasons. Most of the streams dry out completely in dry seasons when they are mostly needed especially for domestic and consumption purposes. The network of rivers and streams coupled with the heavy rainfall pattern make road construction difficult and expensive. Three main geological soil formations identified in the district are: Upper Birimian, Lower Birimian and Granites. The granite deposits in the district make most parts of it rich in minerals like gold. Two main agricultural soil groups identified in the District are forest ochrosol-oxysols found in the northern parts and oxysols in the southern parts. Large enclaves of clay deposits are also available for exploitation and could be used for the brick and tile industry (Ghana Statistical Service,2014).

The district falls within the rainfall belt of the country. Average annual rainfall ranges between 1400 mm to 1730 mm. Occasional extremes may reach 211 mm. There are two main rainfall regimes. The first one starts from March and ends in July and the second starts from September to early part of December. Temperatures are generally high in most parts of the year ranging from 240C – 290C (750F – 830F). The maximum temperatures are experienced in March and the coolest month is August. The interplay of heavy rainfall and soil types manifest itself in a thick vegetation cover. The semi-deciduous forest covers the northern part of the district, while the tropical rain forest is to the south where rainfall is heaviest. In between is the transitional zone. The district has four forest reserves covering a total of 212.62 sq km. These are the Opon-Manse, Bowie, Tonton and Angoben forest reserves. The forest reserve provide a natural habitat for animal species such as antelopes, deer and elephants. It is also a habitat for birds and snails. The reserves also provide source of herbs and trees of high

medicinal value to the inhabitants. Tree species such as Sapele, Odum, Mahogany, Wawa and others can be found in these forests. Other parts of the forest zone inhabit large tracks of bamboo that could be exploited for socioeconomic growth and development(Ghana Statistical Service, 2014).

The Political administrative function of the Wassa Amenfi East District rests with the District Assembly as the highest decision making body and it is headed by a Chief Executive who is appointed by the President, with endorsement by two-thirds of the Assembly members. The District Assembly has responsibility for the overall development of all areas under its jurisdiction. Administratively, the assembly is composed of lower level structures such as Town and Area Councils and Unit Committees. There are 162 communities and 28 electoral areas. Also, the district has 1 Town Council and 6 Area Councils. The administrative capital is Wassa Akropong The Municipality had a population of 83,478 in the 2010 Population and Housing Census.(Ghana Statistical Service,2010).



**Figure 1:Map of Wassa Amenfi East District**

**Source : Ghana Statistical Service, 2014**



## Research Design

The study employed exploratory design with both the quantitative and qualitative framework to investigate the effects of the LEAP program on the beneficiaries in the Amenfi East Municipality. This offered an opportunity to interact with the participants in their environment, language and terms to investigate the programme from their standpoint. In studying a phenomenon such as the LEAP program, the researcher came across various respondents whose responses were motivated by several contextual dictates and subjective perceptions. The use of qualitative research helped the researcher to avoid a possible bias rather to appreciate the phenomenon through the response of the respondents.

This study used both quantitative and qualitative approaches in collecting and analyzing the data. Thus, a combination of both approaches was used to analyze both primary and secondary data. This approach was chosen because of its merits of allowing issues to be analyzed by explanation and description. Also, issues or phenomena that require graphical and tabular presentations can also be analyzed with this approach. Also, considering the nature of social problems which the study relates, a combination of flexible and fixed research design allowed issues to be explained and analysed well.

The experiences and insights provided by the participants in the research provided an in-depth explanation of the research topic (Creswell, 2012). The qualitative research design allowed the phenomenon to be understood from the perspectives of the individuals who are affected.



### **Sampling Design / Technique**

A combination of non-probability sampling techniques was used in this study. Purposive sampling was used to reach the sample for this study because of the peculiar characteristics of the participants. LEAP is a programme whose beneficiaries are better placed to know it than non-beneficiaries. In addition to the purposive sampling, snowballing was applied. There was no availability of credible sample frame for beneficiaries of the programme in the Amenfi East Municipality. The list of beneficiaries given by the Department of Social Welfare was not detail enough. The researcher, therefore, adopted the snowballing method. When one beneficiary was identified, they in turn led the researcher to other beneficiaries like themselves to be interviewed. The techniques, therefore, applied in the study were snowballing and purposive sampling, both of them being non-probability sampling methods. The techniques proved to yield effective and efficient results judging from the fact that the beneficiaries of the programme were sparsely dotted over the Municipality, and it was a beneficiary who could identify a fellow beneficiary. The technique was appropriate for this study since the research was just about the beneficiaries of the LEAP programme. Any different technique would run the risk of sampling non-beneficiaries who knew nothing about the LEAP programme. In all six communities were visited. These are Ayaboi, New Somanya and Marfokrom, Jonjonsu, Nsuaem No 1 and Akwasibi.

### **Sample Size**

A total of twenty people were engaged for this study. The total number of LEAP beneficiaries in the Amenfi East are 629 people. The LEAP is implemented in 65 communities out of 162 communities in the Municipality. The

researcher utilized the non-probability sampling technique to recruit the participants based on the personal biases of the researcher rather than a random sampling (Creswell,2013).A total sample size of twenty people was used.According to Guest,Bunce & Johnson (2006),the effectiveness of a qualitative research depends on the depth of information gathered during the interview and not the number of people who participated in the interview. The authors also mentioned that a qualitative research does not require a standardized sample size. These ideas validate the sample size utilized in this research. Furthermore, the researcher explored extensively the research questions during the interview which enabled the researcher to get enough information required to meet the research questions. The purposive and snowballing sampling techniques were adopted in this research.The level of experience of the participants was the focus of the researcher and this enabled the researcher gather adequate information from them.All the participants in this research have more than three year experience in the LEAP program.

#### **Data Collection Procedure and Sources**

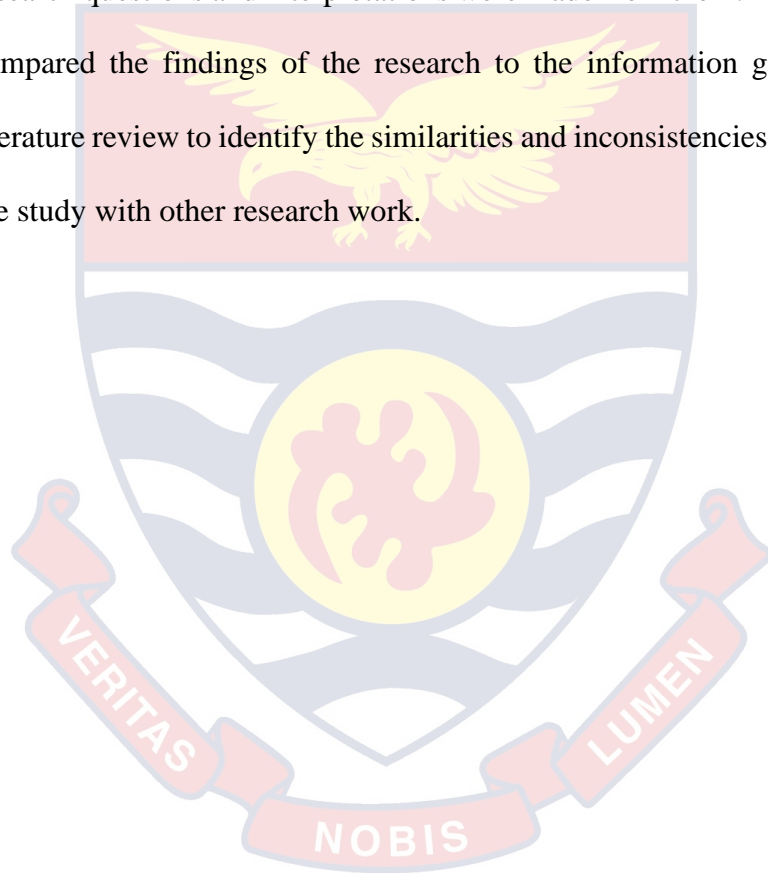
The primary data as already emphasized above was gathered through a series of interviews with the participants.A semi-structured interview was utilized for the research..This method was selected by the researcher to allow the participants to express themselves on selected research questions considered relevant to the study. The questions were structured around the research objectives. When there was the need to seek a better understanding of the participants' responses,the researcher probed for further explanation. The researcher also made sure that the background was without noise during the interview so as to ensure that participants were very comfortable for their

participation in the research..The researcher respected every opinion expressed by the participants,which according to Merriam (1998) improves response rate and participation.The researcher reminded the participants that the conversation would be recorded. The researcher started the interview with an introduction to his background which was very informal. This was to build rapport with the participants. Furthermore, the participants were given the opportunity to express themselves in the language they were most comfortable.During the interview, the researcher recorded the conversation with a voice recorder and the information was securely stored.Transcripts were kept in a word document for analysis.Only questions which are relevant to the research topic were discussed during the interview.Thus beneficiaries of the programme in the Amenfi East Municipality were questioned and interviewed on areas relating to the objectives of the study.The primary source of data was obtained from the field work through the interviews organized to gather first-hand information from the participants.Secondary data was included. A comprehensive list of these sources has been provided in the references which can be found at the end of this paper.

### **Data Analysis**

The data collected was divided into two sections which are demographic characteristics of the respondents and the other section dealt with the views of the respondents.The former was analysed using the quantitative analysis of tables and latter was analysed using coding to make sense the data collected. After the interview, the researcher listened to the recorded data and made notes from each conversation. According to Maxwell (2013), it is important to pay attention and take notes when listening to the recordings.This helped to gain a clearer understanding of the ideas and the relationships that exist in the conversation.

The researcher then transcribed the data into a word document file for analysis. The researcher then employed the Attride-Stirlings guide to thematic network analysis in qualitative research to analyze the transcribed data. This process involved coding the data and putting the responses under categories. Basic themes emerged from these categories which were reframed into organizing themes. The organizing themes were further classified around the research questions and interpretations were made from them. The researcher also compared the findings of the research to the information gathered from the literature review to identify the similarities and inconsistencies in the findings of the study with other research work.



## CHAPTER FOUR

### RESULTS AND DISCUSSIONS

The chapter presents the results and discussions of findings of the LEAP programme in the Amenfi East Municipality. They are discussed in sections to reflect the objectives of the study. The main objective of this study is to examine the effects of the LEAP Programme on the beneficiaries in the Amenfi East Municipality. They are discussed in sections that reflect the research questions of the study. The sections are demographic characteristics of LEAP beneficiaries, the effect of LEAP on poverty reduction among beneficiaries. The LEAP program and the opportunities to exit poverty. The LEAP and long term investments among beneficiaries. The LEAP program and contributions to hunger reduction and food security among the beneficiaries. The LEAP program and school enrolment among the children of beneficiaries.

In this research, five main themes were generated for the responses of the participants. These include poverty reduction, exiting poverty, long term investments, reduction of hunger and food insecurity and enrolment of children in schools. Furthermore, sub themes surrounding different issues on the research topic were also derived and put under respective main themes. Twenty participants from six selected communities were interviewed for this study. The communities are Ayaboi, Marfokrom, New Somanya, Akwasibi, Jonjonsu and Nsuaem No.1 all in the Amenfi East Municipality. The interviews were conducted in the local language. The data collected was organized and coded using Jennifer Attride Stirling thematic network analytical tool. Five main themes were generated from the responses of the participants which are food

security and hunger reduction, exit of poverty, long term investment, poverty reduction and children's education.

#### 4.1 Demographic Characteristics of LEAP Beneficiaries

This represents the basic qualities of the beneficiaries of the LEAP programme in the Amenfi East Municipality. This includes the sex, age, education level, marital status and religious affiliation.

##### 4.1.1 Sex of Respondents

The sex structure of a given population is very essential for all spheres of fields. From the study, most of the beneficiaries are females. Out of the twenty respondents, 15 (75 %) are females and 5 (25 %) are males. As portrayed in the table 4.1 below. The sex structure of a given population has effect on the level of poverty especially in Africa where women do not have the right to land which promotes conducive environment for poverty to reduce. According to Sen (1976) famine is caused not necessarily due to inadequacy of food but due to failure of entitlement. The sex structure of the respondents is illustrated in Table 2.

**Table 2: Sex of Respondents**

Sex	Frequenncy	Percent
Male	5	25
Female	15	75
Total	20	100

Source : Field work.

##### 4.1.2 Age of Respondents

From the study, most of the respondents are above the age of 61. Out of the 20 respondents, 8 of them are above the age of 60 which represents 40 %. This shows that 40 % of the respondents would have been on retirement if they had



worked in the formal sector. Those in this age bracket are prone to poverty as they no longer have the ability to work. The least age cohort in the study is between 31 – 40. This is illustrated in Table 3.

**Table 3: Age of Respondents**

Age	No. of Respondents	Percentage
30 -39	2	15
40 -49	6	30
50 -59	4	15
60 and above	8	40
Total	20	100

**Source : Field Survey (2020)**

#### 4.1.3 Educational Level of Respondents

From the study, most of the respondents do not have educational qualification representing 85%. This is followed by those who had only basic education which represents 10% with only 5% having Secondary education. None of the respondents has Tertiary education. The level of one's educational has an effect on their improvement or impoverishment. Most educated people acquire jobs and have fixed income at the end of every month and do not have to depend on anyone for survival. The situation is not so with those who have no educational qualification. The lack of educational qualification has adverse effect on poverty and vulnerability. Social intervention programmes such as the LEAP has to be implemented to take care of such group of people. Educational Level of respondents is illustrated in Table 4.



**Table 4: Educational Level of Respondents**

Educational Level	Number	Percent
Basic	2	10
Secondary	1	5
Tertiary	-	-
No Formal Education	17	85
Total	20	100

Source : Field Survey (2020)

#### 4.1.4 Marital Status of Respondents

**Table 5: Marital Status of Respondents**

Marital Status	Number	Percent
Married	2	10
Single	8	40
Divorced	8	40
Widowed	2	10
Total	20	100

Source : Field Survey (2020)

From the Table, only 10 % of the respondents are married with 40% divorced and another 40 % widowed. The high number of single parenthood as a result of divorce and widowhood results in poverty because single parenting leads to difficulty in taking care of family. The implementation of social intervention programme such as the LEAP is the best way to take care of the situation.

#### 4.1.5 Religious Affiliation of Respondents

From the study, 75 % of the respondents are Christians with only 10% being Moslems and 15 % are traditionalists. A person's religious affiliation has

a relation with the amount the one needs. For example, a Christian needs money to give offering and tithes. So with 75% of the respondents being Christians, majority of the respondents need money to practice their religion without which it will be impossible to be a recognized member of the religious affiliation.

**Table 6: Religious Affiliation of Respondents**

Type of Religion	Number of Respondents	Percent
Christianity	15	75
Islam	2	10
Traditional	3	15
Total	20	100

**Source : Field Survey (2020)**

#### 4.1.6 Occupation of Respondents

The respondents engage in different occupations. Out of the 20 respondents, 80% engage in farming, 10% engage in petty trading, 10% engage in other occupation and none engage in teaching. None of the respondents works in the formal sector. All the respondents work in the informal sector where their incomes are not reliable and that social intervention such as the LEAP is necessary to reduce poverty in their lives.

**Table 7: Occupation of Respondents**

Type of Occupation	Number of Respondents	Percent
Farming	16	80
Petty Trading	2	10
Teaching	0	0
Others	2	10
Total	20	100

**Source : Field Survey (2020)**

#### **4.2 Effects of LEAP on Food Security and Hunger Reduction**

Food security is a significant element of the Livelihood Empowerment Against Poverty Programme (Handa,S,Park.M,Darko.R,Akoto.I,Davies B & Daidone,S, 2014).The basic necessity of the vulnerable is a means to make provision of food for themselves to reduce hunger.Sen (1985) points out significant capabilities one should enjoy includes the freedom from hunger and malnourishment.He explains basic capabilities as the “freedom to do some basic things that are needed for one’s survival.It is,therefore,vital to take into consideration hunger reduction as a way of examining the effects of LEAP on the lives of the beneficiaries.On hunger reduction,the beneficiaries gave varied responses but point to the fact that the LEAP grant has been very influential in reducing hunger in their households.. According to one beneficiary,the LEAP grant has been very helpful in reducing hunger for her household.She had this to say,”*Anytime the money was paid to us at Nsuaem No 2, I went straight to the market and started shopping, bought rice,gari,fish tomatoes and I was very happy. “When I went through surgery and could not do anything,I seriously went*

*through hunger and did not have any money to buy food,not to talk of one fowl to celebrate my recovery.Then the money was paid to us at Nananko,,I bought rice,chicken,pepper,tomatoes,onion and really enjoyed myself with my household”*

Another beneficiary said the LEAP has helped to improve food security and reduced hunger in her household since the grant is used to buy food items for the family.She said,

*”Before the LEAP grant we could go the whole day without food since we had no money.Things were really difficult,but things have really changed when I registered for the LEAP.I use some of the money to buy food for the household.We no longer go hungry as before.Even my children become happy because they get food to eat to go to school.*

Also,one beneficiary revealed that the LEAP grant has improved food security and reduced hunger for her household.She said when the money was paid she used some to buy food items for the family.She said, *“We use the money to buy food to eat.The children have food and they are happy.They get food to eat before they go to school and when they come.”*

Another beneficiary expressed how the LEAP grant has had a positive effect on food security and reduced hunger in her life since she uses some of the money to buy food items such as salt,rice.gari,tomatoes for the family.She had this to say,

*“We do not lack food when the grant is paid.We eat the food we want and everyone in the family becomes very happy.Sometimes my children do not get food to eat before going to school.But the LEAP has solved that problem.They get food to eat before going to school.”*

Another beneficiary expressed his joy at the improvement the LEAP has had on his household. He said the grant has been used to purchase food items to save the family from hunger.

*“The LEAP has always saved me and the family from hunger anytime it is paid. We are able to buy food items such as rice, corn dough, fish, yam and others. Food is available in the house and the children get a lot of food to eat”.*

When asked whether the LEAP has improved food security and reduced hunger in her life, another beneficiary said the grant has really helped improve food security and reduced hunger in her life. She said,

*“The LEAP payments has always helped me to buy items such as bread, sugar, corn dough etc. It would have been very difficult at times if not for the LEAP. It has really reduced hunger and improved food security in our household.*

One beneficiary also said that the LEAP grant has impacted positively on her household on hunger reduction and improved food security. She said that she buys some foodstuffs such as gari, rice, tomatoes, fish etc. She claims this has resulted in improvement in the children’s school attendance. This is what she said,

*“The LEAP grant has led to improvement in food security in my household and reduced hunger since I use some of the money to buy food items such as gari, beans, rice, yam to feed the family. The foodstuffs in the house motivate my children to go to school as they are assured of food to eat to go to school and after school.”*

Furthermore, a female beneficiary from Marfokrom mentioned that the LEAP program has really improved food security and reduced hunger in her

household. She said she used the LEAP grants to purchase food items such as rice, plantain, corn dough, yam, fish and other things. She said the children also become happy during this time and had also led to an increase in the school attendance of the children. They do not have to go to school on empty stomach which resulted in absenteeism. She said,

*“Anytime the LEAP payments are made, there is always food at home since I use some of the money I receive to buy food items for the family. Our food security is improved, hunger is reduced since we have a lot of food to eat. My children are able to attend school everyday and their school attendance has also improved. Prior to this they were sometimes absent from school due to hunger,”*

The beneficiaries gave varied responses but point to the fact that the LEAP grant has been very influential in reducing hunger and improved food security in their households. The positive effect of LEAP on hunger reduction and food security was explained by Handa et al (2014) as they found out that the food security situation has improved significantly among LEAP beneficiaries and the improvement appeared stronger among female – headed households.

#### **4.3 Effects of LEAP on Children’s Education and Enrolment in Schools**

The LEAP programme has as one of its conditions children’s education so that beneficiaries can send their children to school (Handa et al 2014). Cash transfers do not look only at the short term but seek to make long term impact and seek to give vulnerable children the chance to education. This long term approach seeks to assist the vulnerable children out of poverty assuming that when they acquire good education they will in the end serve as a means to provide for their families. (Rawlings and Rubio 2005). According to Handa et al (2014), LEAP has no positive impact on enrolment at present since basic



education is free and universal in Ghana..But there are certain charges at the schools which parents are required to pay.These include Parent Teacher Association (P.T.A) dues,examination printing fees and sports fees.

When asked about the effect of LEAP on their children’s education,the beneficiaries admitted that the LEAP has no effect on the enrolment of their children in schools,but there are certain items without which it will be impossible to send them to school.To them the LEAP has been influential in providing for those items and paying for the other charges at the school.They mentioned that they used the LEAP payments to pay for P.T.A dues,examination printing fees and sports fees .On the children’s education, a beneficiary mentioned that the LEAP has enabled her buy shoes,textbooks,school bags and paid for P.T.A dues,sports fees and examination printing fees for the children in school.She said,*“The LEAP grant has been useful in buying school uniforms,school books,school bags and sandals for my children.I also use some to pay for the P.T.A dues,sports fees and printing fees.My children sometimes come home with the message that the teacher has asked them to only come back to school when they pay for examination fees because they would not be allowed to participate in the examination.The LEAP grant has saved me at such times.”*

Another beneficiary mentioned that she used some of the LEAP grant to buy school items such as school uniforms,sandals,school bags and books as well as pay for the examination printing fees,sports fees and P.T.A dues..She said,*“The LEAP grant has been very helpful in buying the items for my children’s education as well as pay for their printing fees,P.T,A dues and sports fees.When my child completed the Junior High School and wanted to be an apprentice in masonry,it is the savings that I had made from the LEAP grant that was used to*



*pay for his admission fee. The LEAP has been very helpful to me. I have used some of the money to buy books, school bags and sandals for the children's education. It is obvious they cannot go to school without those items."*

Additionally, a beneficiary said the LEAP grant has contributed immensely to her children's education. She added that although they do not pay fees to enrol the children in school since the basic school is free, she used some of the money to buy school uniforms, school bags, sandals and books for the children, as well as pay for their examination printing fees, sports fees and P.T.A dues. She said,

*"The LEAP payment has helped so much in my children's education as I have used some of the money to buy school uniforms, books, sandals, pens, as well as pay for the examination printing fees, P.T.A dues and sports fees."*

Another beneficiary mentioned that she used some of the LEAP grant to buy stationery, school uniforms, school sandals, as well as pay for examination printing fees, sports fees and P.T.A dues for her children.. She added that although the

school fees is free and that the LEAP has no direct impact on enrolment, the LEAP has been very helpful in procuring the school items.. She said,

*"The school fees is free alright but I need to buy the school uniforms, school bags, sandals, books, and also pay for the P.T.A dues, examination printing fees and the sports fees. Sometimes the children are sacked from the school to bring the printing fees."*

One beneficiary said that the LEAP has made great contribution to his children's education. He admitted that the LEAP grant has never had any direct impact on the enrolment of his children in school since they don't pay school

fees. .But he said that he used some of the money to buy items such as school uniforms,school bags,books,shoes,as well as used some to pay for their sports fees,P.T.A dues and examination printing fees which are parent's responsibility.This is what he said,

*“The LEAP grant has been used to buy books,sandals,school bags and school uniforms for my children to go to school,and also used to pay for their sports fees,P.T.A dues and examination printing fees.*

Besides,a beneficiary mentioned that the LEAP grant has had a positive effect on her children's education,although not on enrolment since fees is not paid for admission.She said some of the grant is used to buy books,school uniforms,bags,shoes as well as used to pay for sports fees,P.T.A dues and examination printing fees for the children in school.She said,

*“I use some of the money to buy school books,pens,school uniforms without for the child to go to school.I also use some of the money to pay for examination printing fees,P.TA dues and sports fees.*

Another beneficiary explained that she had spent some of the LEAP grant for the payment of some charges at the school such as P.T.A.dues,sports fees and examination printing fees.She added that the LEAP grant had also assisted her to buy school uniforms,school bags,school sandals and mathematical set for the children.She said,

*“The LEAP programme has helped my children's education very well.It is the LEAP grant that I have used to buy them uniforms,sandals,school bags,mathematical sets and books for their school.*

Furthermore, one beneficiary explained that she uses some of the money from the LEAP grant to buy uniforms,school bags,school sandals and books fot her

children to attend school. She mentioned that LEAP has been very helpful for her children's education. She said, she used some of the money for the payment of their printing fees, sports fees and examination printing fees. She explained, *"I do not pay fees to admit the children and that their enrolment is not based on the amount of money I pay. However, I have used the money to buy sandals, school books, bags and sandals. Some of the money has also been used to pay for the printing fees, sports fees and P.T.A dues which are some of the items paid for in the school."*

Additionally, a beneficiary explained that she uses the LEAP grant to buy school items such as school bags, school sandals, school uniforms and books for the children. She also said there are certain items from the school which she has to pay for such as sports fees, examination printing fees and P.T.A dues. She claimed to have used some of the grant to pay for those items because the government does not pay those ones. She had this to say, *"I have used some of the LEAP grant to buy books, sandals, school uniforms, books and pens for my children in school. Some of the money I also use to pay for their P.T.A dues, sports dues and examination printing fees. It is true that I do not pay for their school fees and that the LEAP grant has no effect on their enrolment in school it has been very helpful in other areas of their education."*

One beneficiary said that the LEAP grant has helped her children's education in that she uses some of the money to buy their school items such as school books, uniforms, school bags and sandals, as well as the payment of printing fees, P.T.A dues and sports fees. She said although the basic education is free so

that the LEAP grant has no effect on the children's enrolment in school, it has been helpful in enhancing their education. She said,

*"I rely on the LEAP grant to buy them school uniforms, school bags, books and sandals without which they would not attend the school. I use some of the money to pay for their P.T.A dues, examination printing fees and sports fees. Even if I do not have money I can borrow to pay for them expecting the LEAP grant for repayment"*

This has been espoused by Handa et al (2014) that school fees are not charged at the school, many of the beneficiaries used the money to pay P.T.A dues, school books, school bags, school sandals as well as examination printing fees. He found that LEAP has led to the enhancement of access to education at the basic level and improvement in the quality of access.

#### **4.4 Effects of LEAP on Poverty Reduction**

The LEAP is expected to improve the livelihood of the extremely poor in rural communities (Debrah 2013). According to Handa et al (2014), beneficiaries use the LEAP grant to buy clothing, food, farm inputs, blankets and it also has strong effect on loan repayment. LEAP has assisted play a significant role in helping beneficiaries to be part of social network in contributing to funerals, naming ceremonies and other social events. (Handa *et al.*, 2014). When asked about the effect of LEAP on poverty reduction, one female beneficiary said, the LEAP grant has helped her a lot. She said she uses some of the LEAP grant to buy clothing, farm inputs and blankets. She said it has also been used to engage in social functions such as funerals, marriage ceremonies, naming ceremonies and church attendance. She said during funerals, every community member is required to participate and

make some financial contribution. The LEAP grant has helped her fulfill that financial obligation. She mentioned that she uses some of the grant for loan repayment. She said the LEAP grant has helped her in times of financial difficulty. She said this,

*“The LEAP grant has helped me to make funeral contributions, attended some naming ceremonies and made some financial contributions. It has also helped me to attend church service because it was difficult for me to attend church service without money for offering. But with the LEAP grant, I am able to attend church service and give offering. I have also used some of the grant to repay loans I owed others.”*

Furthermore, a beneficiary mentioned that the LEAP grant has relieved her of financial difficulties. She claimed to have used some of the grant to pay loans she owed others. She continued saying that the LEAP grant has helped her not to be ridiculed in the society because if she did not make financial contributions at the funeral, outdooing and other social functions, one was disrespected. For her, the LEAP has saved her from such ridicule. She said,

*“The LEAP has helped me acquire some personal belongings such as clothes, dresses and mattress. It has also enabled me to engage in social network by getting money to take part in funerals, marriage ceremonies and naming ceremonies in the community. The LEAP grant has enabled me to be a regular attendant at church since I now have money to give offering.”*

Moreover, a female beneficiary explained that the LEAP grant has brought poverty reduction in her life in that she uses some of the money to repay loans she collected from others. She also said, she uses some of the money to buy items such as clothes, blankets and other personal belongings. She continued that the

LEAP grant has enabled her participate in social network such as funerals, marriage and naming ceremonies..She said,

*“The LEAP grant has enabled me to buy certain personal items such as mattress ,clothing and other farm implements.I have used some of the money for loan repayment.The LEAP grant has enabled me to be part of the social network by fully participating in funerals,naming and marriage ceremonies by making the required financial contributions.”*

Another beneficiary said she used some of the money to buy items like cooking utensils and used some to engage in social network.This is what she said,*“The LEAP grant has been used to buy some household items such as cooking utensils,clothing and others.It has also helped me to be part of the social network by participating in funerals,naming and marriage ceremonies in the community by making some financial donations.Some of the money I have used for loan repayment.”*

Another beneficiary said he used some of the money to buy some household items and used some to engage in social network.He said,*“I have used some of the grant to buy things like clothing when it is received.I have used some to participate in funeral activities and other social activities”*

One beneficiary said the LEAP grant has relieved her of poverty since she used some to pay for loans and used some to buy clothes.She also said it has helped her to be part of social network.She said,*“The LEAP has relieved me of poverty in that I have used some of the money to repay loans that I owed.I use some of the money to buy clothes and sandals for the children at home.I use some of the money to pay for financial contributions during funerals,marriage*



*ceremonies and naming ceremonies in the community and used some for offering at church.”*

Additionally,,a single mother and a widow explained how the LEAP grant has helped reduce poverty in her life.She mentioned, *“As a single parent,I have depended on the LEAP grant to buy dress,sandals.soap and toothpaste for the family.Some of the money has been used to give offering in church,and for donations at funerals,naming and marriage ceremonies..”*

A female beneficiary from Marfokrom said,*“I have also used some of the money for loan repayment and some to buy some basic things such as toothpaste,brush,soap,dress and sandals for the family.The LEAP grant has helped me to engage in the social network.I use some of the money to make funeral contributions,and make donations when invited to people’s marriage and naming ceremonies.”*

The above findings have been supported by Handa et al (2014) that beneficiaries use the LEAP grant to buy clothing,farm inputs,blankets,,and it also has strong effect on loan repayment.The LEAP grant has also helped beneficiaries to be part of social network by contributing to funerals,naming ceremonies and other social events.

#### **4.5 The Effects of LEAP on Long Term Investment**

Investments are necessary for the survival of every individual.LEAP just like other cash transfers seek to influence investments.Part of the objective of LEAP is to provide an avenue for poor households to empower their way out of poverty (Handa et al 2014). Before one comes out of poverty completely,it is necessary to invest whatever one has for the future.LEAP just like other cash

transfers seek to influence investment. The beneficiaries were asked whether the LEAP cash transfers has resulted in long term investments

.On the effects of LEAP on long term investment,a beneficiary mentioned that she had not been able to use the LEAP grant for any long term investment due to a protracted sickness she went through.She said, *"I was sick for a long time and had to go through caesarean section.In fact,I had no money to survive since I could not do anything.All my survival depended on the LEAP grant.Since every treatment I went through was paid with the LEAP grant,and when I consider the length of time I had to be in and out of the hospital,it was very much impossible to get any money for long term investment."*

A beneficiary from Ayaboi admitted that she had used some of he grant to clear her cocoa farm and used some to pay for the fee of her child who is learning trade in building and construction.She said, *"I used some of the LEAP grant to hire labourers to weed my cocoa farm. Although,I did not do the farm with the LEAP grant,I use some of the money to hire labourers to weed the cocoa farm."*

Moreover,one beneficiary said she has used some of the money to buy weedicides to kill weeds om her cocoa farm.She however said the farm itself was not started with LEAP grant.She said, *"I have used some of the grant to buy weedicides to kill weeds on my cocoa farm so that when the cocoa reaches the time for harvest,I will be financially sound."*

A female beneficiary said she has never used part of the LEAP grant for long term investment considering the amount she received and and the size of her household.She explained, *"I have eight children and I receive Sixty Four Ghana Cedis every two months"*

Another beneficiary said he had bought one goat which has also produced two offsprings with the LEAP grant. He explained that he could have done more investment if the amount he received was a little huge. *"I and my four children were registered but we receive Sixty Four Ghana Cedis for every two months. In fact, it is not enough for the household but I managed to buy one goat with it and the goat has so far produced two offsprings"* He said.

Another beneficiary admitted using part of the LEAP grant to engage in trading activities and used some to pay for apprenticeship fee for her child who was going to learn trade. She said, *"I managed not to collect the grant every two months. I saved for some time. I got a huge amount and used some for my trading activities, and also used some to get my child into learning a trade. The trading activity has been yielding some profit and I intend to invest more of the money into my trading business."*

Moreover, one female beneficiary explained that she had used part of the LEAP grant to buy two sheep and it has now increased to five. She also said she used some of the grant to buy a few number of fowls and now has uncountable number of fowls. She expressed, *"I used some of the money to buy two sheep to rear and this has increased to five. I also used some to buy fowls to rear and I can tell you I do not know the exact number of fowls because they have increased greatly. Very soon I will be selling some of the sheep and fowls to get a lot of money."*

One female beneficiary said she has not used the money for long term investment because she has a large household of six people and being given Sixty Four Ghana Cedis and that she has not been able to invest the money. She said, *"I wish I could invest some of the LEAP money but it has not been possible because I*

*have six children and being a single mother, we have depended on the money which is Sixty Four Ghana Cedis every two months for our everything. It has been difficult to save part of the money because it has not been enough for the household..Hence my failure to use some of the LEAP grant for long term investment”*

Another beneficiary said she has used part of the LEAP grant to engage in cocoa farming and at the same planted cassava on that same land. She said, *“I have used some of the money from the LEAP to engage in cocoa farming. On that same land, I have planted cassava. I believe when it gets to the harvest period of the cocoa, I will get some money from it.*

It was observed that most of the respondents have not used the LEAP grant for long term investment because they did not save some to enable them use for investment claiming the amount they receive as LEAP grant is small.. This observation has been supported by Handa et al (2014) that the overall low level of LEAP benefits coupled with sporadic payments explains the lack of impact on savings. This lack of savings is what accounts for majority of the respondents’ failure to use the LEAP grant for long term investment.

#### **4.6 Effects of LEAP and Opportunities to Exit Poverty**

Social protection programmes are intended to raise the living standards of poor people and develop their ability to take part in the market economy. It is significant to note however that, no country can continue to engage people into poverty programmes forever. Part of the objective of LEAP is to provide an avenue for poor people to “empower” their way out of poverty (Handa et al 2014) so that they may not continue to be in poverty but given the opportunities to exit poverty. When asked whether they have been given the opportunity to

exit poverty . a female beneficiary from Ayaboi said she was sick and admitted for a very long time at the hospital and that she had never had any long term investment with the grant and that she had no opportunity to exit poverty. She mentioned that she had eight children in her household and the amount of money she receives also accounts for her failure to invest the money in any venture. This has led her to continue in poverty and that she did not think of leaving the programme anytime soon. She said, *"How can I exit poverty when my eight children and I are given Sixty Four Ghana Cedis (GHS64.00) for every two months. If the money was a bit higher I could have done something with it and exit poverty but as it stands now it is impossible to exit poverty."*

A female beneficiary who have ten children explained that the LEAP grant has never offered her any opportunity to exit poverty and added that she needed to use some of the grant to register for the National Health Insurance since they were no longer entitled to free registration. However, she receives Sixty Four Ghana Cedis (GHS 64.00) for a household of more than five persons. *"Initially I was told that I can register free for the National Health Insurance since I am a beneficiary of LEAP. But now the people (authorities) say it is no longer free for me. So I have to pay to register. So you see the money is not enough for me and my ten children and that I have not had the opportunity to exit poverty. My children are still young and I don't have any money to take care of them. Until all of them have grown and left I have no opportunity to exit poverty."*

Another female beneficiary had this to say about the opportunity to exit poverty. *"Look at my daughters (pointing to her two daughters) and I don't have a husband to help me take care of them. How will I exit poverty when I have to*



*depend on Sixty Four Ghana Cedis (GHS 64.00) for every two months for myself and my children? Also, the people (authorities) say the National Health Insurance is no longer free for us as before. Therefore, we have to pay to register unlike before. So that has even made the money smaller for us. I have never had the opportunity to exit poverty because conditions have never changed permanently. Furthermore, one female beneficiary was even asking for an increment in the grant. She explained that she has never had the opportunity to exit poverty. She said she had eight children in a household of nine people and being given Sixty Four Ghana Cedis (GHS 64.00). She also raised the issue of National Health Insurance not being free anymore according to the authorities. She said, ". I have eight children and receive Sixty Four Ghana Cedis (GHS 64.00). I have to take care of all these children and until all of them are out of my control, there is no opportunity to exit poverty. I have to use some of the same amount to register for National Health Insurance and for nine people. How can I exit poverty under such circumstance?"*

Also, one beneficiary said there has never been any opportunity for him to exit poverty. He even complained that he and his four children were registered and are being given only Sixty Four Ghana Cedis (GHS 64.00). He explained that the information that the National Health Insurance is no longer free for LEAP beneficiaries will worsen their plight. On that basis he ended that the programme has never offered him any opportunity to exit poverty. He also explained that because of Covid -19, he has to travel a long distance to the Municipal Capital to collect the money. He said, "*the programme has never offered me any opportunity to exit poverty since I registered with my four children and thought I would receive more money since our household was made up of more than four*



*people. But I receive Sixty Four Ghana Cedis (GHS 64.00) for all of us. At present I have been told that the National Health Insurance is not free anymore as it used to be. Initially the people used to bring the money to us. But during the Covid-19 period, we have been instructed to travel to Wassa Akropong, the Municipal Capital for the money. I have to pay a lorry fare of Thirty Ghana Cedis (GHS 30.00) to collect Sixty Four Ghana Cedis (GHS 64.00) for a household of five. With all this, it is very clear there has never been any opportunity for me to exit poverty.”*

Additionally, a female beneficiary admitted she has not had any opportunity to exit poverty. She said with the number of people in her household and the amount of money she receives explains her inability to exit poverty. She said her children are still young and needs to take care of them. She said, *“I have two children and we receive Sixty Four Ghana Cedis (GHS 64.00). The money is only used for our basic needs. We always need the LEAP grant to survive for most of the time. Recently they told us that the National Health Insurance will not be free for us again. So we have to pay for the registration. This leads to even a reduction in the amount we receive making us more dependent. For me because the children are still young and almost depends solely on the LEAP grant to take care of them, I have had any opportunity to exit poverty.”*

Moreover, a female explained that the LEAP Programme has not offered her the opportunity to exit poverty. She mentioned that the LEAP grant she received in relation to the size of her household was small. She claimed to have 7 children and received Sixty Four Ghana Cedis (GHS 64.00). She also said, part of the grant will have to be used for National Health Insurance registration as they have been informed by the officials. *“No opportunities have been offered me under*

*the LEAP programme to exit poverty. My children are eight and we receive Sixty Four Ghana Cedis. It is not enough for us, and we have recently been told that the registration for National Health Insurance is not free for us again. In this case, we have to use some of the same grant to register for the National Health Insurance. Even at this time because of Covid-19, I have to travel to Wassa Akropong to get the money instead of the officials bringing it to us. The journey from this place to Wassa Akropong is very far and costs Thirty Ghana Cedis (GHS 30.00). If the conditions continue in this way, it will be a bit difficult for me to exit poverty.”*

Another respondent said that she has never had any opportunity to exit poverty because she has six children who are young and she needs to take care of them. Until all of them have grown up, she did not think she had any opportunity to exit poverty. She said, *“my children are young and I need to take care of them. The amount of money I receive as the LEAP grant every two months for all the seven of us is Sixty Four Ghana Cedis (GHS 64.00). I believe I need to continue on the program because as of now I have not come across any opportunity to exit poverty. I even wish the grant is increased.*

A respondent also explained that the LEAP programme has not offered her the opportunity to exit poverty. She said her children are many and the money she receives every two months which is Sixty Four Ghana Cedis was just for survival. She said the LEAP has been very helpful in reducing poverty in her life by ensuring availability of money for survival but it has never offered her any opportunity to exit poverty. She had this to say, *“A single woman with many children and receiving Sixty Four Ghana Cedis every two months, it is sometimes very difficult for us. If nothing changes, then I don't think how it will be possible*

*to exit poverty. Conditions remain almost the same as it is because the household is big as compared to the grant we receive. Even during this Covid-19 era, the authorities have refused to send the money to us. They have rather asked us to travel from here to Wassa Akropong, the Municipal Capital to collect the money. The lorry fare to and from the place costs Thirty Ghana Cedis (GHS 30.00). You can imagine paying Thirty Ghana Cedis to collect Sixty Four Cedis. This even worsens the situation. So I wonder whether there will be any opportunity to exit poverty.”*

Finally, another respondent said the LEAP programme has not offered her an opportunity to exit poverty. She said that even at the time of the interview she learnt that the LEAP grant was ready at Wassa Akropong but did not have money for the lorry fare to travel. She said, *”There has not been any opportunity for me to exit poverty under the LEAP. I have four children and I receive Sixty Four Ghana Cedis (GHS 64.00) every two months. As I told you, I have to travel to go for the money at Wassa Akropong, but I don’t have money. The programme has not as at now provided me with an opportunity to exit poverty.* According to Handa et al (2014) part of the objective of the LEAP is to provide an avenue for the poor households to exit poverty. For social protection programmes are designed to elevate the living standards of poor people and improve their ability to participate in the market economy. Thus exit strategies from such programmes are necessary to protect the beneficiaries over the long term and also ensure the prudent and targeted use of limited public resources.

However, none of the respondents involved in this study was any where close to exit poverty. All of them still asked for increase in the grant to enable them engage in more productive activities to exit poverty.

## CHAPTER FIVE

### CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the conclusions and recommendations of the study. The thematic network analysis was used to draw common themes that emerged from similar experiences shared by the participants during the interview.

#### 5.1 Summary

The main objective of this research was to explore the effects of the LEAP programme on the beneficiaries in the Amenfi East Municipality. In the process the research has gone through poverty as a whole in other parts of the world as well as Ghana. It has also attempted to provide discussion of cash transfer programmes and their relation to vulnerability. It shows how cash transfers seek to influence food security, hunger reduction and other basic necessities as well as improvement of human capital and investment. This takes us to basic needs approach which helps to analyze these basic necessities and investments cash transfer seek to impact. The research goes on to give a description of the process used to collect the data, and also reasons for decision taken at the data collection process. A literature review on anti poverty programmes and we go on to discuss the LEAP programme which then leads to the results from the interviews..

#### 5.2 Conclusions

The main objective of the research was to examine the effects of the Livelihood Empowerment Against Poverty programme on the beneficiaries in the Amenfi East Municipality. The study revealed that, the programme has resulted in poverty reduction among the beneficiaries. It has also contributed to

reduction in hunger and improvement in food security. It has also enabled beneficiaries to enrol their and maintain them in schools.

However, the LEAP has not resulted in beneficiaries to exit poverty and most beneficiaries have not used the grants for long term investment.

### 5.3 Recommendations

The following recommendations are essential for the strengthening and sustainability of the LEAP and to achieve its objectives as a policy.

1. The government should continue to commit resources to maintain the programme in order to continue to help the vulnerable in the society.
2. The authorities should restructure the payments schedules if necessary to reduce beneficiaries' anxieties so as to enable them plan well.
3. The authorities from the Central, that is Accra sometimes get in direct touch with the beneficiaries so as to find out whether they are receiving the right amount of money as grants.
4. The beneficiaries must be helped to improve their lives so as to exit the program for new people to enroll.

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## APPENDIX

### INTERVIEW GUIDE

**Presbyterian University College ,Ghana**

**Faculty of Development Studies**

**Department of Rural and Community Development**

**M.A International Development Studies**

Interview Guide on exploring the effects of the Livelihood Empowerment Against Poverty programme in the Amenfi East Municipality, Ghana.

This study is being conducted to explore the effects of the Livelihood Empowerment Against Poverty programme in the Amenfi East Municipality of the Western Region. This is in partial fulfillment of the requirement for the award of a Master of Arts International Development Studies. I hereby, solicit your support and consent in this study. I promise that all information for this study would remain utmost confidential.

All the interview questions will be in English

All respondents are LEAP beneficiaries

#### SECTION A: DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

1. Sex of Respondents 1. Male ( ) 2. Female ( )

2. Age of Respondents 1. 30 – 39 ( ) 2. 40 – 49 ( ) 3. 50 – 59 ( ) 4. 60 and above.

3. Educational Level of Respondents 1. Basic ( ) 2. Secondary ( ) 3. Tertiary ( ) 4. No formal Education ( )

4. Marital Status of Respondents 1. Married ( ) 2. Single ( ) 3. Divorced ( ) 4. Widowed ( )

5 .Religious Affiliation of Respondents 1. Christian ( ) 2. Islam ( ) 3. Traditional ( )

6 .Occupation of Respondents 1.Farming ( ) 2.Petty Trading ( ) 3.Teaching ( ) 4. Others ( )

#### SECTION B: THE LEAP AND ITS EFFECTS ON THE BENEFICIARIES

7 The ways in which the LEAP grant has helped to reduce poverty in your life are

8. The amount you receive as LEAP grant is .....

9 The things you use the LEAP grant for are .....

10 .Apart from the LEAP grant, your other source(s) of income are.....

11. The size of your income is .....

12 .What items do you use the grant to acquire?

13 .What plans have you made to exit the program?

14 .Can you survive if you leave the program now?

15 .How are you going to take care of yourself if you leave the LEAP?

16. The programs that have prepared you to exit poverty are .....

17. State what you have used the grant to do apart from consumption.

18 .How would you describe the things you have used the grant for?

19 .Have you used the LEAP grant to acquire land for farming ?

20 .The ways in which the LEAP grant has led to hunger reduction are .....

21.In what ways has the LEAP grant resulted in improvement in food security?

22.The ways in which the LEAP grant has contributed the children's education.....