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Social Inclusion via Conditional Cash Transfer in Ghana: An Investigation into the Livelihood Empowerment Against Poverty Programme in Cape Coast Metropolis, Ghana.

Joss

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Abstract

The term social exclusion has been employed to explain a culmination of negative processes of social relations shaped by gender, spatial, economic, political, socio-economic, environmental and cultural circumstances and ideologies. Despite the economic gains Ghana has made since the fourth Republic, spatial and social segments of the Ghanaian society have not benefited from the trickledown effect of growth and could be classified as socially excluded. This research sets out to assess the contribution of the Livelihood Empowerment Against Poverty (LEAP), a conditional cash transfer policy intervention against social exclusion in the Cape Coast Metropolis in Ghana. The data source involved primary data collection by way of in-depth interview of 40 beneficiaries in 8 out of the 14 beneficiary communities. Key informants involved in the management of the intervention were interviewed. The primary data was complemented with secondary data and information on the LEAP programme. The research revealed that the LEAP programme has been contributing fairly substantially to alleviating the plight of the vulnerable and the excluded. It was however observed that the programme requires some reforms with regard to increasing the amount of money involved in the cash transfer and effective organisational capacity building for proper monitoring and evaluation of the conditionalities attached to the cash transfer. Further research into how conditional cash transfer could be used as an avenue for micro investment and wealth creation is recommended.

Key Words: Conditional Cash Transfer, Ghana, Poverty, Livelihood, Social Exclusion, Vulnerability

Background to the Study

In recent development strategies, attention has been focused not only on the reduction of poverty but also on inequality, equity, and social exclusion. Social exclusion is defined as "the involuntary exclusion of individuals and groups from society's political, economic and societal processes which prevents their full potential in society in which they live" (United Nations, 2010, p.1). Social exclusion gained much attention after the 2000 Social Summit in Geneva where world leaders re-stated their commitment to social protection as a core issue in poverty reduction (UNDP, 2007).

The involuntary nature of social exclusion makes it a deprivation of the rights of individuals to participate fully in the political and socio-economic environment. Social exclusion is hence linked to the concept of

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inequity, social-economic injustice and deprivation. A number of conflicts in Africa could be linked to the prevalence of social exclusion in societies. Ghana's Human Development Report (2007) explains that rendering social exclusion unacceptable would enable society to re-affirm the aspiration of public policy towards a state of social cohesion, inclusion and harmony. Elimination of social exclusion is therefore seen as fundamental to maintaining a state of peace and social order (UNDP, 2007).

Social exclusion has also been linked to the concept of horizontal inequalities (HIs) in societies. In Steward's (2002) horizontal model of inequalities, the author explains HIs to represent disparities *within* different income or asset strata rather than simply across them. Steward (2002) focuses society's attention to the concentration of socially excluded groups among the poorer segments of the society (Institute for Development Studies (IDS) and Overseas Development Institute (ODI, 2006). In the same stratum of poverty, some individuals face peculiar form of discrimination who necessarily do not know one another. Mention could be made of people with leprosy, people living with HIV/AIDs (PLWA), street children and undocumented migrants.

In sub-Saharan Africa (SSA), the relationship between participation in the broader context, democratization, and marginalization become very important in the development of the sub-region. Some commentators have argued that social exclusion could be seen from the perspective of exclusion from social and political power which could embrace groups that have adequate income or even privileged economically (Centre for Research on Inequality, Human Security and Ethnicity -CRISE, 2005).

Accordingly, in addressing the challenges of poverty, the concept of social inclusion becomes very relevant. Social inclusion is explained to mean a policy intervention designed to ensure that all people are able to participate in society's socio-economic and political engagement regardless of their background or specific characteristics which may include race, language, culture, gender, disability, social status, ethnic, age and other factors (CIDH, 2012). Thus, it is an attempt to embrace social exclusion by the introduction of measures that cater for the needs of the socially excluded financially, socially and psychologically by removing barriers that hinder their participation in the social and economic processes.

Social inclusion has gained much attention because it is akin to promoting and enhancing human development. While equity and fairness is seen as one of the critical goals of human development, the importance of social inclusion in this respect is seen in the ability to remove barriers and obstacles preventing people from realizing their full socio-economic potential and capabilities (UNDP, 2011; Sen, 1999).

A number of policies have been introduced by governments and countries to combat social exclusion. One common measure in recent years has been the introduction of 'conditional cash transfers'. The government of Ghana introduced the Livelihood Empowerment Against Poverty (LEAP) programme in 2008 to help deal with the issue of extreme poverty in the short term and social exclusion in particular. LEAP is a conditional cash transfer that compels beneficiaries to register as clients of the National Health Insurance Scheme (NHIS) and also encourage them to take keen interest in the education of their children as well as improvement in their health and nutrition. It is worth noting that conditional cash transfer has been popular in some countries in Latin America (Handa & Davies, 2006; Rawlings & Rubin, 2003). The potential of conditional cash transfers as a tool for poverty reduction and social inclusion in Ghana calls for the need to investigate how the programme is contributing to helping the socially excluded. The geographical scope of the study is the Cape Coast Metropolis and it is expected that the results could inform future replication in other areas of the country.

Theoretical and Conceptual Overview

Social Exclusion and Poverty

Undoubtedly, poverty and social exclusion are inextricably intertwined. On the one hand, poverty can lead to social exclusion or speed up the process by which an individual becomes socially excluded from the activities of the society. On the other hand, social exclusion can deprive individuals and families of opportunities and worsen their poverty and human dignity. It can lead to gross deprivation and poverty in its multiple dimensions. According to the UNDP (2011) "Social exclusion deprives people of the opportunity to participate in economic, social and civic processes, and limits their ability to lead, productive, creative lives in accordance with their needs and interests"(p.1). In contemporary development discourse, lack of resources is not the only determinant to well-being and destitution. Indeed, the definition of poverty is increasingly being framed to incorporate the capacity approach to participate in the society in which a person lives. Poverty in this respect is directly linked to social exclusion (United Nations, 2010; Sen, 1999).

The poor are most of the time at the receiving end of social exclusion. Social accessibility to commodities and public services affects the poor negatively because of their status in society. The non user-friendly nature of some public services provided towards the poor make such services socially inaccessible to them. The poor may not be part of community meetings where information about opportunities and public services are shared. Spatially, the poor face accessibility challenges to vital public services such as health, education and agriculture extension services because of the cost of transportation and the remote nature and the terrain of the location of some poor communities.

Atkinson (1998; cited in The World Bank, 2007) argues that analysis of social exclusion could be broadened to encompass discussion on wellbeing by considering dimensions of poverty beyond income poverty such as access to political, financial, human and social capital. Atkinson further explained that being poor is not necessarily associated only with the poor. Exclusion is about participation, social and economic interaction. Making services work for the poor will ensure equity in the distribution and accessibility of basic services. It has been argued that services sometimes do not work to favour the poor. Very often policies tend to favour the rich and urban elites, giving them undue advantage over the poor in terms of accessibility and government transfer of subsidies (Lipton, 1972). Making services work effectively for the poor will reduce social exclusion.

It has been suggested that public services can work better for the vulnerable by " putting poor people at the centre of service provision; by enabling them to monitor and discipline service providers by amplifying their voice in partaking policy making, and strengthening the incentives for providers to the poor" (International Bank for Reconstruction and Development/World Bank 2003: p1). Putting the poor first ultimately may promote social inclusion and enhance their dignity.

Different Dimensions of Social Exclusion

Social exclusion has many dimensions that are sometimes explained in terms of the nature of causes of social exclusion: the spatial dimension of the exclusion; the severity of exclusion; and the effects of exclusion among others. Ziyanddin and Kasi (2009) viewed exclusion as a phenomenon which has different causes and consequences and often involving different groups. The authors identified social exclusion that is based on the social, biological and economic positions of individuals in the society. Based on these categories of social exclusion, they identified factors such as ethnicity, culture, religion, age, gender, social position and occupational hierarchy. The authors further observed social exclusion that is based on individuals being left behind in society's movement towards technological and economic progress. In all the dimensions of social exclusion discussed, they argued that under privileged individuals and groups or minority social groups are at higher risk on the issue of social exclusion.

Levita, Pantazis, Fahmy, Lloyd, and Patsois (2007) distinguished between 'social exclusion' and 'deep social exclusion'. Social exclusion was explained to relate to demand of rights and resources and inability to participate in societal processes that affect well-being. To them, social exclusion is a complex and multi-dimensional process characterised by the lack of or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society. The phenomenon affects both the quality of life of individuals and the equity and cohesion of society. Deep social exclusion is explained as "exclusion across more than one domain or dimension of disadvantage, resulting in severe negative consequences for quality of life, well-being and future life chances" (Levita et al 2007, p.9).

Sen (1999 cited in the World Bank, 2007) discusses social exclusion from the point of view of capability and deprivation to function in society. The concept of capability deprivation suggests that due to economic and social factors, certain individuals in society may not reach their full potential. Deprivation of individuals of certain capabilities could exclude them from participating in the labour force, consumption, wealth accumulation and from social functions. Factors that are important in enhancing the capabilities of individuals include health, education, social inclusion and empowerment. Sen (1999) explains human 'well-being' to mean 'being well' in the basic sense of being healthy, well nourished or highly literate and more broadly having freedom of choice in what to do (Todaro and Smith, 2009).

Social exclusion can also be assessed in terms of horizontal inequalities. In this form of categorization, emphasis is on forms of inequalities within the same social, income and asset strata rather than across them. In this respect, social exclusion reflects the multiple and overlapping nature of disadvantages that accrue to certain groups and segments of the population with social identity as the core defining factor for exclusion. Particular attention is paid to the concentration of socially excluded groups, among the poorer and most disadvantaged sections of a population, especially the physically challenged (Institute for Development Studies and Overseas Development Institute, 2006).

Conditional Cash Transfer, Social Inclusion and Wealth Creation

The injustice, discrimination and destitution that is associated with social exclusion call for measures to expand social inclusion. The need for social inclusion is based on the notion that creating a society for all is a normal obligation. It is in tune with upholding fundamental human rights and principles of equality and equity. This could be explained by the fact that deep disparities in the distribution of wealth and resources that is based on people's background reduces social mobility and has a negative impact on growth, productivity and well-being of the society as a whole (United Nations, 2010). Social inclusion as a concept is intended to push society to find innovative ways and solutions to complement liberal democratic, anti-poverty and rights based approaches to solving social exclusion. As a variant to traditional anti-poverty measures, social inclusion is 'much more than money' (L'lnstitut Roeher Institute, 2003).

Writing about social inclusion policies in Latin America, Inter America Development Bank (2004) identified a number of social inclusion policies that focuses on: making the invisible visible in statistics; breaking intergenerational transmission of disadvantages; expanding access to factors of production and capital markets; implementing integrated local development projects; combating stigma and discrimination; and empowering social excluded groups. In addressing the issue of social exclusion, attention must also be drawn to measures that promote social inclusion through wealth creation. Sen (cited in Omzigt 2009, p.5) notes that "inclusion is characterised by a society's widely shared social experience and active participation and life chances for individuals and by achievement of a basic level of well-being for all citizens".

One policy intervention that has become popular in recent times in a number of developing countries as an alternative to social exclusion is conditional cash transfer. Cash transfer could be defined as "the provision of assistance in the form of cash to the poor or those who face a probable risk, in the absence of the transfer of falling into poverty" (Tabor, 2002, p.1). Cash transfer has become important in the developing world, especially in the period after the global food, fuel and financial crises of 2008 to 2009. To help reduce the plight of those in the lower income bracket of the population, a number of social safety net programmes were introduced. Cash transfer was introduced to mitigate the immediate impacts of the crises on households, particularly very poor ones (Fiszbein, Rigold & Srinivasen, 2011).

A variant of the cash transfer social safety net programme is conditional cash transfer (CCT). Conditional cash transfer (CCTs) provides money to poor families contingent upon them taking certain verifiable socio-economic actions. Generally, there is emphasis on minimum investment in children's human capital development such as regular school attendance or seeking basic preventive health care (Briere and Rawlings, 2006). Some CCT programmes also target the very poor, vulnerable and the excluded to help reduce their hardship to enable them to meet their nutrition and health requirement and basic services. Conditional cash transfer has been popular in a number of Latin American countries and usually has three components: (i) a cash transfer; (ii) targeting mechanism, and (iii) conditionality. CCT in this sense pay the poor for following a responsible course of action that will assist in poverty reduction and contribute to social inclusion and wealth creation.

Study Area, Data and Methods

Cape Coast Metropolis, the study area, is located at the southern coast of Ghana. It is the capital of the Central Region of Ghana. It shares boundary with the Gulf of Guinea to the south; Komenda-Edina-Eguafo-Abrem Municipal to the west; Abura-Asebu-Kwamankese District to the east; and Twifo-Hemang-Lower Denkyira District to the north (Refer Figure 1). The metropolis covers 122 sqaure kilometres and it is the smallest metropolis in the country (Ghana Districts, 2012). This metropolis had a population of 169,894 in 2010 and a male female percentage ratio of 48.7: 51.3 (Ghana Statistical Service, 2012).

Figure 1: Cape Coast Metropolis in Regional and National Context
Source: Department of Geography and Regional Planning, UCC (August 2012)

Like other regions of the country, the Central Region has witnessed a significant reduction in poverty levels in recent years. The proportion of people below the upper poverty line worsened from 44.0 percent in 1991/92 to 48.0 percent in 1998/99 but achieved a substantial improvement with the proportion below the upper poverty line declining to 20.0 percent in 2005/2006. Similarly, the proportion of the population in the region below the extreme poverty line worsened from 24.0 percent in 1991/92 to 31.0 percent in 1998/99 but showed a significant reduction to as low as 9.7 percent below the poverty line in 2005/2006 (National Development Planning Commission, 2010). The significant reduction in poverty levels justifies the need to cater for the socially excluded who may be left behind in the development and socio-economic improvement process. Cape Coast Metropolis, the capital of Central Region, was specifically chosen as the study area because of the tendency for the poor and the socially excluded in cities to be given little attention compared with their counterparts in the rural areas.

The research used both primary and secondary sources of data. Primary data were gathered through in-depth interview of 40 beneficiary household heads. The period for the survey covered the months of June to August, 2012. Some of the household heads were caregivers whereas some were actual beneficiaries. The sampling procedure involved purposive selection of eight (8) beneficiary communities out of the fourteen (14) beneficiary communities in the metropolis. The selected communities were Ekon, Nkanfoa, Gegem, Idan, Amamoma, Ntsin, Apewosika and Amanful. Under the programme's implementation strategy, each community had a focal person for the programme. The focal persons in the eight communities assisted in getting the names of all the beneficiary households in each community. Random sampling (the hat method) was used in the selection of five beneficiary households in each community to be interviewed. The focal persons assisted in the location of the selected household heads for the in-depth interview.

Two (2) officers from the Cape Coast Metropolitan Assembly (CCMA) involved in the implementation of the programme were also interviewed. Secondary data for the research involved review of the programme's manual, other relevant literature and reports provided by CCMA.

Results and Discussion

Overview of LEAP Project

The Livelihood Empowerment Against Poverty (LEAP) is one component of the broader National Social Protection Strategy (NSPS) developed by the Government of Ghana to empower poor and other vulnerable populations. The NSPS goes beyond provision of income support and aims to reduce inequality by enhancing the productive capacities of poor men and women (LEAP, 2000). Beneficiaries of LEAP are therefore supported to access existing local authority-based poverty reduction initiatives such as the Agricultural Input Support Programme, micro finance schemes and the National Youth Empowerment Programme. The LEAP was established in 2007 and payment of beneficiaries commenced in 2008. The programme which is financed solely by the Government of Ghana (GoG) is implemented by the Department of Social Welfare (DSW).

The objectives of LEAP are:

- Reduction of extreme poverty, hunger and starvation among the most severely disabled and incapacitated persons with disabilities;

- Stimulation of access to social services (health and education in particular) and to smoothing consumption levels and demand of the extreme poor orphans and vulnerable children, aged below 15 years, especially those affected by HIV/AIDS; and

- Empower subsistence farmers and fisher-folks to acquire skills and resources that will move them out of extreme poverty and break intergenerational poverty cycle.

LEAP focuses on conditional cash transfer as opposed to in-kind grants as it gives beneficiaries the freewill and opportunity to access government services such as health and education and their own priority needs. Conditional cash transfer is also a preferred choice because there is low administrative cost in transferring money. Money transfer is also easy to monitor and verify; households are able to save disposable income for investment; and it enhances the livelihoods of the vulnerable, gives them recognition, social inclusion and autonomy.

There are a number of conditionalities attached to LEAP. The conditionalities are seen as measures to help improve the welfare of beneficiaries but not to punish them. Beneficiaries are encouraged to abide by the following conditionalities:

- Enrol and retain all school going age children in school and ensure regular attendance of at least 80 percent school days;

- Register all members of the household with the National Health Insurance Scheme (NHIS);

- Have new babies (0-18 months) registered with the Births and Deaths Registry, to attend Post Natal Clinic at least once a quarter and to complete the Expanded Programme on Immunisation; and

- Ensure that children of the household are not trafficked or engage in any economic activity that constitutes the Worst Forms of Child Labour.

The LEAP programme pays beneficiary households a monthly grant of Gh¢8.00 (about US $3.50) in situations where there is one eligible member in the household. Each additional household member will attract extra Gh¢2.00 until a limit of three (3) members have been reached. The transfer is increased by Gh¢3.00 for four (4) eligible household members and above.

Beneficiaries

Our analysis established that there are a total number of 1603 beneficiaries with 52 being Persons With Disability (PWD) in 776 households in the Cape Coast Metropolis (Figure 1). With regard to the age distribution of beneficiaries as illustrated in Figure 2, the 50-59 age group constituted the highest number (9), accounting for 22.5 percent of the total number of beneficiaries covered followed by the 70 -79 age group with 8 respondents (20.0%). The lowest number of beneficiaries (3) was recorded by the 40 – 49 age group.

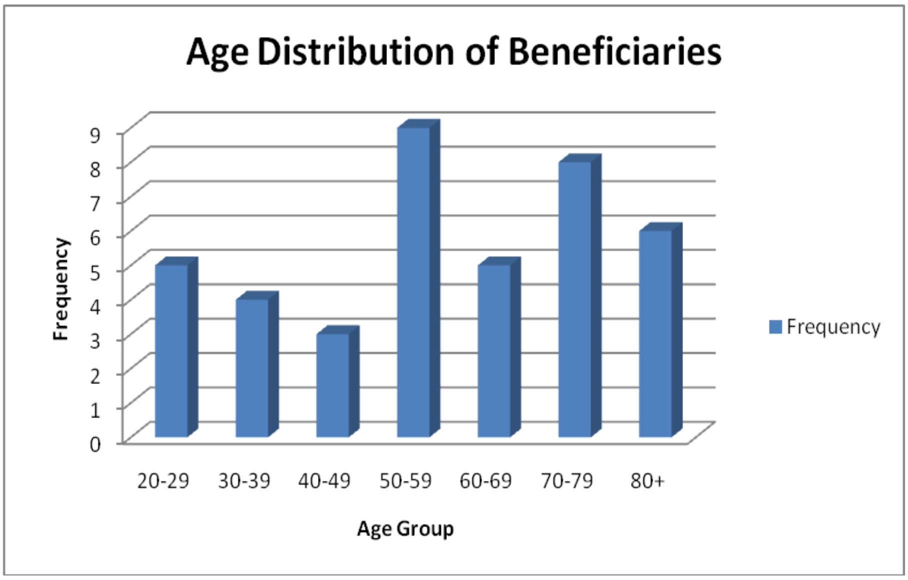

Figure 2: Age Distribution of Beneficiaries
Source: Cape Coast Field Survey (August 2012)

Analysis of the educational level of beneficiaries revealed that 58.0 percent of them had no formal education, 15.0 percent had primary school education with Junior High School, Senior High School and tertiary education recording 25.0, 7.5 and 25.0 percent respectively. The returns confirm evidence in the literature that the poor are often unable to obtain requisite education that will empower them to function effectively in society; and without adequate education people are often constrained to a life of poverty (UNESCO, 2008; Todaro & Smith, 2009; Sen, 1999).

Selection of Beneficiaries

Our analysis revealed that a household is considered for selection into the LEAP programme if it has a member or members who are orphans, person with disability, aged or extremely poor. It was also established that about 33.0 percent of the respondents were caretakers of orphans (Figure 3). This was closely followed by those who were unable to cater for their children (30.0%). This group was made up generally of women whose husbands were deceased, unemployed or had abandoned them, thereby making them responsible for the upkeep of the children. Again 10.0 percent of the respondents were caretakers of persons with disabilities. Beneficiaries that were considered as multiple caretakers played several roles of caring for orphans, person with disability or an aged person simultaneously.

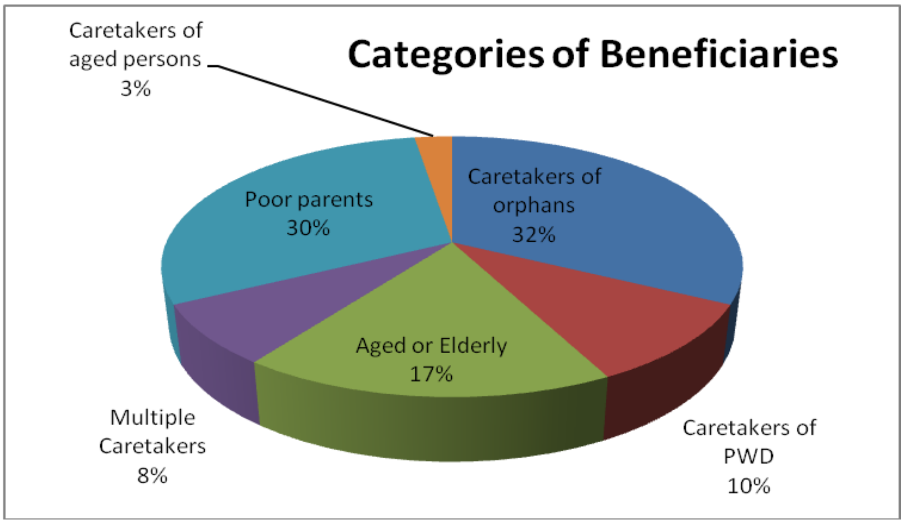

Figure 3: Categories of Beneficiaries
Cape Coast Metropolis Field Survey (2012)

One of the objectives of the LEAP is to empower subsistence farmers and fisher-folks to acquire skills and resources that will help move them out of poverty and break the cycle of intergenerational poverty. It was discovered that the selection of beneficiaries based on this objective is yet to be considered. There are however some beneficiary household heads who are farmers and fishermen who were selected based on different objective criteria.

Contribution of LEAP to Social Inclusion

Our investigation revealed that the programme has been in existence for the past five years in the Metropolis with 14 communities benefiting from the programme (Figure 4). With regard to the respondents interviewed during the survey 11(25. 7%) had joined the scheme in less than a year, 18 (45%) between 1 and 2 years and 11(25.7%) between 3 and 5 years. One of the research objectives was to establish the level of adequacy of the cash transfer from respondents. The results showed that a substantial number of respondents (18 or 45.0%) rated the cash transfer as fairly adequate, 3 (7.5%) as adequate and 1 (2.5%) as very adequate. However, 18 (45%) rated the cash transfer as inadequate. In spite of the ratings provided above, a further probe revealed that the scheme has made significant achievement towards the improvement of the livelihoods of beneficiaries. This is illustrated by a statement made by two of the beneficiary household heads:

"Sometimes I don't have any money but when the money is in it solves some of my needs so it helps to alleviate my poverty";

and

"The money assist us in buying drugs and food for the family, we can only be ungrateful if we don't appreciate how the money has been helpful to us".

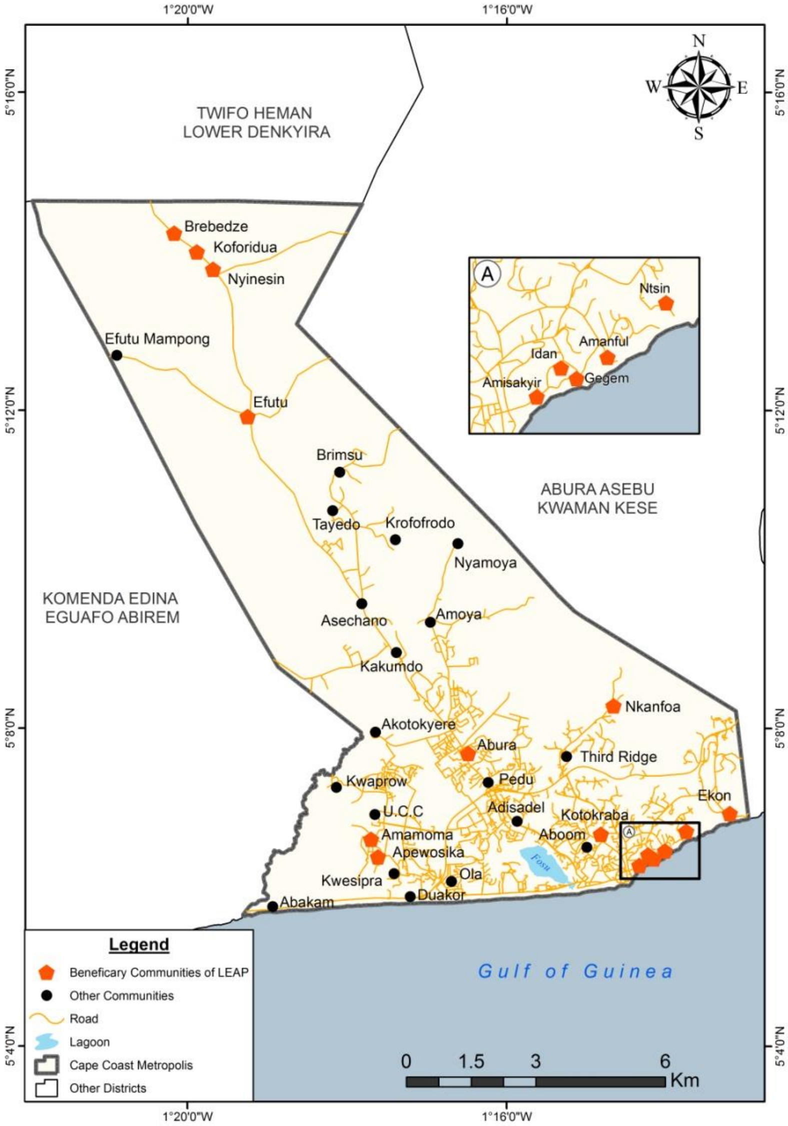

Figure 4: Spatial Distribution of LEAP Beneficiary Communities in Cape Coast Metropolis

Source: Department of Geography and Regional Planning, UCC (2012)

Food

It was established that one major contribution of the scheme is meeting the food and nutrition security needs of beneficiaries. For instance, an elderly woman from Amanful community explained that "*without it, it would have been difficult even to buy food".* Similarly, a caregiver of an aged person at Gegem gave a succinct view that "*with the money, each day I buy food in the morning, afternoon and evening for him".* The right to food is seen as very important in discussing social exclusion and poverty reduction. This view is shared by the European Commission (2009) which articulates that "the right to food is a human right inherent to all people. It encompasses the right to adequate diet and the fundamental right to save people from hunger" (p.12).

Health

One of the conditionalities of LEAP is for beneficiaries to register with the National Health Insurance Scheme (NHIS). The cash transfer has been a major source of investment for the payment of the NHIS registration fees of beneficiaries. A caregiver of a blind and deaf person at Ekon expressed her gratitude thus: "*I have used part of the money to acquire NHIS card for her so that we can go to the hospital when she is not feeling well".* In certain instances some of the money is used in acquiring drugs that are not available under the NHIS programme. An orange seller at Nkanfoa stated that *"it is the same amount of money that I use in buying drugs for them".*

Education

The contribution of LEAP to beneficiaries children's education is worth mentioning. Some parents use part of the amount received to buy basic school materials such as exercise books, drawing boards, and school uniforms. Payment of school fees and daily pocket money for wards also featured as a significant contribution by the cash transfer. A woman at Nkanfoa had this to say: *"I used part of the money buy school uniform for granddaughter. It helped me to pay school fees at a private nursery school before sending her to a government school for the kindergarten".*

Clothing

Clothing is one issue which respondents spent cash on. Majority of the care givers were able to use some of the money to buy clothes for the beneficiaries who may be orphans, physically challenged or aged. A woman from Ekon echoes this as "*after getting some clothing on credit for the kids, I used the money to pay the debt".* Another woman at Nkanfoa with two orphans said that "*the last time that I received the money, I went to get 'foos' (second hand clothing) for them to wear".*

In discussing the contribution of LEAP, the general improvement in the standard of living of the beneficiaries and the relief from abject poverty into an appreciation of dignity makes the impact of conditional cash transfer scheme to enhancing social inclusion very important. At Gegem, a caretaker of two orphans said that LEAP has brought significant improvement in their living condition and remarked that: "*sometimes I don't have any money so it helps to alleviate my poverty".*

Challenges of the Scheme

One major challenge of the scheme is the amount of money that is involved in the cash transfer. A substantial majority of the respondents (77.5%) were of the view that the amount should be reasonably increased to assure them of a better standard of living. Some were also of the view that if the amount is increased, it would afford them the opportunity to make some investment to render it more sustainable. This is echoed by the suggestions of respondents on measures to improve the programme as shown in Figure 5.

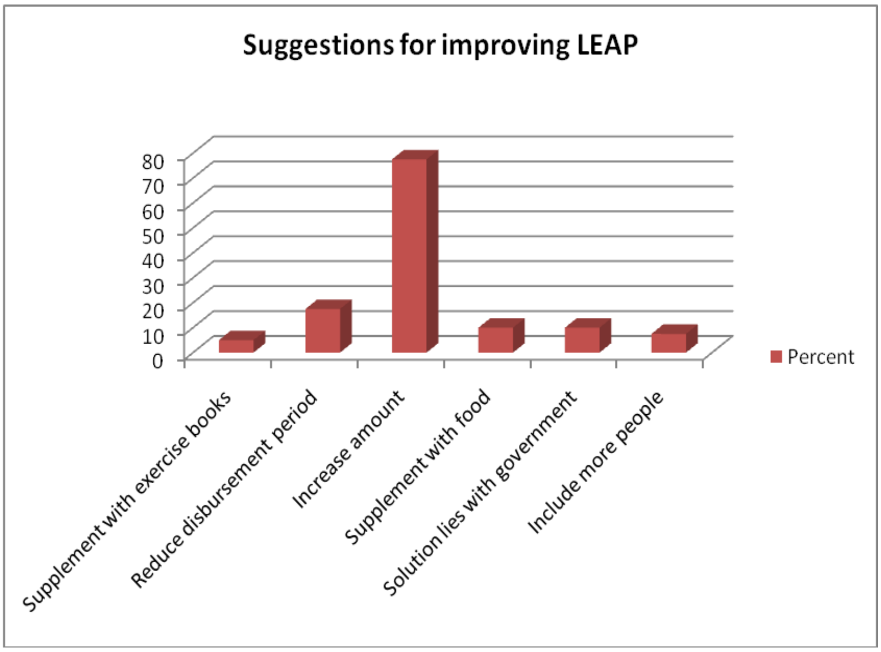

Figure 5: Suggested solutions for improving LEAP by respondents
Source: Cape Coast Metropolis Field Survey (2012)

Another challenge is the effective monitoring of the implementation of the conditionalities attached to the cash transfer. Effective monitoring and evaluation of the scheme will ensure proper usage of the cash transfer and help the programme to achieve its set objectives. However, effective monitoring becomes a major challenge with the limited logistics of the Department of Social Welfare, the implementing Agency at the local level. One other challenge that the implementers of LEAP faced is related to monitoring and evaluation. It was discovered that no conscious effort was made to document baseline information on beneficiaries with regard to certain basic indicators on poverty and well-being such as income levels, number of square meals taken per day, quality of food consumed and level of malnourishment of children.

On the question of an exit strategy for LEAP beneficiaries, the programme's implementation strategy proposes that beneficiaries are to be connected to other social protection programmes such as micro credit and support for physically challenged persons programme under the District Assemblies Common Fund (at the local level). There is however a weak relationship between the other social protection programmes and LEAP. The relatively small amount of monies involved in the conditional cash transfer also does not encourage micro investment. The cumulative effect is that beneficiaries are not able to obtain self-sufficiency in the medium term and move out of the programme.

Policy Implications

The research has brought to the fore critical policy issues on poverty, equity, social exclusion and social inclusion that require highlighting. It has confirmed the notion that certain individuals are likely to be neglected in the socio-economic transformation process and this makes research on social exclusion and exploring measures and interventions for social inclusion relevant. It was also highlighted the plight of the socially excluded. For some of the beneficiaries, the cash transfer has made real difference in their livelihoods. The policy implication is that socio-economic development should also focus on addressing the needs of the vulnerable and the excluded in society. International Development Department (2012) noted the importance of social protection programmes such as conditional cash transfer in investing in the productivity and resilience of the poor and vulnerable households with children. These programmes aim to reduce vulnerability in the short term and reduce inter-generational or chronic poverty in the long term.

It has also been observed that for an effective cash transfer programme to tackle social exclusion, the amount of money involved in the transfer should be fairly substantial enough to make meaningful impact and to encourage medium to long term investment in some instances. Social Exclusion Network Knowledge –SEKN (2008) explains that targeted cash transfer can lead to improvement in household income in the short term and create positive incentives for some categories of people to seek work to raise their livelihoods.

The study also touched on horizontal inequalities that must be given due attention in policy formulation on selective interventions targeting the poor. Appreciating the fact that there can be vulnerable groups or elements within the same stratum of poverty group can assist in developing a multifaceted approach to meet the needs of the vulnerable amongst the vulnerable, with the view to ensure equity and equality.

Effective conditional cash transfer programme will require the necessary institutional capacity building of the implementing Department or Agency to ensure effective monitoring and evaluation of the conditionalities attached to the cash transfer and the implementation of the programme in general. Ineffective institutional capacity and inadequate logistics for the implementing Department is a disincentive to effective implementation of cash transfer programme. Tabor (2002) notes that inadequate institutional capacity is a major hindrance to effective implementation of cash transfer programmes in developing countries.

Conclusion

This empirical study focused on exploring the prospects of one major social protection intervention in Ghana, namely, conditional cash transfer in addressing the problem of social exclusion. The potential of the intervention in meeting the needs of the vulnerable is quite revealing. In meeting the desired goals of the intervention, the research identified major challenges such as the need to increase the amount of money that is involved in the cash transfer and also the need for the requisite institutional capacity building for effective monitoring and evaluation. Further research into how conditional cash transfer could be used as an avenue for micro investment and wealth creation also demands attention.

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