

CHRISTIAN SERVICE UNIVERSITY COLLEGE

**CORPORATE PLANNING STRATEGIES AND SOCIAL PROTECTION FOR  
LOW-INCOME EARNERS IN GHANA: A CASE OF WA WEST DISTRICT**

BY

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## DECLARATION

### Candidate's Declaration

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this University or elsewhere.

Candidate signature: ..... Date: .....

Name: Nyirikaara Eric

### Supervisor's Declaration

I hereby declare that the preparation and presentation of the thesis was supervised in accordance with the guidelines on supervision of thesis laid down by the University of Cape Coast.

Supervisor's Signature: ..... Date: .....

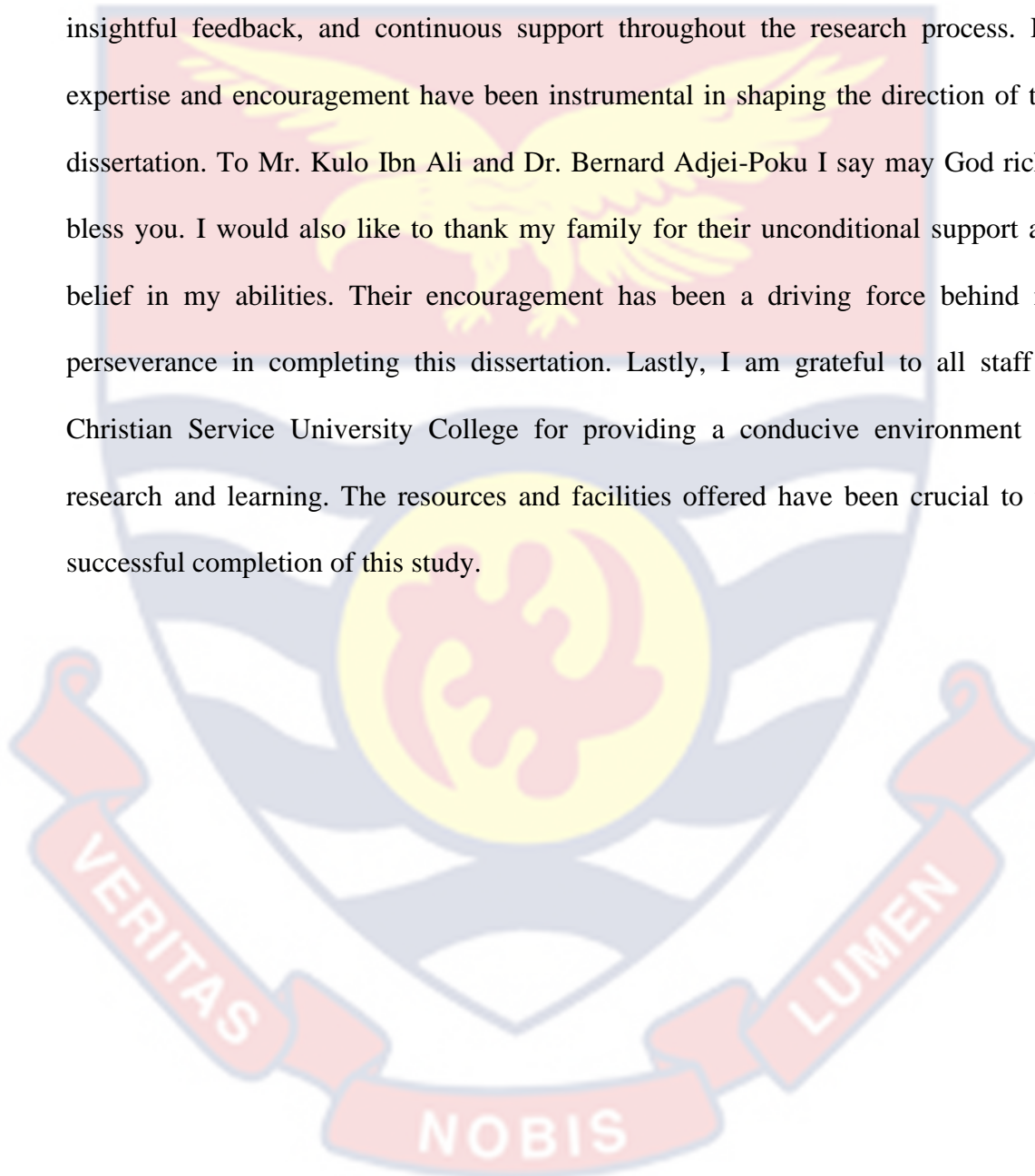
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## ABSTRACT

The study set out to explore corporate planning strategies and social protection for low-income earners in Wa West District. The researcher used mixed-method to study the phenomena. A total of 90 low-income earners from the District were surveyed for the quantitative part of the study while both documentary analysis and 20 participants were interviewed for the qualitative sub-section. The data collection took place between March and April 2023 through the use of a two-dimensional mixed-method sampling model specifically the parallel sampling to select the sample for the study of social protection in the Wa West District. The study revealed that the majority of the beneficiaries of LEAP are females between the 41-50 age group who have basic education and earn between 101 and 200 Ghana Cedis per month. Beneficiaries and stakeholders of LEAP highlighted several issues or challenges that are hindering the success of the LEAP programme such as administrative problems, malpractices, abuses, delays in payment, inconsistencies in cash disbursement, inadequate cash transfers, and a lack of respect for the beneficiaries. They recommended that community engagement and proper decentralization strategies involving all stakeholders – chiefs, assembly members, Christians, Muslims, and traditional authorities in decision-making and program participation are critical for the programme sustainability. Essential recommendations were put forward for policymakers and future researchers.

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## DEDICATION

I dedicate this dissertation to God and my family. Without their patients, understanding, support, and most of all love, the completion of this work would not have been possible.



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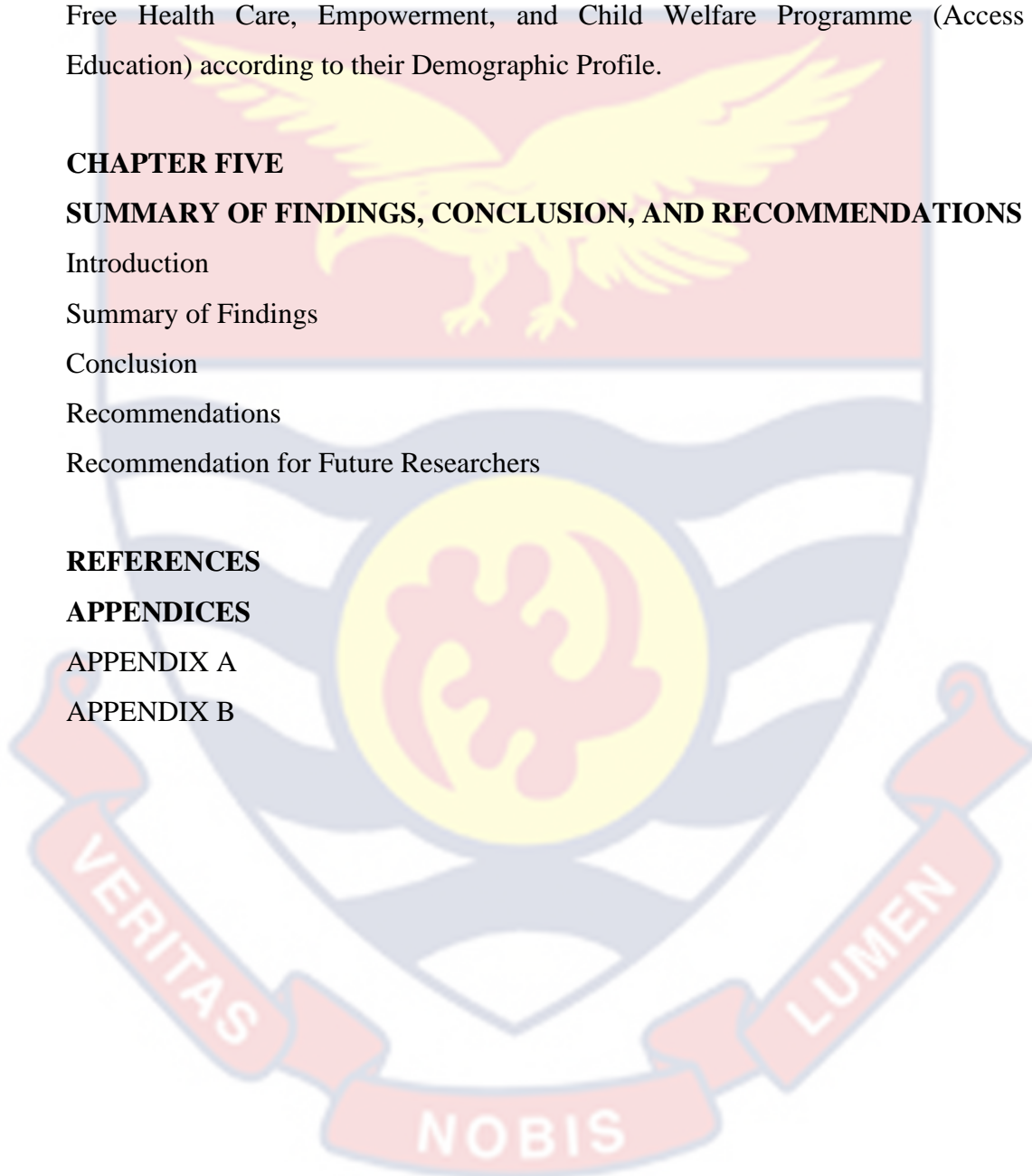
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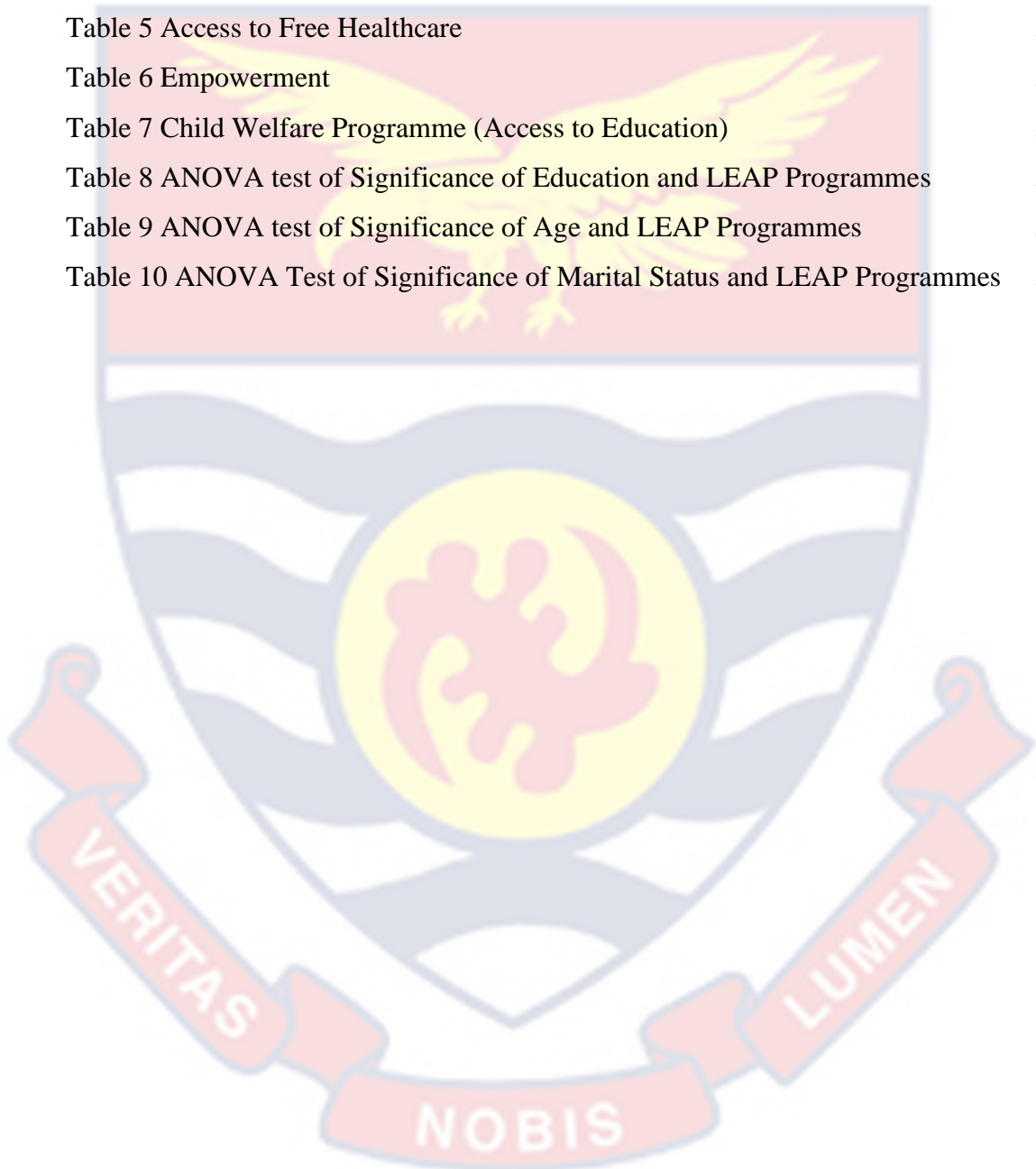
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## CHAPTER ONE

### INTRODUCTION

#### Background of the Study

Social protection is a critical component of public policy that is intended to reduce poverty, inequality, and vulnerability among people and households, according to policymakers around the world (Tabe-Ojong, Boakye, & Muliro, 2020; Agyemang-Duah, Peprah, & Arthur-Holmes, 2019). Different definitions of the idea of social protection have been offered by academics (Otieno et. al., 2022; Ottie-Boakye, 2020). The most fundamental of them is that social protection encompasses a number of state policies and initiatives that offer people and households facing economic and social risks, such as unemployment, illness, disability, old age, natural disasters, financial, material, and social help (Bakhshinyan, Molinas, & Alderman, 2019; Jaha & Sika-Bright, 2015; Handa, 2014). According to the Sustainable Development Goals of the United Nations, social protection has become a vital tool for promoting inclusive and sustainable development (SDGs). The SDGs demand the establishment of extensive social protection systems that include the poorest and most vulnerable members of society.

Scholars have posited the essence of social protection for the nation building especially among developing countries. According to the World Bank, about 2 billion people globally are still without access to social protection, and the COVID-19 pandemic has exposed and exacerbated the gaps in social protection systems in many countries (World Bank, 2020). Social protection programs have shown promising results in reducing poverty, promoting social inclusion, and improving living standards (Asian Development Bank, 2021; World Bank, 2020).

However, there is still a need for further research to understand the long-term impacts of social protection programs and to identify ways to enhance their effectiveness and sustainability. Corporate planning strategies and policies of government agencies are considered key antecedents of the effectiveness and sustainability of social protection programs because it provides the framework for the allocation of resources, collaborations with other agencies, harnessing political commitment, and effective governance mechanisms. Hence, this study aims to examine the impact of corporate planning strategies and policies the management of LEAP employs to ensure the effectiveness and survival of the programme in Ghana.

### **Statement of the Problem**

The Sustainable Development Goals (SDGs) initiated by the United Nation has compelled many countries to adopt social protection for the benefit of the vulnerable in societies (World Bank, 2020). According to the report of the Asian Development Bank (2021), social protection is now considered the main vehicle that countries around the world adopt to mitigate the plight of the poor and vulnerable. The term refers to the range of policies and programs that instituted in order to alleviate the impact of poverty among vulnerable in the society and to ensure social exclusion. Social protection targets the poor, vulnerable, and marginalised in society by providing financial, social, and material support to individuals and households affected by poverty, unemployment, sickness, disability, old age, and other forms of social exclusion (Sackey, 2019).

Notwithstanding the importance of uplifting the vulnerable through the social protection mechanism, studies have shown that the majority of people around the world still lack access to adequate social protection systems. This presents a significant challenge to achieving the United Nations' Sustainable Development Goals

(SDGs) of reducing poverty and inequality, promoting social justice, and ensuring human dignity. In order to address such issue, the Social Protection Floor (SPF) was established by the International Labour Organization (ILO, 2012) in its recommendation paper number (202) to compel all member states to implement a comprehensive and universal social protection program targeted at the extremely poor and the most vulnerable members of society. According to the ILO (2012), social protection is a fundamental set of rights and transfers that enables all members of society to access a minimum amount of goods and services and should always be upheld by any decent society.

Studies have demonstrated that the absence of social protection has serious adverse effects on people, families, and societies. For instance, the lack of social protection can contribute to greater poverty, inequality, and social exclusion, all of which can have a negative impact on people's health, educational success, and economic output. Furthermore, because so many people have lost their jobs, income, and access to essential services due to the COVID-19 pandemic, social protection is critical in managing the socioeconomic effects of crises. According to a UNDP analysis, the pandemic has exacerbated poverty and inequality, with many vulnerable groups –including women, children, and informal workers – experiencing severe economic and social challenges (International Monetary Fund, 2020).

To address the problem of social protection, it is important to explore how corporate planning strategies and policies will help expand and strengthen social protection systems in developing countries such as Ghana. Therefore, this study investigates the influence of corporate planning strategies and policies employed by the management of LEAP to expand and sustain the programme for the benefit of low-income earners in Ghana. Although, a series of studies have been conducted as



regards to the impact of LEAP on low-income earners in Ghana (Otieno et al., 2022; Tabe-Ojong et al., 2020; Agyemang-Duah, Peprah, & Peprah, 2019). However, almost all the studies have centred on the effect of LEAP on the livelihood of low-income earners in Ghana. Hence, there is a missing link in research, especially from the management perspective of the programme's sustainability and expansion. This study attempts to address the missing link in order to inform policy-makers and developing partners about how corporate planning principles can help the expansion and survival of the programmes for the benefit of low-income earners in the country.

### **Purpose of the Study**

The study aims to assess the impact of corporate planning strategies and policies on social protection for low-income earners in Ghana. To achieve the goal of the study, the following objectives are set and examined.

### **Qualitative Research Objectives**

1. To identify the current corporate planning strategies and practices that government agencies use to provide social protection to low-income earners in Ghana.
2. To identify the main challenges and barriers that low-income earners in Ghana face in accessing social protection services provided by the state.
3. To recommend the way social protection programs in Ghana can be designed and implemented to ensure sustainability and long-term impact on poverty reduction.

### **Quantitative Research Objectives**

1. To assess the effectiveness of the Livelihood Empowerment Against Poverty programmes in the Wa West District



2. To identify significant differences in the respondent's assessment of the Livelihood Empowerment Against Poverty programmes in the Wa West District based on their demographic characteristics.

### **Qualitative Research Questions**

1. What are the current corporate planning strategies and practices that government agencies use to provide social protection to low-income earners in Ghana?
2. What are the main challenges and barriers that low-income earners in Ghana face in accessing social protection services provided by the state?
3. How can social protection programs in Ghana be designed and implemented to ensure sustainability and long-term impact on poverty reduction?

### **Quantitative Research Questions**

1. What is the respondent's assessment of the Livelihood Empowerment Against Poverty programmes in the Wa West District?
2. What are the significant differences in the respondent's assessment of the Livelihood Empowerment Against Poverty programmes in the Wa West District based on their demographic characteristics?

### **Significant of the Study**

The research will make major additions to existing theories and literature as well as policymaking, program delivery, social inclusion, progress tracking, and international cooperation.

First, our research will offer evidence-based knowledge to policymakers in Ghana and other developing nations that can aid in the planning, execution, and

assessment of social protection programs. This can ensure that initiatives to combat poverty and advance social inclusion are focused, successful, and long-lasting.

Second, the research will reveal areas for program improvement in terms of design and implementation as well as service delivery gaps. This can result in better-targeted programming, more effective resource management, and a greater influence on beneficiaries' lives.

Third, the study will identify the needs and difficulties faced by vulnerable and marginalized groups in Ghana, and it will serve as a roadmap for the creation of initiatives that can meet these requirements. This may aid in fostering social inclusion and lowering disparities in access to opportunities and services.

Furthermore, the study can offer useful information for tracking the development of social protection programs, evaluating their effects over time, and identifying areas where additional interventions may be required.

Fifth, it will promote knowledge exchange and collaboration on social protection concerns on a global scale. This might encourage the sharing of best practices, the development of cooperative research projects, and the building of capacity for Ghana and other nations confronting comparable difficulties.

### **Delimitations of the Study**

Delimitations refer to the limitations and boundaries that a researcher sets in a study to define the scope and focus of their research. The current study factors into the following potential delimitations for a study on social protection research in Ghana.

The study only focused on the Wa West District in the Upper West Region in Ghana. This is because different regions or districts may have unique social protection

challenges and interventions, and it would be difficult to cover all of Ghana in a single study.

In addition, the study only covered the past five years. This is because social protection policies and programs may change over time, and it is important to focus on a specific timeframe to provide a clear and accurate analysis. Hence, the selection of five years helped in accessing the pre-COVID-19, COVID-19, and post-COVID-19 eras.

Furthermore, the researcher only used both primary and secondary data sources from Livelihood Empowerment Against Poverty (LEAP) programme. This is because LEAP is the official social protection policy Ghana's government is directly involved in and managed.

Finally, the study focused only on households who are direct beneficiaries of the Livelihood Empowerment Against Poverty (LEAP) programme in the Wa West District in the Upper West Region in Ghana. Focusing on this population provides a more targeted analysis of the effectiveness of social protection interventions for that group.

### **Limitations of the Study**

Notwithstanding the contribution of the study to the social protection research in Ghana, the researcher advises the readers and users of the study to adhere to the following limitations and factor them into their decision-making.

One limitation of this study is that it is conducted in the Upper West Region in Ghana. Therefore, the findings may not be generalizable to other contexts, as Ghana has a unique social, economic, and cultural context that may not be representative of

other countries or regions. The results of the study may not apply to other countries with different social protection systems and socioeconomic contexts.

Another limitation of this research is the lack of reliable and comprehensive data on social protection programmes and their outcomes in Ghana. This made it difficult to accurately measure the impact of these programs on beneficiaries and the broader society and limited the depth and breadth of the analysis.

Furthermore, the implementation of social protection programs in Ghana especially LEAP is often hindered by limited resources, including funding and infrastructure, which affect the quality and reach of these programs. This limits the scope and impact of the research, as well as the ability to draw meaningful conclusions about the effectiveness of these programs.

Finally, the participation of beneficiaries and other stakeholders in the research was limited due to various reasons, such as lack of trust or awareness, language barriers, or mobility challenges. This may affect the accuracy and validity of the findings and the ability to address the needs and concerns of the target population.

### **Definition of terms**

**Social Protection refers to** government policies and programs that are aimed at reducing poverty, vulnerability, and inequality through the provision of support to individuals and households.

**Poverty is defined as** a state of deprivation characterized by a lack of access to basic needs such as food, shelter, health care, and education.

**Safety Net refers to** a social protection mechanism that provides regular or periodic transfers of cash, food, or other benefits to vulnerable individuals or households.

**Conditional Cash Transfer (CCT) refers to** any type of safety net program that provides cash transfers to poor households on the condition that they fulfill certain requirements.





## CHAPTER TWO

### LITERATURE REVIEW

#### Introduction

This chapter presents the theoretical and conceptual frameworks underpinning the study. The chapter also includes a discussion of key concepts and a review of empirical studies relevant to this research.

#### Theoretical Framework

##### *Social Protection Theory*

Tsegay (2023) defines social protection as a collection of laws and initiatives aimed at lowering poverty and vulnerability by offering assistance to people and families in need. It is a crucial component of social policy, particularly in emerging nations with high levels of poverty and inequality (Mokomane, et al., 2023). The Social Protection Framework put out by Devereux and Sabates-Wheeler (2004) can be used to examine the effect of social protection on the way of life of low-income earners in Ghana.

According to the framework by Yokobori et al., (2023), it is crucial to comprehend the social, economic, and institutional context in which social protection measures are put into practice. The institutional context is the first part of the Social Protection Framework. This comprises the institutional strength of the implementing agencies, the political economics of social protection, and the legal and policy framework (Barron et al., 2022). The institutional setting for social protection in Ghana has changed over time. The nation offers several social protection initiatives, including the Ghana School Feeding Program (GSFP), the National Health Insurance Scheme (NHIS), and the Livelihood Empowerment Against Poverty (LEAP). These programs have been implemented through various institutional arrangements



including government ministries, non-governmental organizations (NGOs), and community-based organizations (CBOs).

The economic context is the second element of the social protection framework. This covers the state of the job market, the nature and severity of poverty, and the degree of inequality (Van Trang, 2022). Although Ghana witnessed excellent economic progress during the pre-COVID-19 era, poverty and inequality are still widespread, particularly in rural areas. In Ghana, low-wage workers confront a number of difficulties, including poor pay, a lack of job stability, and restricted access to credit and other financial services. They struggle to enhance their living conditions as a result of these difficulties.

The social context is the third element of the Social Protection Framework. This encompasses cultural practices, social norms, and values that have an impact on both the need for social assistance and the efficiency of social protection programs (Barron et al., 2022). In Ghana, societal norms and values like communalism and assistance from extended families are crucial in ensuring that low-income earners have access to social security. However, due to shifting family arrangements, urbanization, and migration, these traditional sources of social support are under assault.

The fourth component of the Social Protection Framework is the delivery context. This includes the design and implementation of social protection programs, the targeting mechanisms used to identify beneficiaries, and the administrative and financial systems that support program delivery (Barrientos, 2010; Wheeler, 2004). In Ghana, social protection programs have been criticized for their lack of coverage, inadequate targeting, and limited impact on poverty reduction. However, there have

been some positive impacts of social protection programs such as LEAP on the livelihoods of low-income earners. For example, a study by Alhassan et al. (2018) found that LEAP had a positive impact on the food security and livelihoods of beneficiaries.

In conclusion, the Social Protection Framework provides a useful framework for analyzing the impact of social protection on the livelihoods of low-income earners in Ghana. The institutional, economic, social, and delivery contexts are important factors that determine the effectiveness of social protection policies. While there have been some positive impacts of social protection programs in Ghana, there is still a need for more comprehensive and effective social protection policies to reduce poverty and vulnerability among low-income earners.

### **Conceptual Framework**

The following variables were found and used for the conceptual framework's creation based on the Social Protection Theory. The study looks at the corporate planning techniques and practices used by LEAP management for the growth and sustainability of the program from an institutional perspective. The study evaluated the program's long-term goals, coordination, monitoring, and evaluation, as well as its sustainability, following the corporate planning strategy of LEAP's management. The study examines how policies such as income support, access to healthcare, access to education, and empowerment and training might help low-income people in Ghana improve the standard of living of the vulnerable in Ghana. Respondents are required to assess the effectiveness of the strategies and policies in achieving both the short and long-term objectives of LEAP. Figure 1 presents the conceptual framework of the study.

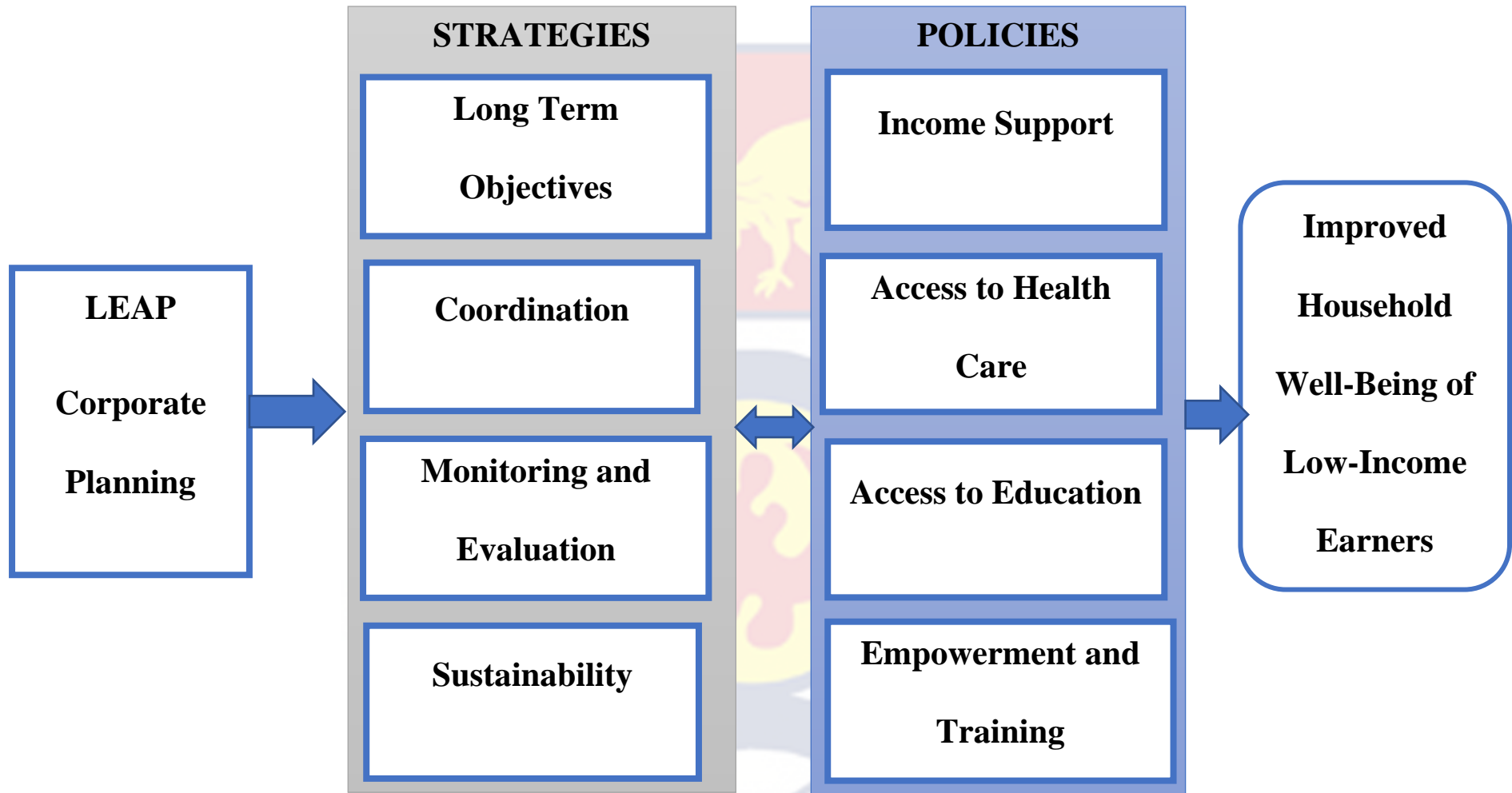


Figure 1: The Conceptual Framework of the Study

## Concept Review

### *Social Protection*

The Sustainable Development Goals (SDGs) of the United Nations include social protection as a key component. According to Alatinga et al. (2020) and Agyemang-Duah, Peprah, and Peprah (2019), it refers to a collection of public policies and initiatives that are intended to alleviate poverty, lessen inequality, and offer economic security to people and families who are weak or at danger. These policies and programs, which may include a variety of interventions like cash transfers, food subsidies, social insurance, and job training, are often implemented by governments or other social actors, such as non-governmental organizations (Tsegay, 2023).

Researchers have pointed out that no matter the socioeconomic standing of a nation, everyone should have access to needs including food, shelter, healthcare, and education, according to social protection programs (Tsegay, 2023; Kavar, Nimeh, & Kool, 2022). Additionally, the programs work to safeguard people and their families against dangers including joblessness, disability, disease, and aging (Mokomane, et. al., 2023). The Sustainable Development Goals (SDGs) of the United Nations acknowledge social protection as a crucial element of sustainable development. For instance, SDG 1 calls for the eradication of all types of poverty by 2030, and SDG 10 seeks to lessen inequality both within and between nations (World Bank, 2020). In Ghana, the government implemented the Livelihood Empowerment Against Poverty (LEAP) as the main social intervention programme to alleviate poverty and improve the livelihoods of the poor and vulnerable in the country (Agyemang-Duah, Peprah, & Peprah, 2019).

### *Livelihood Empowerment Against Poverty (LEAP)*

Livelihood Empowerment Against Poverty (LEAP) is a social intervention program implemented by the government of Ghana to alleviate poverty and improve the livelihoods of the poor and vulnerable (Tabe-Ojong et al., 2020). The program was launched in 2008 by the Government of Ghana with support from development partners such as the World Bank, UNICEF, and the UK Department for International Development (DFID). LEAP is a cash transfer program that provides regular payments to eligible households to improve their access to basic needs such as food, shelter, and healthcare. The program targets vulnerable households such as the elderly, persons with disabilities, orphans and vulnerable children, and extremely poor households (Ottie-Boakye, 2020; Sulemana et al., 2018). LEAP was designed to target the poorest 5% of households in Ghana who are unable to meet their basic needs. The program initially provided a monthly cash transfer of GHC 15 (equivalent to approximately USD 3.33 at the time) to eligible households, with additional payments for households with elderly or disabled members. Since then, the program has undergone several revisions, with the most recent being in 2020, when the monthly transfer was increased to GHC 64 per household (Alatinga et al., 2020; Sulemana et al., 2018).

LEAP has been instrumental in supporting low-income earners, ensuring gender equality, and women's empowerment in Ghana. According to the report of the International Center for Research on Women (ICRW) (2013), LEAP has helped increase women's decision-making power and control over household resources. It has reduced the incidence of poverty among beneficiary households by 13 percentage points, from 78% to 65% (Owusu-Addo et al., 2019). The Ghana Social Opportunities



Project (GSOP) also found that LEAP had a positive impact on school enrollment and attendance among children from beneficiary households (GSOP, 2014).

Finally, LEAP has also been found to have positive effects on health outcomes. A study by the International Food Policy Research Institute (IFPRI) reported that LEAP had a significant impact on child health outcomes (Gelli et al., 2015).

### *Corporate Planning Strategy*

According to Johnson, et. al., (2017), the decisions and activities a corporation or government makes to achieve its long-term goals and objectives are known as corporate planning strategies. David (2011) pointed out that the activities of corporate planning involve assessing the internal and external environments, determining strengths and weaknesses, and creating a plan of action to attain the desired results. Strategic planning, operational planning, and tactical planning are popular business planning techniques.

Strategic planning includes determining the organization's long-term objectives and developing a plan to attain them. The plan will list the tools, knowledge, and abilities required to accomplish these objectives (Puglieri, Salvador, Romero-Hernandez, Escrivão Filho, Piekarski, de Francisco, & Ometto, 2022). According to Rajabi, Rezaeiashtiani, Radzi, Famili, Rezaeiashtiani, and Rahman (2022), operational planning is concerned with how the company's regular operations might be improved in order to realize the overall goal. It entails creating plans for each division or job function within the business. The process of developing detailed action plans to accomplish short-term goals that are in line with the organization's overarching strategy is known as tactical planning (Paraggua, Mobo, Acuavera,



Villavicencio, Pasa, & Atejera, 2022). It entails segmenting the strategic plan into manageable chunks that various departments and teams may carry out (Johnson et. al., 2017; David, 2011).

### *Government Social Protection Corporate Planning Strategies and Practices*

According to Kawar, Nimeh, and Kool (2022, September), for vulnerable people to be shielded from poverty, inequality, and social exclusion, government social protection laws and programs are essential. These policies and programs are frequently created and carried out using a blend of strategic planning, stakeholder input, and evidence-based approaches (Holmes & Lowe, 2023). Identification of the requirements of vulnerable populations, development of policy frameworks, the establishment of institutional arrangements, assurance of financial sustainability, monitoring, and evaluation are all part of government social protection corporate planning strategies and practices (Tabe-Ojong, Boakye, & Muliro, 2020; Barrientos & Villa, 2013).

Mokomane et al., (2023) pointed out that governments must first determine the requirements of vulnerable populations through stakeholder participation, analysis, and research. This aids in ensuring the effectiveness and targeting of social protection laws and initiatives. Governments also employ policy frameworks to direct the creation and execution of social protection programs (Tsegay, 2023). These frameworks assist in ensuring that policies and programs are in line with the overall priorities and objectives of the government (Tabe-Ojong, Boakye, & Muliro, 2020).

Additionally, they provide institutional setups to aid in the execution of social protection initiatives. This entails the creation of institutions tasked with managing social protection programs as well as collaborations with the commercial sector and

civil society organizations (Tsegay, 2023). Governments must also make sure that social protection programs are long-term fiscally viable. This necessitates carefully considering financing sources and methods to boost program effectiveness and efficiency. (Tabe-Ojong, Boakye, & Muliro, 2020.) To guarantee that social protection programs are accomplishing their intended goals, governments must monitor and assess them. This entails monitoring program results, identifying areas for development, and making required modifications to the layout and execution of the program. In order to guarantee that disadvantaged people receive the support they require to thrive, effective government social protection corporate planning policies and practices are essential. Governments can support the advancement of greater equality, social inclusion, and general well-being for their population by implementing a planned and evidence-based approach to social protection (Mokomane et al., 2023).

### **Empirical Studies**

#### ***Corporate Planning Strategies and Practices that Government Agencies use to Provide Social Protection to Low-income Earners***

According to Vaidya (2023), corporate planning refers to a series of activities such as the organisation setting objective, scanning its environment and defining strategies that will ensure the growth of the business in terms of revenue and profit margins. The three main types of planning strategies include strategic planning, operational planning, and tactical planning. David (2014) stressed that strategic planning involves setting long-term goals and objectives of the organisation and operational planning focuses on the day-to-day activities of an organization. Finally, tactical planning involves short-term planning to achieve specific objectives. In the context of government agencies providing social protection to low-income earners,

studies have demonstrated that strategic planning is crucial (David, 2014). For instance, government agencies must develop long-term plans to provide social protection to low-income earners. This includes identifying the needs of the target population, developing policies and programs to meet those needs, and establishing performance measures to evaluate the effectiveness of the programs (Auerbach, 2014).

Several studies have examined the corporate planning strategies and practices used by government agencies to provide social protection to low-income earners. For example, Deeming et al. (2015) conducted a quantitative study in Australian to examine various strategies the government used in delivering effective social protection programmes. The study used a sample size of 250 and reported that the Australian government has implemented a range of policies and programs such as income support programs, access to healthcare, and education and training programs to deliver social protection in the country. In South Korean, the study of Kwon et al. (2014) using a sample size of 350 respondents through a convenience sampling technique reported that the government has instituted a range of policies like income support programs, access to healthcare, and education and training programs to provide social protection to low-income earners in the country. The studies revealed that various governments adopt similar approaches such as access to healthcare, income support, and training to ensure the welfare of low-income earners. Researchers have demonstrated that income support programs like social security, unemployment benefits, and family allowances provide financial assistance to low-income earners (Cantillon & van den Bosch, 2014). Chandra and Skinner (2014) also highlighted that access to healthcare such as public health insurance programs,

subsidies for private health insurance, and community health clinics are vital in providing social protection to low-income earners.

In Sub-Saharan Africa, researchers have argued that government agencies use different strategies such as cash transfers, health assistance, etc. to provide social protection to low-income earners as part of social safety nets. Social safety nets refer to programs that provide cash transfers, subsidies, and other forms of assistance to vulnerable societies. For instance, Hanlon et al. (2010) examined the impact of social safety net programs in Ethiopia. The researchers surveyed 150 low-income earners in the country through a purposive sampling technique. They discovered that social safety net activities have a positive and significant effect on poverty reduction and food security. In Nigeria, Adebayo and Adebayo (2016) examined the implementation of the National Health Insurance Scheme in the country and its impact on healthcare access and utilization among low-income earners. The study sampled 350 participants who are key beneficiaries of social safety net programs in the country. They reported that the program has expanded access to healthcare delivery to the vulnerable in societies. A similar study was conducted in South Africa among low-income earners. 210 respondents were sampled and surveyed about the impact of social protection programs on their wellbeing. The researchers reported that social protection programs in South Africa adequately target the vulnerable in the country and effectively improve their welfare Samson et al. (2016). A series of studies have demonstrated that found that community-based approaches have been successfully implemented in various African countries, including Ethiopia, Malawi, and Mozambique, to provide social protection to low-income earners. This coordination helps to ensure that social protection programs are efficient and effective (Oxfam, 2017; Barrientos et al., 2014). In Ghana, researchers have shown that the government through the LEAP Programme



provides support such as cash transfers to improve the livelihood of the vulnerable in the country (Alatinga et al., 2020; Tabe-Ojong et al., 2020).

*Effectiveness of Corporate Planning Strategies and Practices that Government Agencies use for Social Protection Programs in Reducing Poverty and Improving Livelihoods among Vulnerable Groups such as Women, Children, and Persons with Disabilities.*

Researchers have reported that corporate planning strategies and practices that government agencies use for social protection programs have the potential to reduce poverty and improve livelihoods among vulnerable groups such as women, children, and persons with disabilities. For instance, in Japan, 450 private companies were surveyed about how their corporate social responsibilities address the need to be vulnerable in the country. The researchers employed a quantitative design for the data gathering and analysis. They reported that CSR programs, which are a form of corporate planning strategy, can have a positive impact on poverty reduction and livelihood improvement, especially when they are designed to target specific vulnerable groups (Maruyama & Shimamura, 2019). Valadez and Bamberger (2014) also conducted a study in Honduras regarding the effectiveness of social protection programs in reducing poverty and improving livelihoods among vulnerable groups, including women, children, and persons with disabilities. The researchers employed surveyed 234 households through simple random sampling. They discovered that social protection programs have a positive and significant impact in reducing poverty and improving livelihoods, but their level of effect depends on how well they are designed, implemented, and monitored.

Furthermore, Basu and Srivastava (2016) assessed the impact of social protection programs on poverty reduction and livelihood improvement among persons

with disabilities in India. The researchers sampled 200 physically challenged persons through a survey with a convenient sampling technique. The study reported that social protection programs, when implemented effectively, can significantly reduce poverty and improve livelihoods among persons with disabilities. In Nigeria, Edoja and Akhigbe (2017) examined the effectiveness of social protection programs in reducing poverty and improving livelihoods among vulnerable groups in Nigeria. The researchers used explanatory and correlation designs to survey 297 participants who are beneficiaries of social protection programmes in the country. They discovered that social protection programs, such as cash transfers have a significant impact on poverty reduction and livelihood improvement among vulnerable groups, particularly women and children. Oyelere et al. (2021) also conducted a similar study regarding the effectiveness of corporate planning strategies and practices used by the Nigerian government in reducing poverty and improving livelihoods among children. 399 vulnerable households were sampled and surveyed regarding the phenomenon. The researchers reported that the government's corporate planning strategies and practices had a positive and significant impact on poverty reduction and livelihood, especially in terms of improving the welfare of children. Hence, the government should continue to use corporate planning strategies and practices to improve the effectiveness of social protection programs.

Also, in South African, Khumalo et al. (2020) conducted a study among women in the country regarding the effectiveness of corporate planning strategies and practices in reducing poverty and improving livelihoods among them. The researchers surveyed 219 women who are beneficiaries of government social protection programme in the country. The researchers discovered that the government's corporate planning strategies and practices had a positive impact on poverty reduction



and livelihood improvement among women. A similar study was conducted in Malawi concerning the corporate planning strategies and practices employed by the Malawian government in reducing poverty and improving livelihoods among persons with disabilities. 145 physically challenged members were surveyed for the study. The researchers reported that the government's corporate planning strategies and practices had a significant and positive impact on poverty reduction and livelihood improvement among persons with disabilities (Kankwenda et al., 2020).

In Ghana, Adams et al. (2020) studied the effectiveness of corporate planning strategies and practices used by the Ghanaian government in reducing poverty and improving livelihoods among vulnerable groups such as women, children, and persons with disabilities. The study found that the government's corporate planning strategies and practices had a positive influence on poverty reduction and livelihood improvement among vulnerable groups.

Alatinga et al. (2020) also examined the policy of cash transfers and its impact on the reduction in poverty and vulnerability among beneficiaries of LEAP in the Northern part of Ghana. The researchers reported that the livelihood of the benefactors is well improved relative to non-benefactors of the programme. It has served as a source of empowerment for them in terms of getting addition income for their economic activities such as farming and animal rearing.

Finally, Tabe-Ojong et al. (2020) conducted a study regarding emergency and its role in building resilience among the deprived communities in Ghana. The researcher discovered that in the Volta Region, the family are less likely to use mitigation measures once they are on the Emergency LEAP. The researchers

concluded that the research was in line with their assertion that public policy support especially in the form of payments, harms the use of risk mitigation measures.

### *Challenges and Barriers that Low-Income Earners Face in Accessing Social Protection Services*

Policymakers and researchers have demonstrated that access to social protection services is a fundamental right for all individuals regardless of their socioeconomic status. However, it is well documented that the majority of low-income earners often face challenges and barriers in accessing these services. For instance, the report of the World Bank (2015) revealed that one of the challenges that low-income earners encounter in accessing social protection services is the lack of information. Most of the members who fall within the bracket of low-income earners are not aware of the social protection services provided by the nation or how to access them, especially in developing countries. For instance, in Tanzania, an interview conducted among low-income earners revealed that members have no idea about social protection programs such as the Productive Social Safety Net (PSSN) or how to apply for them (World Bank, 2015). Aside lack of information, the complexity of application processes serves as a hindrance to members. They are required to complete complex application procedures, which can be a barrier for low-income earners with limited literacy or numeracy skills (Oxfam, 2017).

Brollo and Troiano (2016) also revealed that another barrier that low-income earners face in accessing social protection services in Brazil is the eligibility criteria. The researchers conducted their study about the Bolsa Familia program in the country using 395 households and families. Through intensive interviews and surveys, the researchers discovered that the Bolsa Familia program provides cash transfers to low-income families, but the eligibility criteria require families to have children under the

age of 17. This criterion excludes many low-income earners who do not have children under the age of 17 from accessing the program.

In Sub-Saharan Africa, a series of studies have reported similar findings in terms of challenges low-income earners face in accessing social protection benefits. Devereux and Sabates-Wheeler (2007) conducted a study in Ethiopia using beneficiaries and opinion leaders. The researcher did extensive interviews and discovered that corruption is a major problem for the problem. The study confirms the report of the United Nations Development Programme (UNDP). The report stated that corruption is a significant barrier that low-income earners face in most of the developing countries such as Bangladesh in accessing social protection services. It often results in resources being diverted from low-income earners, making it difficult for them to access these services. Another issue is the lack of access to financial services that makes it difficult for low-income earners to receive social protection benefits. At the national level, social protection programs in Africa often suffer from inadequate funding and resources. This limits the ability to reach the most vulnerable and marginalized populations (African Development Bank, 2020).

Finally, social protection programs in Africa often lack coordination and integration with other social services, such as health and education. This can limit their impact on poverty reduction and increase the administrative burden for beneficiaries. According to a study by the World Bank (2018) on social protection in Africa, coordination and integration of social protection programs with other social services are essential for maximizing their impact on poverty reduction.

In Ghana, scholars have investigated the challenges and barriers that low-income earners face in accessing social protection services. For instance, Sackey

(2019) explored the irregularities that impede low-income earners' access to LEAP. The researcher reported that beneficiaries of the programme find it difficult to access complimentary services such as getting registered on the National Health Insurance Scheme (NHIS) for free, enrolling all children of school-going age for free, school feeding programme, and subsidised fees for prevention of MTCT. Similar findings were reported by Peprah et al., (2017) regarding the challenges of low-income earners accessing the programme. The researcher underscored that the majority of the beneficiaries complained about the delays

***Ways Social Protection Programs in Ghana can be Designed and Implemented to Ensure Sustainability and Long-Term Impact on Poverty Reduction***

According to Barrientos and Villa (2014), social protection programs are considered a key strategy for addressing poverty and inequality. The study interviewed 25 experts from the field of community development and planning to solicit their views regarding social protection. The researchers pointed out that the key theme based on their interview identified that the fundamental goal of the program is to provide support to vulnerable in society such as the elderly, children, and those living in extreme poverty. The Child Grant Program in Nepal has been found to reduce caste-based discrimination and promote social inclusion (Adhikari and Hogley, 2019).

Research has suggested that the program's sustainability and its long-term impact depend on its design and implementation. For example, a study sponsored by KfW Development Bank concerning the mechanism necessary for designing successful social protection programs for developing countries identified that the programme should be designed with a clear objective; targeted at those in greatest need, and factor in the characteristics of the population, such as age, gender, and



geographic location, to ensure that the program reaches those who are most vulnerable (Barrientos & Villa, 2013).

Barrett and Kidd (2015) examined social protection programmes in developing countries such as Bangladesh and Uganda. The researchers recommended that the countries should develop a comprehensive approach to social protection programs in terms of addressing multiple dimensions of poverty, income, health, and education as well as encouraging participation, promoting social inclusion, and building capacity. The report of the European Commission (2015) regarding social protection programme in developing economies highlighted that the sustainability of programmes in countries such as Malawi and Kenya can be achieved through a combination of political commitment, institutional capacity, and funding mechanisms.

First, it is crucial to target social protection programs effectively to ensure their sustainability and long-term impact on poverty reduction. Studies have shown that programs that target the most vulnerable populations are more likely to be effective in reducing poverty (Samson et al., 2016). For example, targeting women and children is effective in reducing poverty in several African countries, including Uganda (Kizza et al., 2018) and Ethiopia (Bezabih et al., 2019).

Second, social protection programs should be designed to promote economic empowerment and self-sufficiency among beneficiaries. Handa et al. (2018) found that cash transfer programs in Kenya, Ghana, and Zambia had positive impacts on the economic status of beneficiaries, with many using cash transfers to start small businesses. Similarly, Baird et al. (2016) found that cash transfers in Malawi led to an increase in agricultural productivity and income.



Third, social protection programs should be designed to be flexible and adaptable to changing circumstances. This is particularly important in contexts where shocks such as droughts, conflicts, or economic crises are common. Studies have shown that flexible and adaptive social protection programs can be effective in reducing vulnerability and promoting resilience (Devereux and Sabates-Wheeler, 2004). For example, the Hunger Safety Net Program in Kenya is designed to respond to droughts and other shocks by increasing the frequency and amount of cash transfers to beneficiaries (Davis et al., 2015).

Finally, social protection programs should be designed to promote social inclusion and reduce inequality. In many African countries, social exclusion and inequality are significant barriers to poverty reduction. Studies have shown that social protection programs can play a vital role in promoting social inclusion and reducing inequality (Barrientos & Hulme, 2008). For example, ensuring the sustainability and long-term impact of social protection programs in Africa requires effective design and implementation in terms of targeting the most vulnerable populations; promoting economic empowerment and self-sufficiency; designing programs to be flexible and adaptable; promoting social inclusion, and reducing inequality.

### **Summary of the Chapter**

The chapter highlighted the relevant theory applicable to the current with a detailed discussion of the conceptual framework and the review of essential literature. Based on the empirical reviews, it was evident that social protection programmes are key elements of reducing poverty and ensuring inclusiveness, especially in developing countries. In Ghana, a series of studies have been conducted about the impact of LEAP, the main social protection programme in the country on the livelihood of low-income earners. However, almost all the studies fall short of addressing the issue

holistically in terms of considering both the management of the programme and the recipients of the programme. The literature has shown the missing voice of the corporate planning strategies government and institutions in charge of LEAP are employing to ensure the survival of the programme for the benefit of the beneficiaries. Therefore, this study will provide evidence to fill the gap regarding the LEAP in Ghana.



## CHAPTER THREE

### METHODOLOGY

#### Introduction

Chapter three discusses the methodological processes the researcher used to achieve the research objectives. The chapter opens with a description of the study design and approach; followed by a description of the setting area, population, sample, and sampling techniques, and a detailed discussion of the data collection procedure, research instruments used, and data analysis tools employed for the study.

#### Research Design

A research design involves organizing the data collection and analysis conditions to balance the importance of the research purpose with efficiency in procedures. It serves as the conceptual framework for a study, outlining how data will be collected, measured, and analyzed (Kothari in 2004). According to Creswell and Creswell (2017), research design refers to the framework or plan for conducting research. The research design can be qualitative, quantitative, or mixed methods. A qualitative research design focuses on exploring and understanding the phenomena from the participant's perspective, while a quantitative research design aims to quantify the phenomena and establish statistical relationships (Creswell & Creswell, 2017). This study adopted a mixed-method approach for the study of livelihood empowerment against poverty (LEAP) in Ghana.

#### Research Approach

According to Creswell and Creswell (2017), a research approach refers to the overarching strategy or methodology used to conduct a research study. It encompasses the fundamental principles, techniques, and methods that guide the research process. Researchers choose a specific approach based on the nature of their research

questions, objectives, and the type of data they need to collect. There are several common research approaches: Quantitative Research Approach, Qualitative Research Approach, and Mixed Method Research Approach.

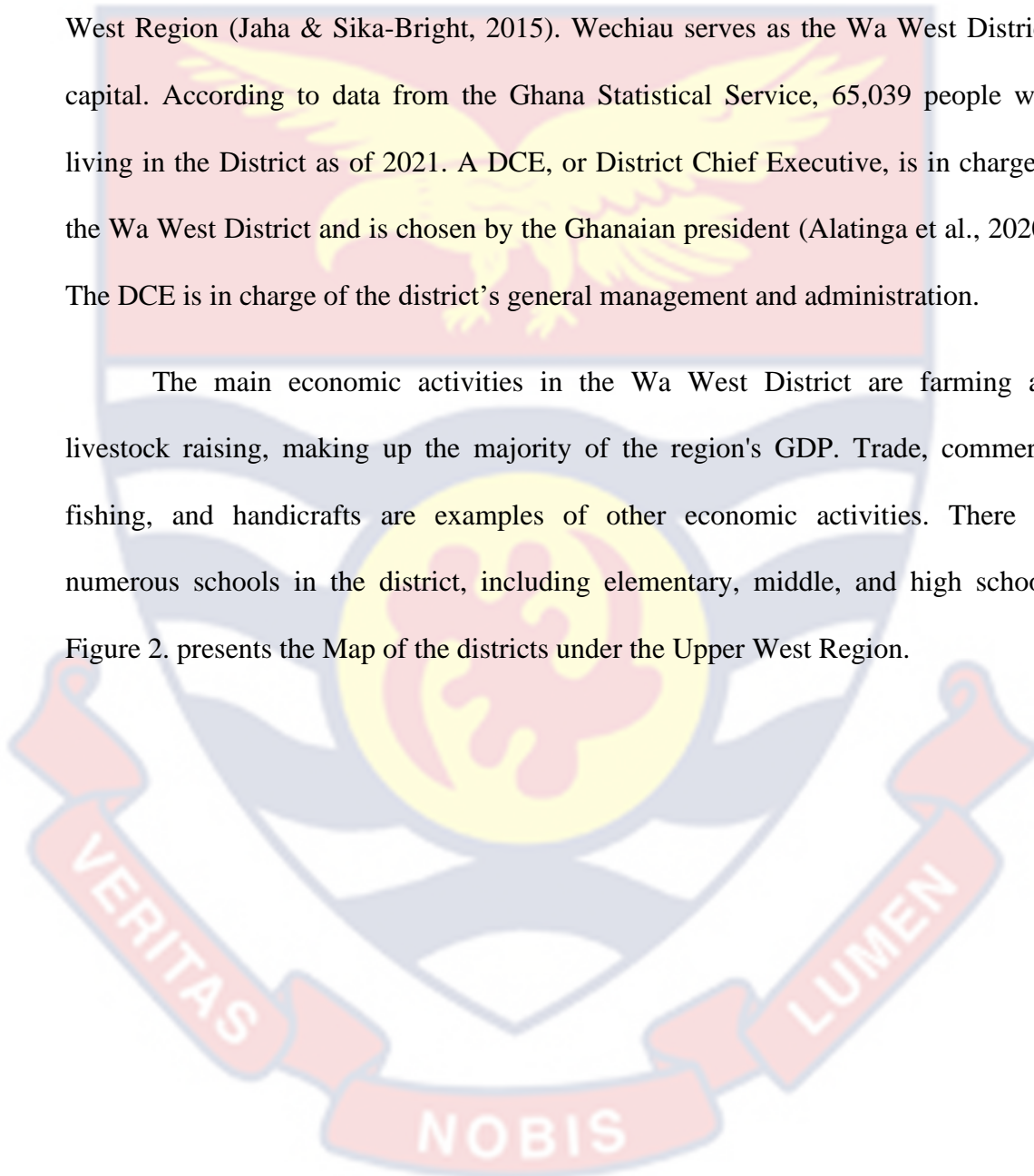
Creswell and Creswell (2017) opined that under the mixed-methods research, the researcher combines elements of quantitative and qualitative in order to research objectives. The design allows researchers to use both numerical and non-numerical to investigate research questions, hypotheses, or objectives. According to Creswell and Creswell (2017), mixed-methods research design typically consists of four stages: design, data collection, data analysis, and interpretation. In the design stage, researchers determine the research questions and objectives, identify appropriate data collection methods, and develop a sampling strategy. In the data collection stage, researchers collect both quantitative and qualitative data using various methods, such as surveys, interviews, observation, and focus groups. In the data analysis stage, researchers use appropriate statistical and qualitative analysis techniques to analyse the data, and in the interpretation stage, researchers integrate and triangulate the findings from both data sources. According to Brannen, (2005), the design of mixed-method research is influenced by factors such as time orientation, the dominance of a particular method, and the order of the methods in the process of data collection and processing. In terms of time orientation, Brannen (2005) identifies sequential mixed method designs where a particular method precedes and serves as a basis for the other method and simultaneous mixed method designs where both methods occur concurrently. This study adopted the simultaneous mixed method design. Specifically, the study used the complementary simultaneous mixed method design where both components of the study were independent in their own right, and as such each method was dominant (Onwuegbuzie and Collins, 2007).

## Study Setting

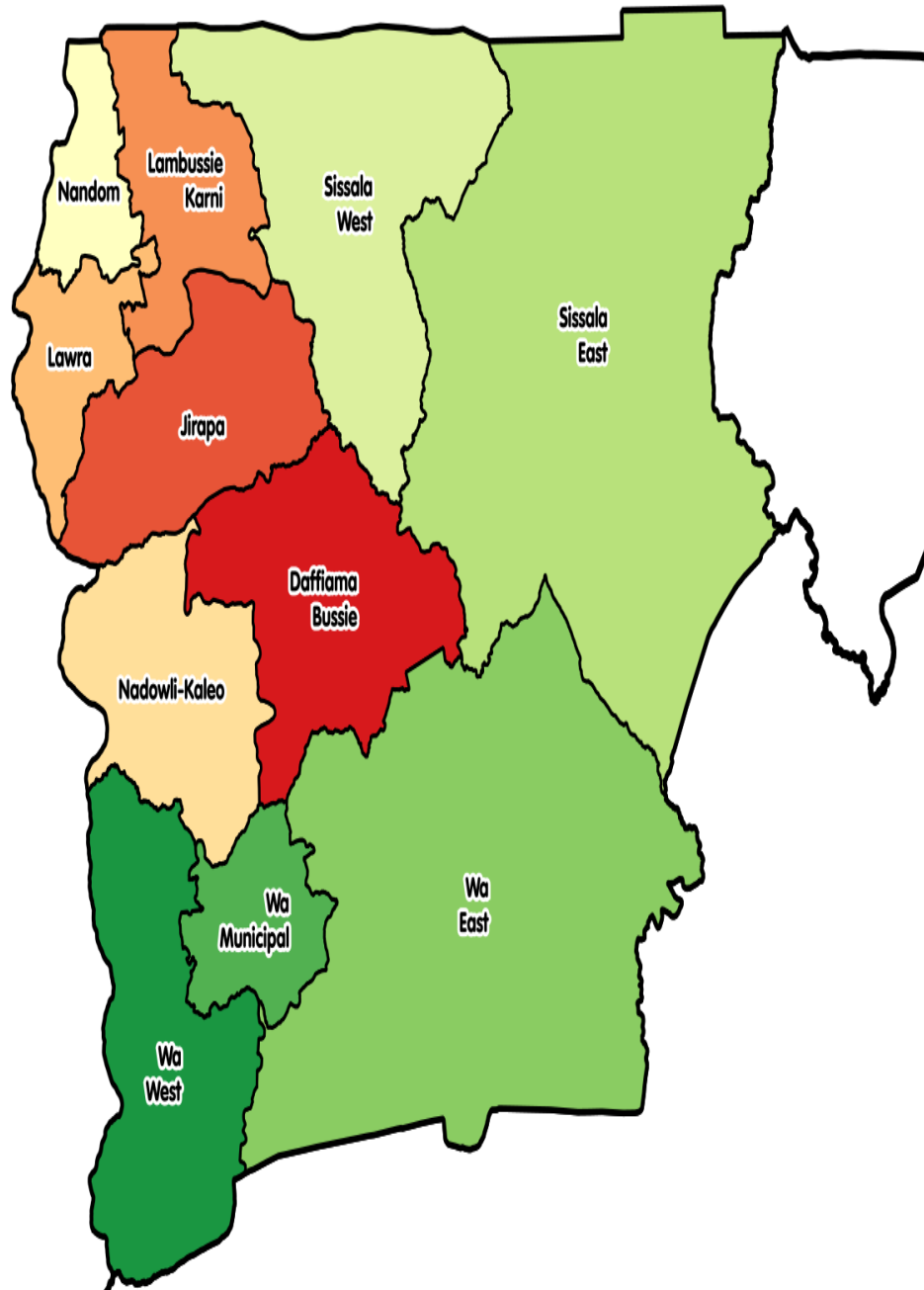
The Wa West District comprised of both rural and urban communities was considered as the site of the study with Wa West District to the east and Burkina Faso to the north. The Wa West District is situated in the western portion of the Upper West Region (Jaha & Sika-Bright, 2015). Wechiau serves as the Wa West District's capital. According to data from the Ghana Statistical Service, 65,039 people were living in the District as of 2021. A DCE, or District Chief Executive, is in charge of the Wa West District and is chosen by the Ghanaian president (Alatinga et al., 2020). The DCE is in charge of the district's general management and administration.

The main economic activities in the Wa West District are farming and livestock raising, making up the majority of the region's GDP. Trade, commerce, fishing, and handicrafts are examples of other economic activities. There are numerous schools in the district, including elementary, middle, and high schools.

Figure 2. presents the Map of the districts under the Upper West Region.







**Figure 2 Map of Upper West Region including Wa West District**

### **The Population of the Study**

The population of a study refers to the group of individuals or objects that the study aims to investigate (Creswell & Creswell, 2017; Onwuegbuzie & Collins, 2007). The selection of the population is an important aspect of any research study as it affects the generalizability of the findings to a larger population. In research, there are two types of populations: target population and study population (Creswell &

Creswell, 2017). The target population refers to the larger group of individuals or objects that the study aims to investigate, while the study population is the subset of the target population that is studied. In this study, the target population consists of all management and beneficiaries of LEAP in Ghana. However, the study population is the LEAP beneficiaries and management in Wa West District in the Upper West Region of Ghana. The management and the beneficiaries formed the population for the qualitative while the quantitative data was collected only from the beneficiaries of LEAD in the District.

### **Sample and Sampling Technique**

Sample and Sampling Techniques are important concepts in research, especially in fields like statistics, social sciences, and market research (Creswell & Creswell, 2017). In research, a sample is a subset of the population that is selected for the study. The sample should be representative of the population to ensure that the findings can be generalized to the larger population (Creswell & Creswell, 2017).

Sampling techniques are the methods used to select the sample from the population. There are two types of sampling techniques: probability sampling and non-probability sampling. Probability sampling involves selecting the sample randomly from the population, while non-probability sampling involves selecting the sample in a non-random manner (Onwuegbuzie & Collins, 2007).

In mixed-method studies, sampling is quite complex, and as such sampling schemes or frameworks must be designed for both the qualitative and the quantitative components because the right sampling framework ensures statistical generalization in the quantitative component and analytical generalization in the qualitative component (Creswell & Creswell, 2017; Onwuegbuzie and Collins, 2007).

Onwuegbuzie and Collins (2007) developed the two-dimensional mixed-method sampling model such as parallel sampling to aid researchers in achieving their study objectives. The parallel sampling design is used when the study design is concurrent and there is a parallel relationship between the samples for the qualitative and quantitative components of the study (Onwuegbuzie and Collins, 2017). This study, therefore, adopted the two-dimensional mixed-method sampling model specifically the parallel sampling to select the sample for the study of social protection in the Wa West District. The researcher selected different samples for the interview and the survey but was drawn from the same population of interest in the selected study settings with both inclusion and exclusion criteria. The first inclusion criterion was that the potential participant must be a beneficiary of LEAP who meets the criteria for LEAP recipients.

### **Research Instrument**

The research instrument for this study comprises both open-ended interviews and closed-ended survey questions. Under the qualitative sub-section, the researcher examined several variables, namely: corporate planning strategies and practices of the government agencies, challenges and barriers low-income earners face, and the design and implementation of livelihood empowerment against poverty programmes. To gather the necessary data, the researcher employed a comprehensive individual interview guide specifically designed for this study. The interviews took place at a location and time chosen by the participants and were conducted in English. Each interview lasted between 15 to 30 minutes, and the respondents granted permission for the interviews to be recorded. For reference, please refer to the interview questions provided in Table 1 and the interview guide included in Appendix A.

**Table 1: Sample Guiding Questions****Corporate Planning Strategies and Practices of the LEAP**

- What is your understanding of corporate planning strategies and practices (CPSP)?
- Now that you have articulated your understanding of CPSP, can you describe the current corporate planning strategies and practices of your agency?
- How do you measure the effectiveness of your agency's social protection programs for low-income earners?

**Main Challenges and Barriers Low-Income Earners Face**

- Are you a recipient of LEAP? Can you tell me the number of years you have been on the LEAP programme?
- Now that you have established that you are a LEAP beneficiary for over three years, can you tell me the challenges you face in accessing LEAP services?
- Which among the LEAP services do you struggle most to access? What is the main reason that makes it difficult to access that service?

**Ways Social Protection Programs (LEAP) in Ghana can be Designed and Implemented**

- Please, what is your profession? How long have you been in your current position or profession? Do you have in-depth knowledge and understanding of social protection services especially LEAP in Ghana?
- How can social protection programs (LEAP) be designed to ensure they target the most vulnerable groups in Ghana?
- What strategies can be employed to encourage participation and ownership of social protection programs (LEAP) by the beneficiaries?

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Source: Field data 2023

Under the sub-section of the quantitative study, a questionnaire was used to gather the data for the current investigation. Four parts that made up the survey include:

**Part I** assessed participants' perception of the effectiveness of the Livelihood Empowerment Against Poverty (LEAP) programmes in Ghana. Five variables were used to assess LEAP programmes, namely: Income Support or Cash Transfer (5 items), Access to Free Health Care (4 items), Empowerment (4 items), and Child Welfare Programme (Access to Education) (4 items). Participants rate these on a 5-point Likert-type scale with anchors ranging from 1 (strongly disagree) to 5 (strongly agree).

Scores are inferred from summing up scores on all the items for each variable. The minimum possible score for Income Support or Cash Transfer is 5 and the maximum is 25; the minimum points for Access to Free Health Care are 4 and the maximum is 20, the minimum summed-up score for Empowerment is 4 with 20 as the maximum, and the minimum summed score for Child Welfare Programme (Access to Education) is 4 items and the maximum is 20.

The instrument was self-made so the researcher rigorously submitted the items to a reliability test. First, the researcher showed the items intended to be used for the instruments to his advisor and a coordinator of LEAP. Then, a pilot study was carried out with twenty low-income earners who are beneficiaries of LEAP but the piloted group was not included in the main study. The scale has very high reliability with a Cronbach alpha coefficient ranging from 0.78 to 0.89. Using the acceptable level of Cronbach alpha of above 0.7 as stated by Tabachnick and Fidell (2019), the Cronbach Alpha levels of the scales were all found to be internally consistent and therefore highly reliable for the study. Table 2 presents the result of the Cronbach Alpha levels for each variable.



**Table 2 Cronbach Alpha Levels for each Variable**

Variable	Number of Items	Cronbach Alpha
Income Support or Cash Transfer	5	0.82
Accessed to Free Health Care	4	0.89
Empowerment	4	0.78
Child Welfare Programme (Access to Education)	4	0.80

Source: Field data 2023

**Part II** assessed the demographic characteristics of respondents such as gender, age, marital status, and education.

### Data Collection Procedure

Data collection is an essential step in any research process, and it involves gathering and recording information or data from various sources. Data collection procedure refers to the systematic and organized process of gathering data, which can be quantitative or qualitative, from various sources. It is an essential aspect of research that requires careful planning and execution to ensure that the collected data is accurate, valid, and reliable. There are various data collection procedures that researchers can use, depending on their research objectives, the type of data they want to collect, and the resources available to them. Some common data collection procedures include surveys, interviews, focus groups, observation, experiments, and document analysis.

### Data Analysis

The study employed a mixed-method design to examine the phenomena for holistic comprehension. The researcher thoroughly cleaned the data in order to avoid data analysis errors. Scholars have shown that it is essential to employ data cleaning in order to treat data problems once they occurred (Broeck, 2005). Error prevention

mechanisms can minimise many issues but cannot eradicate them. The researcher used thematic analysis for the qualitative data and frequency percentages and ANOVA for the quantitative data through the help of SPSS 20.0.



## CHAPTER FOUR

### ANALYSIS AND DISCUSSION OF FINDINGS

#### Introduction

This chapter presents the result of the data analysis based on the research objectives. The qualitative data was presented first followed by the quantitative data with all the necessary related literature akin to the findings about social protection.

#### Analysis and Discussions

Table 3 presents the demographic characteristics of the participants of the study. The results showed that 22 participants (24.44%) were male while the remaining 68 (75.56%) were female. In terms of age, 2 (2.22%) of the respondents are between the age range 31 to 40 years, 24 (26.66%) are in the range of 41 to 50 years, 18 (20.%) are between 51 – 60 years, 24 (26.66%) are within the age range of 61 – 70 years, and 22 (24.44%) are Above 70 years old. Based on the results, 12 (13.33%) of the respondents are said to have no formal education, with 42 (46.67%) having basic education, and 35 (40.00%) having High School/Voc/Tech.

In addition, the result of the monthly income shows that 19 (21.11%) earn 100 or less Ghana Cedis monthly, 48 (53.33%) receive between 101 – 200 Ghana Cedis, 12 (13.33%) earn between 201 – 300 Ghana Cedis, and 11 (12.23%) receive Above 300 Ghana Cedis. Finally, the marital status revealed that 1 (1.1%) is single, 41 (45.56%) are married, 7 (7.77%) of the respondents are divorced, and 34 (37.1%) are widows/widowers. Table 3 presents the Socio-Demographic Characteristics of the respondents.

**Table 3 Socio-Demographic Characteristics (90)**

Socio-Demographic characteristics	Frequency	Percentage
<b>Sex</b>		
Male	22	24.44
Female	68	75.56
<b>Age</b>		
31-40	2	2.22
41-50	24	26.66
51- 60	18	20.00
61 – 70	24	26.66
Above 70	22	24.44
<b>Educational Level</b>		
No Formal Education	12	13.33
Basic Education	42	46.67
High School/Voc/Tech	36	40.00
<b>Monthly Income (GH Cedis)</b>		
100 or less	19	21.11
101 – 200	48	53.33
201 – 300	12	13.33
Above 300	11	12.23
<b>Marital Status</b>		
Single	1	1.11
Married	41	45.56
Divorced	7	7.77
Widow/Widower	34	37.78

Source: Research Field Data 2023

## Results of the Qualitative Study

This sub-section of the study presents the results of the qualitative study. The researcher conducted open-ended interviews with some opinion leaders in the Municipality, beneficiaries of LEAP, and documentary analysis. The discussion follows the objectives of the study.

### *Current Corporate Planning Strategies and Practices that Government Agencies use to provide Social Protection to Low-income Earners in Ghana.*

One of the key elements of corporate planning strategies is the development of a vision and long-term goals for the organisation. The National Social Protection Strategy (NSPS) of Ghana has the vision of “*creating an all-inclusive and socially empowered society through the provision of sustainable mechanisms for the protection of persons living in situations of extreme poverty and related vulnerability and exclusion.*” (Ministry of Manpower, Youth and Employment (MMYE), 2008; Ministry of Gender, Children and Social Protection, 2016). To achieve the vision, the following long-term goals were put forward:

- *To increase the ability of the Extreme Poor to meet basic needs through improving access to livelihood opportunities and social protection*
- *To reduce extreme poverty and related vulnerability and exclusion at the household level through the provision of the LEAP Social Grants Programme*
- *To strengthen the capacity of MDAs to deliver, monitor and evaluate effective social protection programs (Ministry of Manpower, Youth and Employment (MMYE), 2008; (Ministry of Gender, Children and Social Protection, 2016)*

According to (the Ministry of Manpower, Youth and Employment (MMYE), 2008; (Ministry of Gender, Children and Social Protection, 2016), for the



achievement of the long-term goals of the project, the National Social Protection Strategy developed a framework that comprises:

- *Livelihood Empowerment Against Poverty (LEAP) Social Grant Scheme*
- *Policy Framework*
- *Linkages to Complementary Services*

Under the Livelihood Empowerment Against Poverty (LEAP) Social Grants Scheme, the programme introduced a “*context-specific initiative that will provide both conditional and unconditional cash transfers to Targeted populations.*” (Ministry of Manpower, Youth and Employment (MMYE), 2008; (Ministry of Gender, Children and Social Protection, 2016). The Department of Social Welfare (DSW) in collaboration with the District Assemblies will form *District and Community LEAP Implementing Committees to select potential beneficiaries and help monitor/link to complementary services.* The identified beneficiaries with the requisite requirement include:

- *Care Givers Grant Scheme for Orphan/Vulnerable Children (OVCs) (Conditional). Emphasis on: Children Affected by Aids (CABAs) and Children with severe disabilities*
- *Persons with Severe Disabilities (Unconditional) who have No Productive Capacity*
- *Social Grants for the extremely poor above 65 years (Unconditional) with No Subsistence Support (Ministry of Manpower, Youth and Employment (MMYE), 2008; (Ministry of Gender, Children and Social Protection, 2016).*

In order to achieve the comprehensive implementation of LEAP, the National Social Protection Strategy champions the strategic partnership with the following complementary agencies and services:

- *SSNIT – Pension Scheme*
- *School Feeding Programme*
- *Capitation Grant (Primary and Soon Secondary Education)*
- *National Health Insurance Scheme*
- *Social Welfare Programmes*
- *Supplementary Feeding Programmes*
- *National Youth Employment Programme*
- *Integrated Agric. Support Programme*
- *Microfinance Schemes*
- *Emergency Management Schemes*

This complementary service will help in providing the following benefits to the beneficiaries: *Access to Free Health Care, Empowerment, and Child Welfare Programme (Access to Education)*. This demonstrates that the essential components of the LEAP programmes in Ghana include conditional and unconditional cash transfers; Accessed to Free Health Care, Empowerment, and Child Welfare Programme (Access to Education). The researcher allows the beneficiaries to assess the effectiveness of the key component in the quantitative section of the study.

The finding is consistent with the study of Alatinga, Daniel, and Bayor (2021). Their study also identified some of the critical components of the LEAP programme such as conditional and unconditional cash transfers; Accessed to Free Health Care, Empowerment, and Child Welfare Programme (Access to Education). Sulemana et

al., (2018) also discovered that the LEAP program initially provided a monthly cash transfer of GHC 15 (equivalent to approximately USD 3.33 at the time) to eligible households, with additional payments for households with elderly or disabled members. Since then, the program has undergone several revisions, with the most recent being in 2020, when the monthly transfer was increased to GHC 64 per household.

***To Identify the Main Challenges and Barriers that Low-income Earners in Ghana Face in Accessing social Protection Services Provided by the state.***

After the identification of the LEAP programmes – conditional and unconditional cash transfers; Access to Free Health Care, Empowerment, and Child Welfare Programme (Access to Education). The researcher through in-depth interviews allows the beneficiaries, some of the programme officers, and opinion leaders to express the main challenges and barriers they face in accessing and delivering the services. A total of five beneficiaries, three programme officers, and two opinion leaders were interviewed. The issues identified were grouped under the following themes: administrative, malpractices, delays in payment, inconsistencies in cash payment, insufficient nature of the cash transfer, and lack of respect.

In terms of administrative issues, it was revealed that transportation is a major challenge for programme officers to move around to carry out their responsibilities. Officers are in-charge of mobilising beneficiaries for payments; organise beneficiary fora in the communities, and also have to do house-to-house visits to monitor the actual usage of the money. Some of the officers need to find their own means of transport to move around and monitor the programme. As one of the programme officers stated:

*The management of LEAP from the head office has not provided any means of transport but they expect us to move around and mobilise people, conduct seminars, and monitor the usage of the cash transfer. Sometimes, I need to depend on my friend and my friend's bike to move around. I considered this job as helping my people so I need to do it without complaining (officer 2).*

Programme officers alluded to the fact that they need to find their own means of transportation in order to perform their duties. This study supports the findings of Jaha and Sika-Bright (2015). They also reported that a major issue revealed in their study was the unavailability of official means of transportation for programme officers in the Upper West Region.

Aside from the means of transport, another key issue that came out was malpractices or abuses in the system. The beneficiaries and their family members sometimes abuse the system. For instance, in the case of the passing away of a beneficiary, the family members and some officers connived to appropriate the cash to themselves without reporting it. It was also revealed that even when an officer identifies a deceased and reports it to the main office, it takes a long period before the cessation of the beneficiary name from the system.

*Sometimes, we find ourselves in a situation where family members and the community refuse to report the death of LEAP beneficiaries. The family members used the identity of the deceased to claim the LEAP benefit (officer 1).*

Even some of the community member goes to the extent of engaging in identity theft. As pointed out by the opinion leader.



*Sometimes, some scrupulous officers even advise people to just change the pictures on the identification card to claim the benefit. (opinion leader 2)*

Apart from the administrative and malpractices and abuses, issues such as delays in payment, inconsistencies in cash payment, insufficient nature of the cash transfer, and lack of respect also featured strongly in the interview. Some of the beneficiaries lamented about the delays and irregular disbursement of funds that affect their daily lives. Barrientos and Villa (2013) also argued that successful social protection programs should be designed with a clear objective and targeted at those in greatest need. They argue that targeting should be based on the characteristics of the population, such as age, gender, and geographic location, to ensure that the program reaches those who are most vulnerable. The programs should also be designed with flexibility in mind to respond to changing needs and circumstances.

***To Recommend the Way Social Protection Programs in Ghana can be Designed and Implemented to Ensure Sustainability and Long-term Impact on Poverty Reduction.***

Upon identifying the challenges, the researcher also gave opportunities to the participants to suggest how the LEAP programme can be enhanced to ensure its full benefits for the recipients. Members gave recommendations such as decentralisation of the programme, inclusiveness, community engagement, and depoliticization of the programme. For instance, one opinion leader stressed the need to take politics out of the programme.

*Politicians need to understand that the beneficiaries of the programme come from different political orientations so we need to approach the*



*LEAP programme from a Ghanaian perspective, not because of NPP or NDC. Competent officers in the society must be selected to run the programme for the benefit of the members (opinion leader 2)*

Another officer also stresses that members of the society who needs the programme sometimes feel reluctant to register because they consider that it is only for members of the political party in power.

*There are many vulnerable people in our society who refuse to register because they think LEAP is for party members. To help correct those misnomers it is essential to constantly educate members of society to realise that LEAP is for every vulnerable person who meets the criteria to access the programme (officer 2).*

Issues relating to community engagement and proper decentralisation run through the interview. Opinion leaders in the community also expressed a strong feeling for proper engagement of all the stakeholders such as chiefs, assembly members, Christians, Muslims, and Traditional authorities in the community. Jaha. And Sika-Bright (2015) also highlighted the need for the depoliticization of the activities of LEAP. The researchers opined that poverty reduction should be seen as a national call and agenda and therefore programme and projects aimed at poverty reduction should be devoid of politics so that such programmes can inure to the benefit of the poor. Barrientos and Villa (2013) also argued that successful social protection programs should be designed with a clear objective and targeted at those in greatest need. They argue that targeting should be based on the characteristics of the population, such as age, gender, and geographic location, to ensure that the program

reaches those who are most vulnerable. The programs should also be designed with flexibility in mind to respond to changing needs and circumstances.

### Results of the Quantitative Study

Respondent's Assessment of the Livelihood Empowerment Against Poverty Programmes - Income Support (Cash Transfer), Accessed to Free Health Care, Empowerment, and Child Welfare Programme (Access to Education)

Table 4 presents the response on Income Support (Cash Transfer), five items were used to measure the construct. On Item 1: *"The cash transfers I received from the government helped improve my life"* 43.33% of the respondents selected strongly agree while 18.80% responded neither agree nor disagree. Item 2: *"The cash transfers I received from the government helped reduce the poverty level in my family"* revealed that (53.33%) of the participants strongly agreed and (47.77%) selected agreed. The result of Item 3: *"The cash transfers I received from the government helped my family meet our basic needs"* shows that (47.80%) of the respondents responded strongly agree while (22.20%) selected neither agree nor disagree. Item 4: *"Cash Transfers have helped improve the health and well-being of my family"* shows that (38.89%) of the members chose strongly agree and (61.11%) of them selected agree. Finally, Item 5: *"The cash transfers I received from the government helped me become more self-sufficient"* revealed that (37.77%) of the respondents selected strongly agree while (32.23%) chose neither. Table 4.2. presents the respondents' assessment of Income Support (Cash Transfer). The finding supports other studies. For instance, Handa et al. (2018) found that cash transfer programs in Kenya, Ghana, and Zambia had positive impacts on the economic status of beneficiaries, with many using cash transfers to start small businesses. Similarly, Baird et al. (2016) found that cash transfers in Malawi led to an increase in agricultural productivity and income.

**Table 4 Income Support (Cash Transfer)**

Income Support (Cash Transfer)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
The cash transfers I received from the government helped improve my life	39 (43.33%)	34 (37.77%)	17 (18.80%)		
The cash transfers I received from the government helped reduce the poverty level in my family	48 (53.33%)	42 (47.77%)			
The cash transfers I received from the government helped my family meet our basic needs	43 (47.80%)	27 (30.00%)	20 (22.20%)		
Cash Transfers have helped improve the health and well-being of my family	35 (38.89%)	55 (61.11%)			
The cash transfers I received from the government helped me become more self-sufficient	34 (37.77%)	27 (30.00%)	29 (32.23%)		

Source: Research Field Data 2023

To determine Access to Free Health Care, Item 1: “Free access to healthcare has significantly improved the quality of life in my household” shows that (56.67%) responded strongly agree and (43.33%) of the respondents selected agree. On item 2: “I am satisfied with the level of healthcare services I have received since free access to healthcare was introduced for my household” (35.56%) of the respondents agreed to the statement while (31.11%) chose neither agree nor disagree. The result of Item 3: “Free access to healthcare has reduced the financial burden on my household” shows that (51.11%) of the respondents agree with the statement while (14.44%) selected neither. Finally, Item 4: “Free access to healthcare helped improve the overall health outcomes of my household” revealed that (45.55%) of the respondents

agreed while (22.22%) of the participants selected neither. The result shows majority agreed that they have Access to Free Health Care. Table 5 presents the respondents' assessment of Access to Free Healthcare.

**Table 5 Access to Free Healthcare**

Access to Free Healthcare	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Free access to healthcare has significantly improved the quality of life in my household	51 (56.67%)		39 (43.33%)		
I am satisfied with the level of healthcare services I have received since free access to healthcare was introduced for my household	32 (35.56%)	30 (33.33%)	28 (31.11%)		
Free access to healthcare has reduced the financial burden on my household	31 (34.45%)	46 (51.11%)	13 (14.44%)		
Free access to healthcare helped improve the overall health outcomes of my household	29 (23.33%)	41 (45.55%)	20 (22.22%)		

Source: Research Field Data 2023

Table 6 presents the respondents' assessment of their Empowerment. Four items were used to assess empowerment. The results of item 1: "*Cash transfers have helped me save some money.*" revealed that (62.2%) of the respondents were in agreement while (11.2%) disagreed with this statement. Item 2: "*Cash transfers have helped me invest some money in business*" revealed that (35.7%) of the respondents strongly agree while (30.0%) of them disagree. Item 3: '*Cash transfers have helped me buy land for farming*' also showed that (52.2%) of the participants agreed with



the statement while (15.2%) disagreed. Finally, in item 4: “Cash transfers have helped me buy farm inputs for my farm” (52.2%) of the respondents agreed with the statement while (8.8%) of them strongly disagreed. Table 4.4. presents the respondents’ assessment of Empowerment.

**Table 6 Empowerment**

Empowerment	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Cash transfers have helped me save some money	24 (26.6%)	56 (62.2)		10 (11.2%)	
Cash transfers have helped me invest some money in business	33 (35.7%)	30 (33.3%)		27 (30.0%)	
Cash transfers have helped me buy land for farming	29 (32.4%)	47 (52.2%)		14 (15.2%)	
Cash transfers have helped me buy farm inputs for my farm	35 (38.8%)	47 (52.2%)			8 (8.8%)

Source: Research Field Data 2023

Table 7 presents the respondents’ assessment of the Child Welfare Programme (Access to Education). The results of item 1: “Children of my household attend school for free.” revealed that (37.8%) of the respondents were strongly in agreement, and (62.2%) were in agreement with this statement. Item 2: “Children from my household get free school uniform” revealed that (80.0%) of the respondents strongly agree with the statement while (12.2%) of the participants neither agree nor disagree. Item 3: “Children from my household get free books” showed that (48.9%) of the participants selected strongly agree while (1.0%) chose to disagree. Finally, item 4: “Children from my household get a free school meal” revealed that (47.8%) of the participants selected strongly agreed and (52.2%) agreed with the statement. Table 5



presents the respondents' assessment of the Child Welfare Programme (Access to Education).

**Table 7 Child Welfare Programme (Access to Education)**

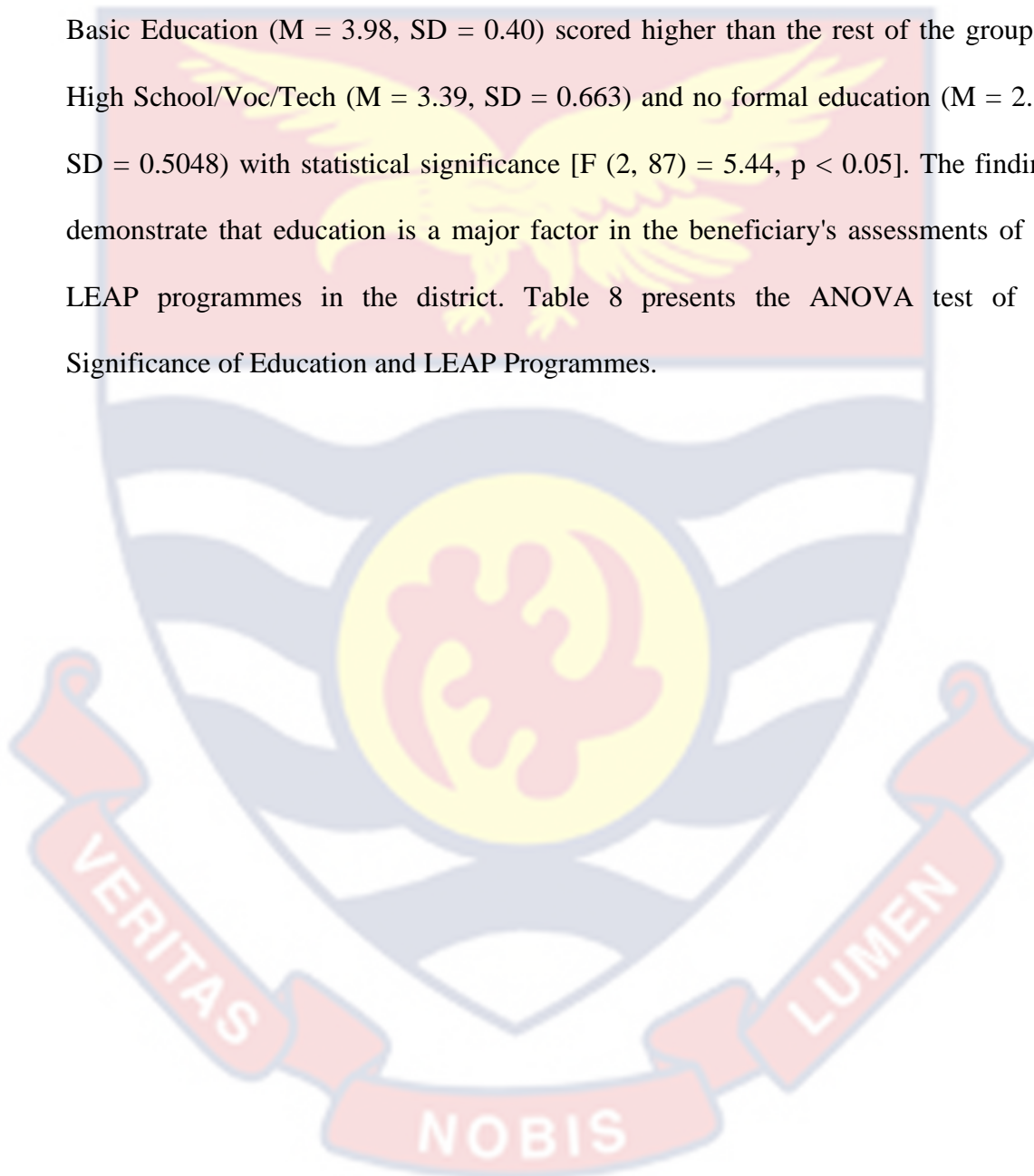
<b>Child Welfare Programme (Access to Education)</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Neutral</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
Children of my household attend school for free	34 (37.8%)	56 (62.2)			
Children from my household get free school uniform	72 (80.0%)		11 (12.2%)		7 (7.8%)
Children from my household get free books	44 (48.9%)	37 (41.1%)		9 (1.0%)	
Children from my household get a free school meal	43 (47.8%)	47 (52.2%)			

Source: Research Field Data 2023

**The ANOVA Analysis for Significant Differences that Exist among the Respondents' Assessment of the Leap Programmes - Income Support (Cash Transfer), Access to Free Health Care, Empowerment, and Child Welfare Programme (Access to Education) according to their Demographic Profile.**

This section examines the significant differences among the respondent's assessment of the LEAP programme according to their educational level. Table 6 shows that beneficiaries of LEAP who have no formal education ( $M = 4.18$ ,  $SD = 0.460$ ) scored higher than Basic Education ( $M = 2.763$ ,  $SD = 0.456$ ) and High School/Voc/Tech ( $M = 2.409$ ,  $SD = 0.663$ ) on cash transfer scale [ $F(2, 87) = 3.99$ ,  $p < 0.05$ ] with statistical significance. In terms of access to free health care, the same was observed, those with no formal education ( $M = 3.61$ ,  $SD = 0.489$ ) scored higher than Basic Education ( $M = 2.88$ ,  $SD = 0.5048$ ) and High School/Voc/Tech ( $M = 2.18$ ,  $SD = 0.3594$ ) with statistical significance [ $F(2, 87) = 5.64$ ,  $p < 0.05$ ].

However, respondents with High School/Voc/Tech ( $M = 3.81$ ,  $SD = 0.5709$ ) scored higher than Basic Education ( $M = 2.64$ ,  $SD = 0.612$ ) and no formal education ( $M = 2.46$ ,  $SD = 0.4700$ ) on empowerment [ $F(2, 87) = 10.97$ ,  $p < 0.05$ ]. Finally, on the empowerment scale, the result revealed that beneficiaries of LEAP who have Basic Education ( $M = 3.98$ ,  $SD = 0.40$ ) scored higher than the rest of the groups – High School/Voc/Tech ( $M = 3.39$ ,  $SD = 0.663$ ) and no formal education ( $M = 2.88$ ,  $SD = 0.5048$ ) with statistical significance [ $F(2, 87) = 5.44$ ,  $p < 0.05$ ]. The findings demonstrate that education is a major factor in the beneficiary's assessments of the LEAP programmes in the district. Table 8 presents the ANOVA test of the Significance of Education and LEAP Programmes.



**Table 8 ANOVA test of Significance of Education and LEAP Programmes**

		<b>DF</b>	<b>Adj. SS</b>	<b>Adj. MS</b>	<b>F-Value</b>	<b>Sig.</b>
Cash Transfer Groups	Between	2	2.515	1.2573	3.99	0.011
	Within Groups	87	22.664	0.2666		
	Total	89	25.178			
		<b>DF</b>	<b>Adj. SS</b>	<b>Adj. MS</b>	<b>F-Value</b>	<b>Sig.</b>
Free Health Care Groups	Between	2	2.849	1.4246	5.64	0.002
	Within Groups	87	18.507	0.2177		
	Total	89	21.356			
		<b>DF</b>	<b>Adj. SS</b>	<b>Adj. MS</b>	<b>F-Value</b>	<b>Sig.</b>
Empowerment Groups	Between	2	9.318	4.6589	10.97	0.00
	Within Groups	87	30.780	0.3621		
	Total	89	40.098			
		<b>DF</b>	<b>Adj. SS</b>	<b>Adj. MS</b>	<b>F-Value</b>	<b>Sig.</b>
Child Welfare Groups	Between	2	7.419	3.5689	5.44	0.00
	Within Groups	87	23.780	0.4721		
	Total	89	33.199			

Source: Research Field Data 2023

The respondent's assessment of the LEAP programme is shown in Table 9 based on their age group. The table shows that the age group 41 – 50 years old ( $M = 3.25$ ,  $SD = 0.419$ ) scored higher than the rest of the age groups, 61 – 70 years old ( $M = 3.15$ ,  $SD = 0.411$ ), 31 – 40 years old ( $M = 2.70$ ,  $SD = 0.451$ ), 51-60 years old ( $M =$

2.61, SD = 0.457), and Above 70 (M = 2.11, SD = 0.357) on the cash transfer scale [ $F(4, 85) = 0.52, p > 0.05$ ] with no statistical significance. The result demonstrates that age is not a major factor in the beneficiaries' assessment of the cash transfer component of LEAP.

However, the impact of age on free health care shows statistical significance [ $F(4, 85) = 5.14, p < 0.05$ ]. The result revealed that age group Above 70 years old (M = 3.83, SD = 0.47) scored higher than the rest of the age groups 61 – 70 years old (M = 3.73, SD = 0.69), 41 – 50 years old, (M = 2.983, SD = 0.451), 51 – 60 years old (M = 2.84, SD = 0.31), and 31 – 40 years old (M = 2.58, SD = 0.306) on the score of the free health care. This demonstrates that age is a major factor in the beneficiaries' assessment of free health care.

On the other hand, the results of age and empowerment did not show any statistical significance [ $F(4, 85) = 0.82, p > 0.05$ ]. The findings show that the age group 31 – 40 years old (M = 3.33, SD = 0.59) had the highest score, followed by 51-60 years old (M = 3.22, SD = 0.70), 61 – 70 years old (M = 2.955, SD = 0.515), 41-50 years old (M = 2.683, SD = 0.490), and Above 70 (M = 2.53, SD = 0.411) on the empowerment. Similar results were recorded on the respondent's assessment of child welfare [ $F(4, 85) = 1.12, p > 0.05$ ]. The table revealed that 31 – 40 years old (M = 3.99, SD = 0.59) had the highest score, followed by, 41-50 years old (M = 3.84, SD = 0.910), 51- 60 years old (M = 2.95, SD = 0.52), 61 – 70 years old (M = 2.45, SD = 0.35), and Above 70 years old (M = 2.12, SD = 0.420). The result revealed that age is not a factor in both empowerment and child welfare. Table 4.7 presents an ANOVA test of the Significance of Age and components of LEAP programmes.

**Table 9 ANOVA test of Significance of Age and LEAP Programmes**

		DF	Adj. SS	Adj. MS	F-Value	Sig.
Cash Transfer Groups	Between	4	0.4609	0.1536	0.52	0.668
	Within	85	24.7173	0.2943		
	Total	89	25.1782			
		DF	Adj. SS	Adj. MS	F-Value	Sig.
Free Health Care Groups	Between	4	5.156	1.7187	5.14	0.000
	Within	85	16.200	0.1929		
	Total	89	21.356			
		DF	Adj. SS	Adj. MS	F-Value	Sig.
Empowerment Groups	Between	4	1.280	0.4268	0.82	0.433
	Within	85	38.817	0.4621		
	Total	89	40.098			
		DF	Adj. SS	Adj. MS	F-Value	Sig.
Child Welfare Groups	Between	4	1.280	0.4268	1.12	0.343
	Within	85	38.817	0.4621		
	Total	89	40.098			

Source: Research Field Data 2023



Table 10 presents the results of the beneficiary's assessment of LEAP programmes according to their marital status. The data revealed that benefactors who are Widow/Widower ( $M = 3.89$ ,  $SD = 0.154$ ) scored higher than the remaining groups; Married ( $M = 2.1474$ ,  $SD = 0.3323$ ), and Divorced ( $M = 2.5917$ ,  $SD = 0.5315$ ) on cash transfer scale with a statistically significant [ $F(2, 87) = 12.12$ ,  $p < 0.00$ ]. The finding shows that the marital status of the LEAP beneficiaries affects the cash transfer component.

However, the marital status of the respondents did not have any impact on their perception of free health care [ $F(2, 87) = 1.32$ ,  $p > 0.05$ ]. Notwithstanding, no statistical significance, the result shows that those who are married ( $M = 3.77$ ,  $SD = 0.437$ ) scored higher than the rest of the groups; divorced ( $M = 3.125$ ,  $SD = 0.332$ ) and Widow/Widower ( $M = 2.97$ ,  $SD = 0.48$ ) on free health care. The result demonstrates that the marital status of the LEAP benefactors is not a major factor in the assessment of free health care.

On the other hand, the result shows that the marital status of the beneficiaries has a great influence on their perception of empowerment because the data reveal a statistical significance [ $F(2, 87) = 6.18$ ,  $p < 0.001$ ]. The result shows that those who are married ( $M = 2.94$ ,  $SD = 0.51$ ) scored the highest as compared to those divorced ( $M = 2.63$ ,  $SD = 0.27$ ), and Widow/Widower ( $M = 2.43$ ,  $SD = 0.55$ ). Finally, marital status has a significant impact on child welfare [ $F(2, 87) = 4.27$ ,  $p < 0.001$ ] with married benefactors scoring higher ( $M = 3.13$ ,  $SD = 0.57$ ) than divorced ( $M = 2.333$ ,  $SD = 0.332$ ), and Widow/Widower ( $M = 2.10$ ,  $SD = 0.43$ ) on child welfare. The results demonstrated that marital status affects the beneficiaries' perception of empowerment and child welfare. Table 4.8. presents the ANOVA test of the Significance of Marital Status and LEAP Programmes.

**Table 10 ANOVA Test of Significance of Marital Status and LEAP Programmes**

		<b>DF</b>	<b>Adj. SS</b>	<b>Adj. MS</b>	<b>F-Value</b>	<b>Sig.</b>
Cash Transfer 0.000	Between	2	8.239	2.7462	12.12	
	Groups					
	Within	87	16.940	0.2017		
	Groups					
	Total	89	25.178			
		<b>DF</b>	<b>Adj. SS</b>	<b>Adj. MS</b>	<b>F-Value</b>	<b>Sig.</b>
Free Health Care	Between	2	1.018	0.3392	1.32	0.248
	Groups					
	Within	87	20.338	0.2421		
	Groups					
	Total	89	21.356			
		<b>DF</b>	<b>Adj. SS</b>	<b>Adj. MS</b>	<b>F-Value</b>	<b>Sig.</b>
Empowerment 0.001	Between	2	7.055	2.3517	6.18	
	Groups					
	Within	87	33.043	0.3934		
	Groups					
	Total	89	40.098			
		<b>DF</b>	<b>Adj. SS</b>	<b>Adj. MS</b>	<b>F-Value</b>	<b>Sig.</b>
Child Welfare	Between	2	7.055	2.3517	4.27	0.001
	Groups					
	Within	87	33.043	0.3934		
	Groups					
	Total	89	40.098			

Source: Research Field Data 2023

## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

#### Introduction

In this chapter, a summary of the research findings, conclusions, and recommendations are presented, drawing upon the research objectives and problem statements.

#### Summary of Findings

The findings indicated that out of the total number of participants, 24.44% were male, while the remaining 75.56% were female. Regarding age distribution, 2.22% fell within the age range of 31 to 40 years, 26.66% were between 41 and 50 years old, 20.00% fell within the range of 51 to 60 years, 26.66% were aged between 61 and 70 years, and 24.44% were above 70 years old. Based on the results, it was determined that 13.33% had no formal education, 46.67% had basic education, and 40.00% had completed high school, vocational training, or technical education.

Furthermore, the data on monthly income revealed that 21.11% earned 100 Ghana Cedis or less per month, 53.33% received between 101 and 200 Ghana Cedis, 13.33% earned between 201 and 300 Ghana Cedis, and 12.23% received above 300 Ghana Cedis. Lastly, in terms of marital status, 1.1% were single, 45.56% were married, 7.77% were divorced, and 37.1% were widows or widowers.

The interview with the management that the goal of Ghana's National Social Protection Strategy (NSPS) is to create a society that includes and empowers everyone, especially those living in extreme poverty and vulnerable situations, by establishing sustainable mechanisms for their protection. This strategy includes various services that provide significant benefits to the beneficiaries, such as access to

free healthcare, empowerment, and a child welfare program that ensures access to education. The LEAP programs in Ghana, which consist of conditional and unconditional cash transfers, are crucial components of this strategy.

In addition, during the interviews, several issues or challenges were highlighted, including administrative problems, malpractices, abuses, delays in payment, inconsistencies in cash disbursement, inadequate cash transfers, and a lack of respect for the beneficiaries. These issues significantly impact the daily lives of the beneficiaries, who expressed frustration about the delays and irregularities in receiving funds.

Furthermore, community engagement and proper decentralization were recurring themes in the interviews. Opinion leaders in the community emphasized the importance of involving all stakeholders, including chiefs, assembly members, Christians, Muslims, and traditional authorities, in the decision-making process and ensuring their active participation in the program.

In terms of the effectiveness of LEAP, the assessment of the Livelihood Empowerment Against Poverty Programs by the respondents focused on income support through cash transfers, access to free healthcare, empowerment initiatives, and the child welfare program that facilitates access to education. In terms of LEAP activities, the analysis revealed that individuals who received support from the LEAP program and had a basic education scored higher compared to two other groups: high school/vocational/technical education and those with no formal education. This difference was statistically significant. These findings indicate that education plays a significant role in how beneficiaries assess the effectiveness of the LEAP programs in the district.



Also, individuals between the ages of 31 and 40 had the highest score, followed by those aged 41-50, 51-60 years, 61-70 years, and above 70 years old. These results indicate that age does not have a significant impact on either empowerment or child welfare. On the other hand, marital status was found to have a significant impact on child welfare. Married beneficiaries scored higher compared to divorced individuals and widows/widowers in terms of child welfare. These results demonstrate that marital status affects how beneficiaries perceive both empowerment and child welfare.

### **Conclusion**

Based on the summary of findings, the following conclusions were put forward. The majority of the beneficiaries of LEAP are female while males form the minority. The participants were distributed across different age groups, with the highest representation in the 41-50 age group and the 31-40 age group being the lowest represented. In terms of education, participants had varying levels of education with the majority having basic education and a smaller percentage having no formal education. The income levels of the participants varied with the highest percentage earned between 101 and 200 Ghana Cedis per month. The participants had diverse marital statuses. The largest group was married, followed by widows or widowers, divorced individuals, and a small percentage of single participants.

In addition, during the interviews, beneficiaries of LEAP highlighted several issues or challenges, including administrative problems, malpractices, abuses, delays in payment, inconsistencies in cash disbursement, inadequate cash transfers, and a lack of respect for the beneficiaries. These issues significantly impacted the daily lives of the beneficiaries and caused frustration due to delays and irregularities in receiving funds.



Furthermore, community engagement and proper decentralization were emphasized as important factors by opinion leaders in the interviews. Involving all stakeholders, including chiefs, assembly members, Christians, Muslims, and traditional authorities, in decision-making and program participation was seen as crucial.

In terms of assessing LEAP activities, beneficiaries who had basic education rated the effectiveness of the LEAP program higher compared to those with high school/vocational/technical education or no formal education. This suggests that education plays a significant role in how beneficiaries perceive the effectiveness of the LEAP programs.

However, age was not found to have a significant impact on empowerment or child welfare but individuals between the ages of 31 and 40 had the highest empowerment score, while the scores decreased as the age groups increased. On the contrary, marital status had a significant impact on child welfare. Married beneficiaries rated child welfare higher compared to divorced individuals and widows/widowers.

### **Recommendations**

Based on the conclusions from the study, the researcher proposed these recommendations that aim to address the demographic characteristics, challenges, and perceptions identified to enhance the effectiveness and impact of Ghana's LEAP programs.

Policymakers must implement strategies to improve gender balance. Although more females participated in the LEAP programs, efforts should be made to ensure a

more balanced gender distribution by involving targeted outreach and awareness campaigns to encourage male participation in LEAP activities in the region.

Furthermore, the finding demonstrates that most of the beneficiaries are within the 41 – 50 age group, therefore it may be beneficial for policymakers to tailor program initiatives to address their specific needs and challenges. This could include vocational training programs, entrepreneurship support, or health and wellness initiatives.

In addition, recognizing that a significant portion of beneficiaries have basic education or no formal education, it would be valuable to provide non-formal educational opportunities. This could involve partnering with the National Functional Literacy Authority to implement adult education programs to enhance beneficiaries' skills and knowledge.

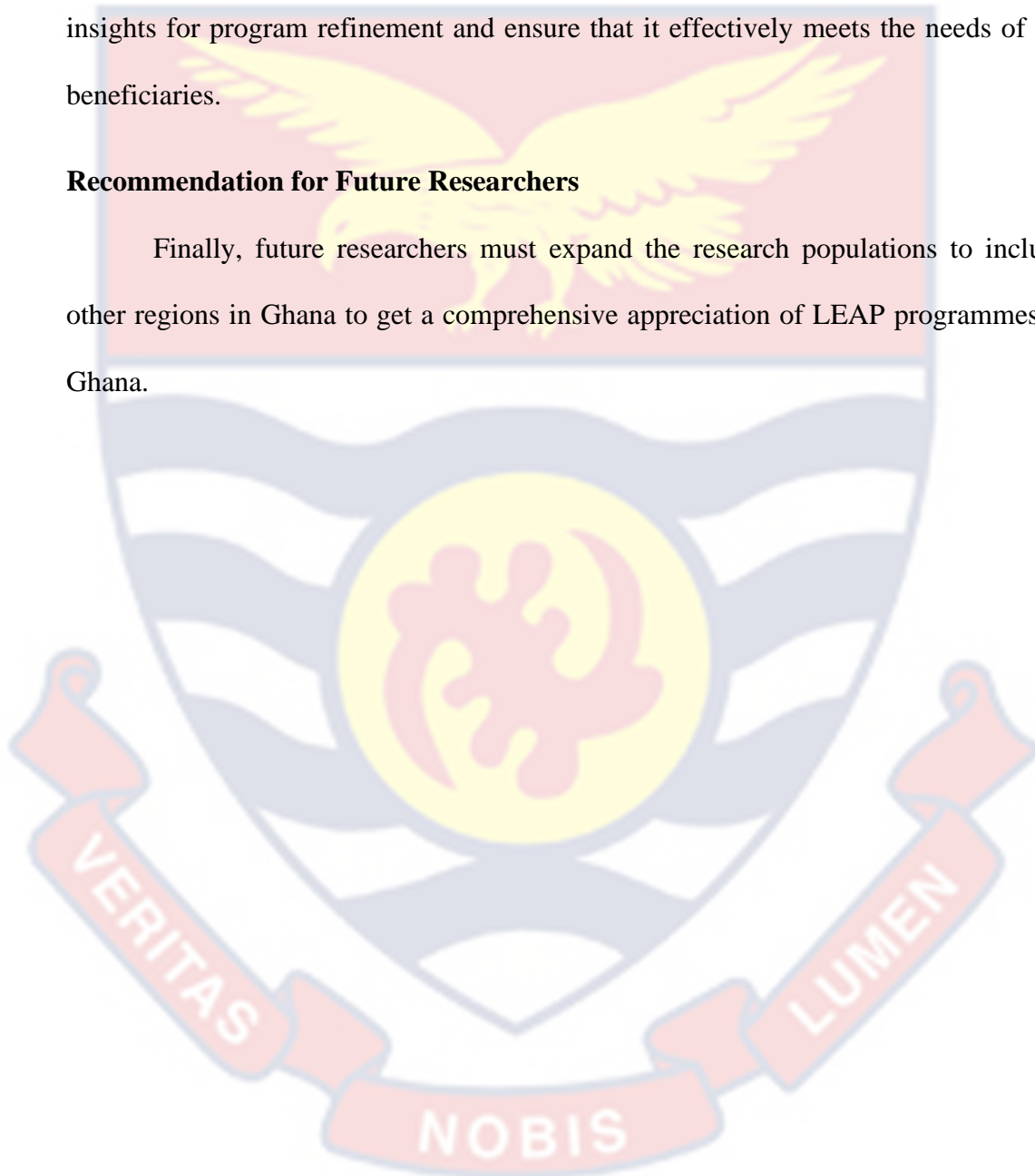
Moreover, given the reported issues with administrative problems, delays, and inconsistencies in cash disbursement, policymakers must improve the efficiency and reliability of payment processes. This may involve implementing digital payment systems, strengthening accountability mechanisms, and ensuring transparent and timely cash transfers to the beneficiaries of LEAP.

Also, the study discovered that community engagement and decentralization were highlighted as important factors, therefore, policymakers should involve all stakeholders, including traditional authorities, religious leaders, and local representatives, in decision-making processes and program implementation. Regular community forums, dialogue sessions, and participatory approaches can foster a sense of ownership and inclusiveness.

In addition, policymakers must continuously evaluate and improve program effectiveness. Regular monitoring and evaluation of the LEAP programs are crucial to identify areas for improvement and address the reported issues. Feedback mechanisms, beneficiary surveys, and independent assessments can provide valuable insights for program refinement and ensure that it effectively meets the needs of the beneficiaries.

### **Recommendation for Future Researchers**

Finally, future researchers must expand the research populations to include other regions in Ghana to get a comprehensive appreciation of LEAP programmes in Ghana.



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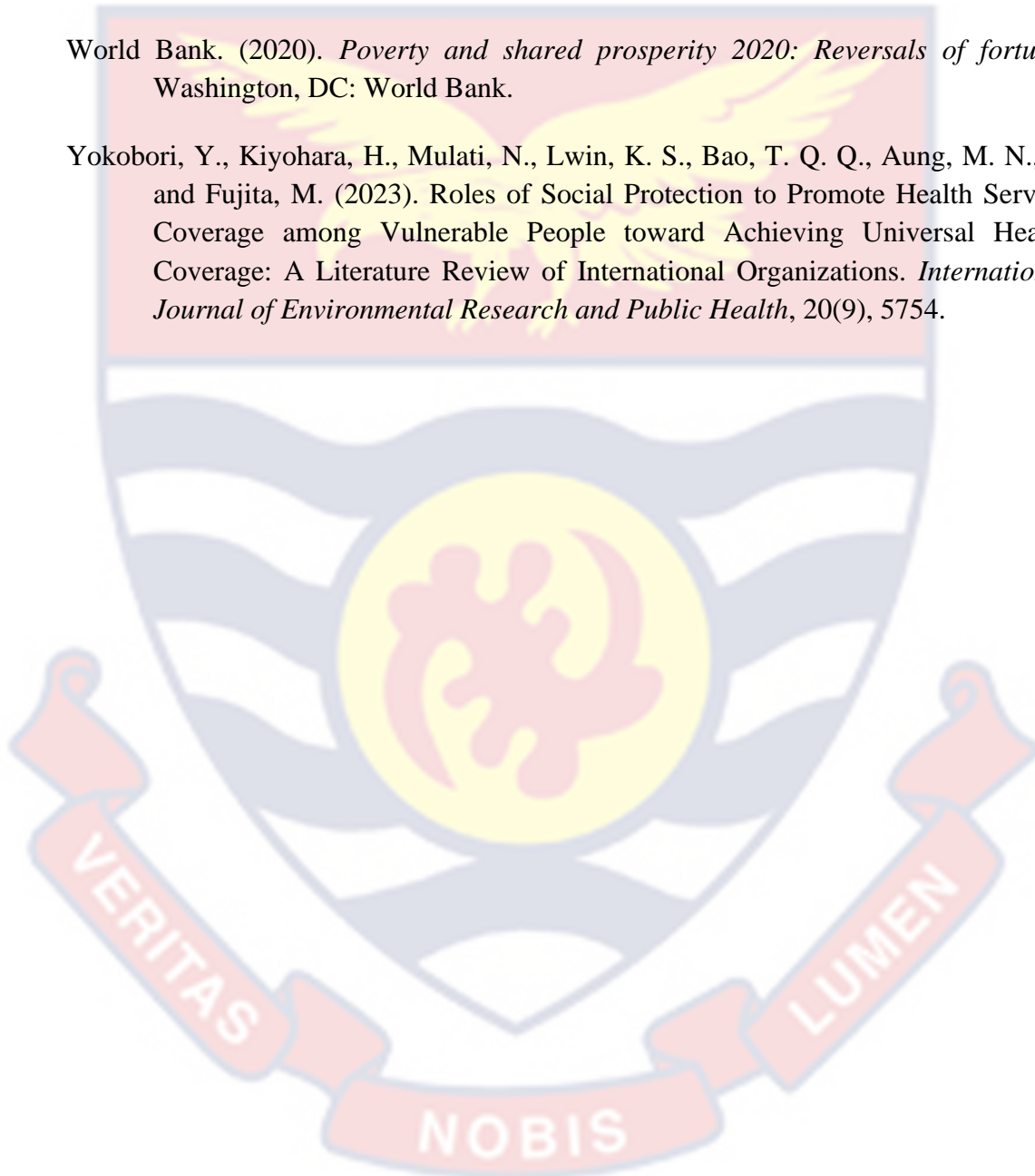
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## APPENDICES

## APPENDIX A

## QUANTITATIVE QUESTIONNAIRE

**THE EFFECTIVENESS OF THE CURRENT CORPORATE PLANNING STRATEGIES AND PRACTICES THAT GOVERNMENT AGENCIES USE FOR SOCIAL PROTECTION PROGRAMS IN REDUCING POVERTY AND IMPROVING LIVELIHOODS AMONG VULNERABLE GROUPS SUCH AS WOMEN, CHILDREN, AND PERSONS WITH DISABILITIES**

## Survey Question

1= Strongly Disagree

2= Disagree

3=Neutral

4=Agree

5=Strongly Agree

<b>Income Support (Cash Transfer)</b>					
The cash transfers I received from the government helped improve my life	1	2	3	4	5
The cash transfers I received from the government helped reduce the poverty level in my family	1	2	3	4	5
The cash transfers I received from the government helped my family meet our basic needs	1	2	3	4	5
Cash Transfers have helped improve the health and well-being of my family	1	2	3	4	5
The cash transfers I received from the government helped me become more self-sufficient	1	2	3	4	5
<b>Accessed to Free Health Care</b>					
Free access to healthcare has significantly improved the quality of life in my household	1	2	3	4	5
I am satisfied with the level of healthcare services I have received since free access to healthcare was introduced for my household	1	2	3	4	5
Free access to healthcare has reduced the financial burden on my household	1	2	3	4	5
Free access to healthcare helped improve the overall health outcomes of my household	1	2	3	4	5
<b>Empowerment</b>					
Cash transfers have helped me save some money	1	2	3	4	5
Cash transfers have helped me invest some money in business	1	2	3	4	5
Cash transfers have helped me buy land for farming	1	2	3	4	5
Cash transfers have helped me buy farm inputs for my farm	1	2	3	4	5
<b>Child Welfare Programme (Access to Education)</b>					
Children of my household attend school for free	1	2	3	4	5
Children from my household get free school uniform	1	2	3	4	5
Children from my household get free books	1	2	3	4	5
Children from my household get a free school meal	1	2	3	4	5

**Part II: This part Assesses your Sociodemographic Characteristics. Please, select the item that reflects your situation**

**a. Gender**

Male

Female

**b. Age**

Below 30  30 – 40  41 – 50  51 – 60  61 – 70

Above 70

**c. Marital Status**

Single  Married  Divorced  Widow/Widower

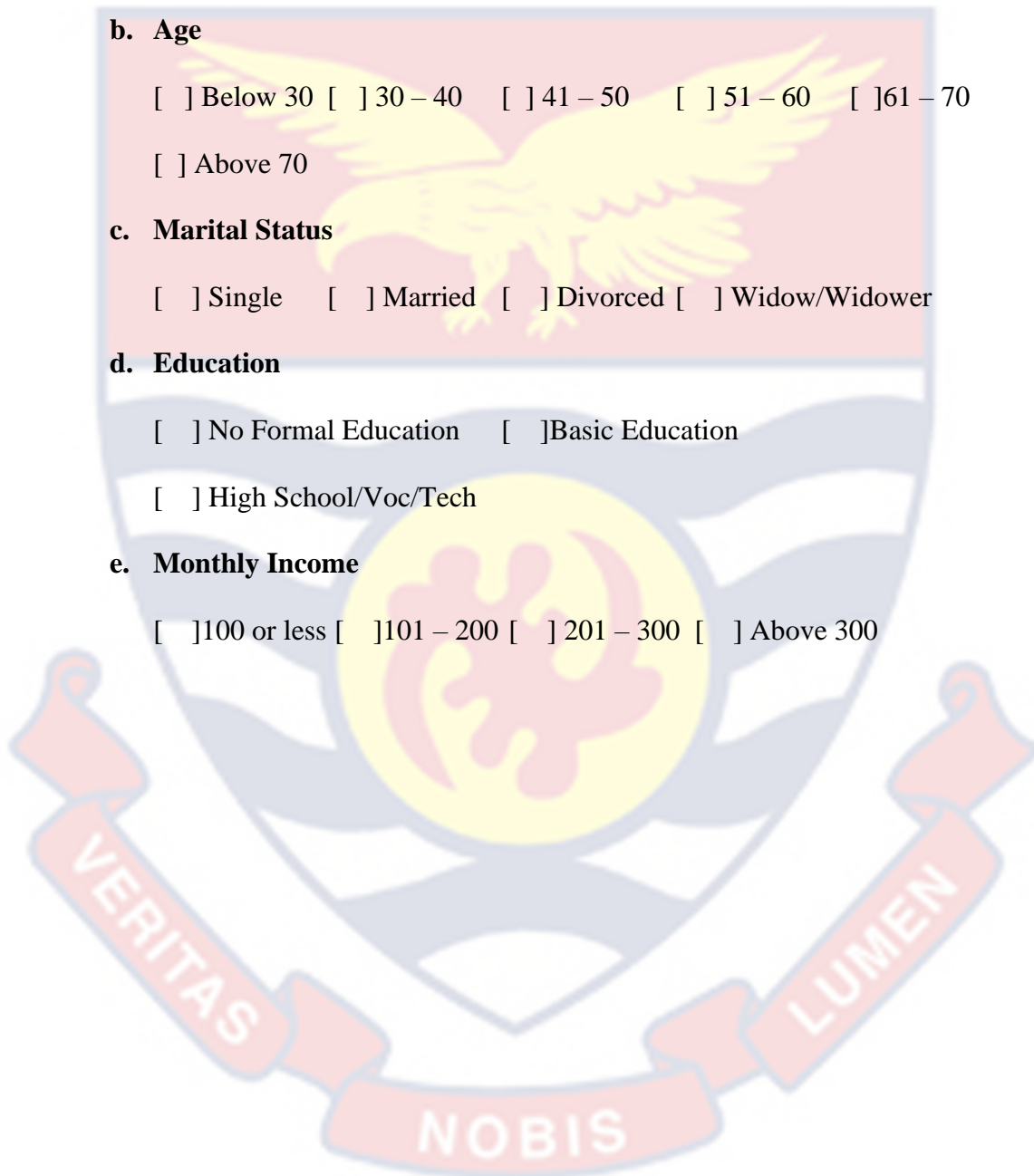
**d. Education**

No Formal Education  Basic Education

High School/Voc/Tech

**e. Monthly Income**

100 or less  101 – 200  201 – 300  Above 300



## APPENDIX B

### QUALITATIVE INTERVIEW QUESTIONS

#### 1. CURRENT CORPORATE PLANNING STRATEGIES AND PRACTICES THAT YOUR AGENCIES USE TO PROVIDE SOCIAL PROTECTION TO LOW-INCOME EARNERS (Respondents – Director of LEAP, 5 Agents of LEAP, 1 Opinion Leader)

- a. What is your understanding of corporate planning strategies and practices (CPSP)?
- b. Now that you have articulated your understanding of CPSP, can you describe the current corporate planning strategies and practices of your agency?

*Prompt:* What are the long-term objectives of your agency?

How does your agency identify and target low-income earners who need social protection programs?

How do you measure the effectiveness of your agency's social protection programs for low-income earners?

How does your agency work with other government departments or organizations to coordinate and deliver social protection programs (LEAP) to low-income earners? Can you mention some of the departments and organisations you coordinate with?

How does your agency involve low-income earners and other stakeholders in the design and implementation of social protection programs?

How does your agency stay up-to-date with best practices and innovations in social protection programs for low-income earners, and incorporate these into your strategies and practices?

#### 2. MAIN CHALLENGES AND BARRIERS LOW-INCOME EARNERS FACE IN ACCESSING SOCIAL PROTECTION SERVICES (10 LEAP Beneficiaries of LEAP)

- a. Are you a recipient of LEAP? Can you tell me the number of years you have been on the LEAP programme?
- b. Now that you have established that you are a LEAP beneficiary for over three years, can you tell me the challenges you face in accessing LEAP services?

*Prompt:* Which among the LEAP services do you struggle most to access? What is the main reason that makes it difficult to access that service?

Over the years, have you seen or noticed any measures that the government has put in place to solve those challenges? How effective have these measures been in addressing the challenges you face in accessing social protection services?

**3. WAYS SOCIAL PROTECTION PROGRAMS (LEAP) IN GHANA CAN BE DESIGNED AND IMPLEMENTED TO ENSURE SUSTAINABILITY AND LONG-TERM IMPACT ON POVERTY REDUCTION (Respondents – Director of LEAP, Assemblenmen and women, Community Leaders, Lecturers, Opinion Leaders, 5 LEAP Beneficiaries)**

- a. Please, what is your profession? How long have you been in your current position or profession? Do you have in-depth knowledge and understanding of social protection services especially LEAP in Ghana?
- b. How can social protection programs (LEAP) be designed to ensure they target the most vulnerable groups in Ghana?

*Prompt:* What strategies can be employed to encourage participation and ownership of social protection programs (LEAP) by the beneficiaries?

In your opinion, what role should community leaders and traditional authorities play in the design and implementation of social protection programs (LEAP)?

What measures can be put in place to ensure that social protection programs (LEAP) are sustainable in the long term?

What can be done to ensure that social protection programs complement existing government initiatives and programs in Ghana?

What measures can be put in place to ensure that social protection programs are transparent and accountable to the public?

In your opinion, what innovative approaches or technologies can be used to enhance the design and implementation of social protection programs (LEAP) in Ghana?